

Consumer Loan Complaints

Based on Consumer Complaints

Date received	Product	Sub-product
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Installment loan
12/30/2014	Consumer Loan	Installment loan
12/30/2014	Consumer Loan	Vehicle lease
12/30/2014	Consumer Loan	Installment loan
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Installment loan
01/11/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Personal line of credit
01/09/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle lease
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Issue	Sub-issue
Problems when you are unable to pay	
Problems when you are unable to pay	
Managing the loan or lease	
Shopping for a loan or lease	
Problems when you are unable to pay	
Managing the loan or lease	
Managing the loan or lease	
Managing the loan or lease	
Managing the loan or lease	
Shopping for a line of credit	
Managing the loan or lease	
Managing the loan or lease	
Problems when you are unable to pay	
Taking out the loan or lease	
Managing the loan or lease	
Problems when you are unable to pay	
Problems when you are unable to pay	
Taking out the loan or lease	
Managing the loan or lease	

Consumer Loan Complaints

Based on Consumer Complaints

Consumer complaint narrative

Consumer Loan Complaints

Based on Consumer Complaints

Company public response

Consumer Loan Complaints

Based on Consumer Complaints

Company	State	ZIP code	Tags	Consumer consent provided?
Santander Consumer USA Holdings Inc	NJ	07083		N/A
Tidewater Finance Company	CA	92883		N/A
Southern Management Corp	TN	37363		N/A
Navy FCU	MO	63385		N/A
Ally Financial Inc.	GA	30084		N/A
CashCall, Inc.	OH	43068		N/A
Santander Consumer USA Holdings Inc	AR	71602		N/A
Delbert Services	SC	29078		N/A
Citibank	IL	60077		N/A
Citibank	WI	54817		N/A
JPMorgan Chase & Co.	MS	39063	Older American	N/A
Santander Consumer USA Holdings Inc	TX	77423		N/A
Mariner Finance, LLC	MD	21049		N/A
Wells Fargo & Company	VA	22027		N/A
Santander Consumer USA Holdings Inc	MA	01376		N/A
Hyundai Capital America	CA	92606		N/A
American Credit Acceptance, LLC	NJ	08527		N/A
USAA Savings	VA	20124		N/A
Wells Fargo & Company	IL	60457		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Submitted via	Date sent to company	Company response to consumer	Timely response?	Consumer disputed?
Web	12/30/2014	Closed with explanation	Yes	Yes
Web	12/30/2014	Closed with explanation	Yes	No
Web	01/06/2015	Closed with explanation	Yes	No
Referral	01/06/2015	Closed with explanation	Yes	Yes
Web	12/30/2014	Closed with non-monetary relief	Yes	No
Web	01/06/2015	Closed with explanation	Yes	Yes
Postal mail	01/09/2015	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	No
Web	01/13/2015	Closed with explanation	Yes	Yes
Referral	01/23/2015	Closed with explanation	Yes	No
Referral	01/13/2015	Closed with monetary relief	Yes	No
Web	01/13/2015	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	Yes
Phone	01/06/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	Yes
Web	03/31/2015	Closed with monetary relief	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

Complaint ID

1174752

1174762

1175873

1175007

1174773

1174896

1176036

1175947

1189715

1202820

1188128

1189847

1175107

1175144

1175201

1189964

1189985

1190100

1175424

Consumer Loan Complaints

Based on Consumer Complaints

12/30/2014	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Installment loan
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Personal line of credit
01/12/2015	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Vehicle loan
12/30/2014	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle lease
01/12/2015	Consumer Loan	Installment loan
12/31/2014	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan
12/31/2014	Consumer Loan	Vehicle lease
01/12/2015	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan
12/31/2014	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

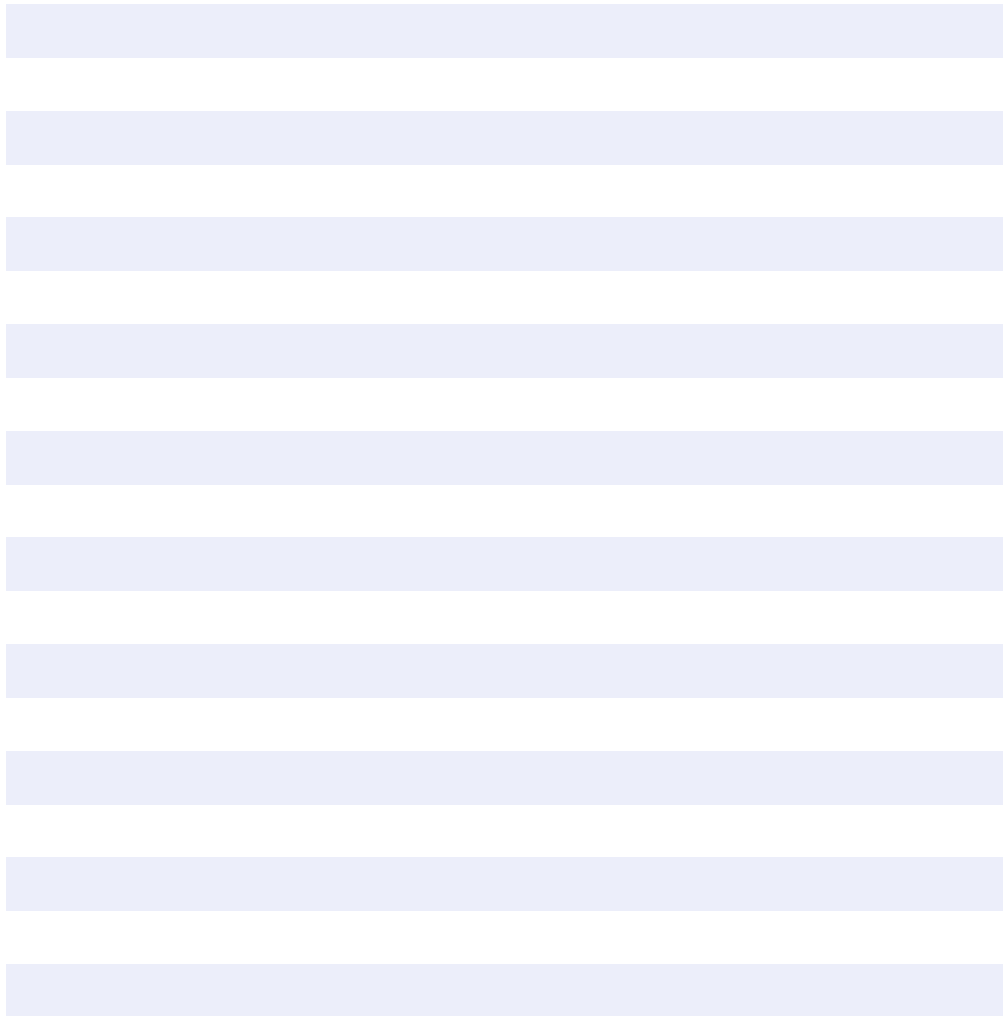
Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	SD	57106		N/A
World Acceptance Corporation	SC	29611		N/A
Santander Consumer USA Holdings Inc	OK	73127		N/A
OneMain Financial Holdings, LLC	PA	19140		N/A
TMX Finance LLC	AL	36105		N/A
Santander Consumer USA Holdings Inc	LA	70821		N/A
Quick Click Loans, LLC	UT	84088		N/A
USAA Savings	IL	60005		N/A
1st Franklin Financial Corporation	LA	71202		N/A
United PanAm Financial Corp.	IN	46124		N/A
CashCall, Inc.	CA	93015		N/A
BMW Financial Services	VA	20148		N/A
OneMain Financial Holdings, LLC	MO	63141		N/A
Jacob Law Group, PLLC	FL	32217		N/A
Santander Consumer USA Holdings Inc	CA	90532	Older American	N/A
Toyota Motor Credit Corporation	GA	31313	Servicemember	N/A
Amex	HI	96792	Older American	N/A
CarMax, Inc.	AL	35235		N/A
MidCountry Financial Corp.	LA	71106	Servicemember	N/A
M&T Bank Corporation	PA	15228	Older American	N/A
Integrated Recovery Services	CA	94044		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Phone	12/31/2014	Closed with explanation	Yes	Yes
Web	01/15/2015	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	Yes
Phone	01/06/2015	Closed with explanation	Yes	Yes
Web	01/12/2015	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	Yes
Web	01/14/2015	Closed with monetary relief	Yes	No
Postal mail	01/12/2015	Closed with explanation	Yes	No
Web	01/13/2015	Closed with monetary relief	Yes	No
Web	01/14/2015	Closed with explanation	No	No
Web	01/12/2015	Closed with explanation	Yes	Yes
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Phone	01/06/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	No	Yes
Web	01/13/2015	Closed with explanation	Yes	Yes
Web	01/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1175449

1190148

1175485

1175955

1190254

1175621

1175624

1190357

1189775

1190370

1191032

1190401

1190416

1176392

1190477

1176406

1190491

1190549

1177836

1190587

1191243

Consumer Loan Complaints

Based on Consumer Complaints

01/12/2015	Consumer Loan	Vehicle loan
12/31/2014	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle lease
12/31/2014	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle lease
01/12/2015	Consumer Loan	Vehicle loan
12/31/2014	Consumer Loan	Installment loan
12/31/2014	Consumer Loan	Pawn loan
12/31/2014	Consumer Loan	Vehicle loan
12/31/2014	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle lease
01/12/2015	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan
12/31/2014	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Vehicle loan
01/12/2015	Consumer Loan	Installment loan
01/12/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Can't contact lender

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

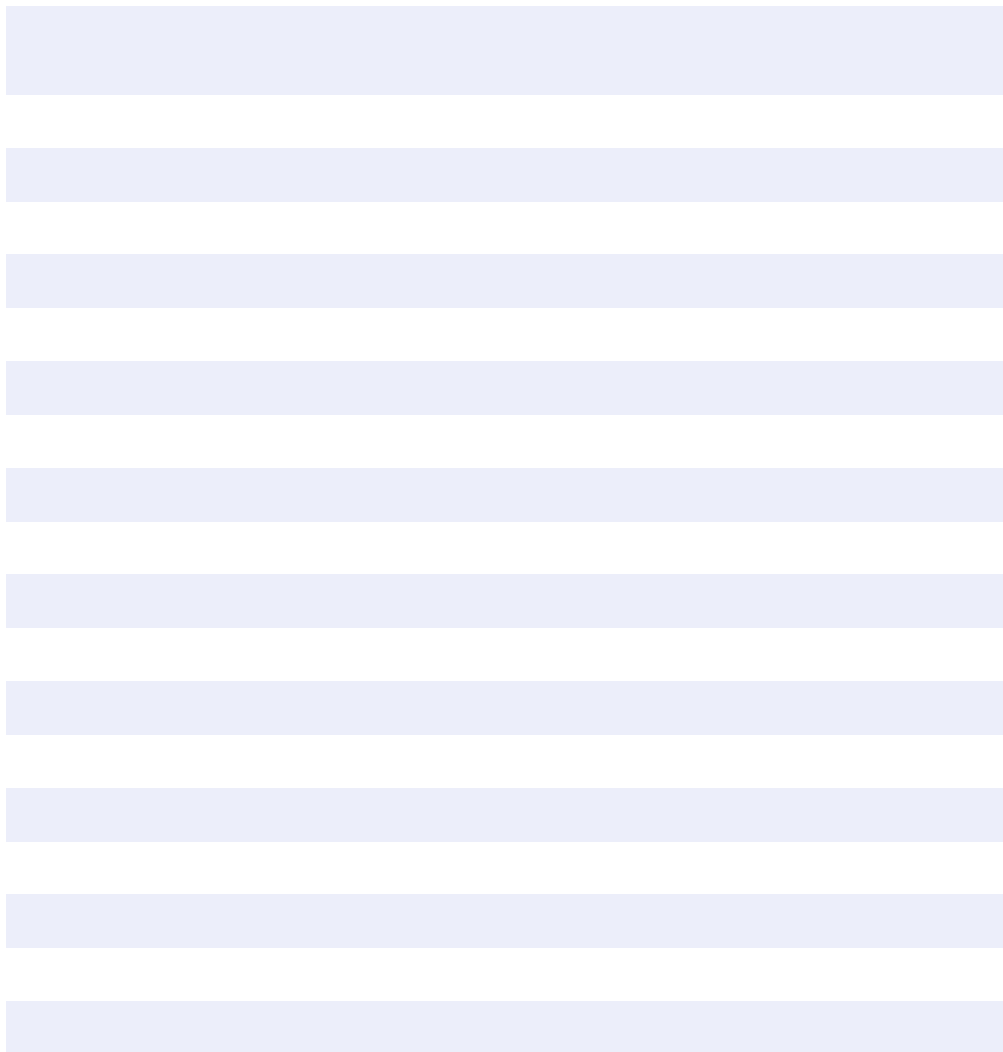
Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

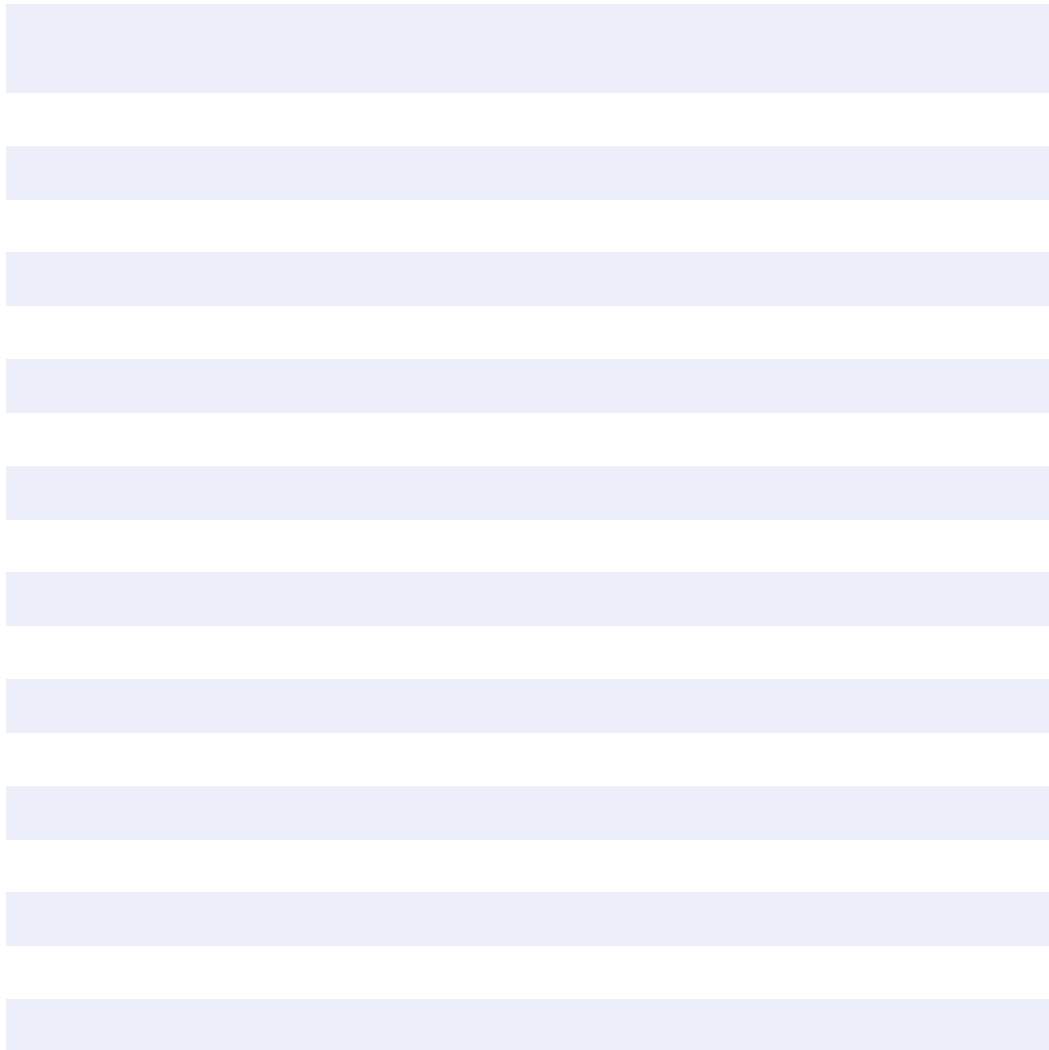
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	FL	33407		N/A
Synchrony Financial	NY	10552	Older American, Servicemember	N/A
Synchrony Financial	FL	33407		N/A
U.S. Bancorp	FL	33414	Servicemember	N/A
Wells Fargo & Company	VA	23323		N/A
Ally Financial Inc.	FL	34607		N/A
Santander Consumer USA Holdings Inc	GA	30022		N/A
Synchrony Financial	TX	78731	Servicemember	N/A
Citizens Financial Group, Inc.	PA	17331		N/A
Toyota Motor Credit Corporation	VA	22079		N/A
GM Financial	FL	34747		N/A
Nissan Motor Acceptance Corporation	VA	20146		N/A
U.S. Bancorp	FL	32164	Older American	N/A
Citibank	NC	28651		N/A
World Omni Financial Corp.	FL	32119		N/A
Wells Fargo & Company	CA	94521		N/A
Capital One	AL	36613	Servicemember	N/A
Credit Acceptance Corporation	MO	63146	Older American	N/A
Regional Management Corp.	AL	36877		N/A
BMO Harris	IL	60714		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/12/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with non-monetary relief	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Fax	02/06/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	Yes
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	No
Web	12/31/2014	Closed with explanation	Yes	No
Web	12/31/2014	Closed with explanation	Yes	Yes
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Phone	01/13/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Web	12/31/2014	Closed with explanation	Yes	Yes
Phone	01/13/2015	Closed with explanation	Yes	Yes
Phone	01/13/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1189719

1177464

1193871

1191027

1177469

1190717

1190720

1176603

1176654

1176658

1177452

1191128

1190829

1190893

1190892

1176791

1191042

1190954

1191016

1191152

Consumer Loan Complaints

Based on Consumer Complaints

01/13/2015	Consumer Loan	Installment loan
01/13/2015	Consumer Loan	Vehicle lease
01/06/2015	Consumer Loan	Installment loan
01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Vehicle lease
01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Installment loan
01/13/2015	Consumer Loan	Installment loan
01/06/2015	Consumer Loan	Installment loan
01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Installment loan
01/06/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Installment loan
01/06/2015	Consumer Loan	Installment loan
01/06/2015	Consumer Loan	Vehicle lease
01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
01/03/2015	Consumer Loan	Vehicle loan
01/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

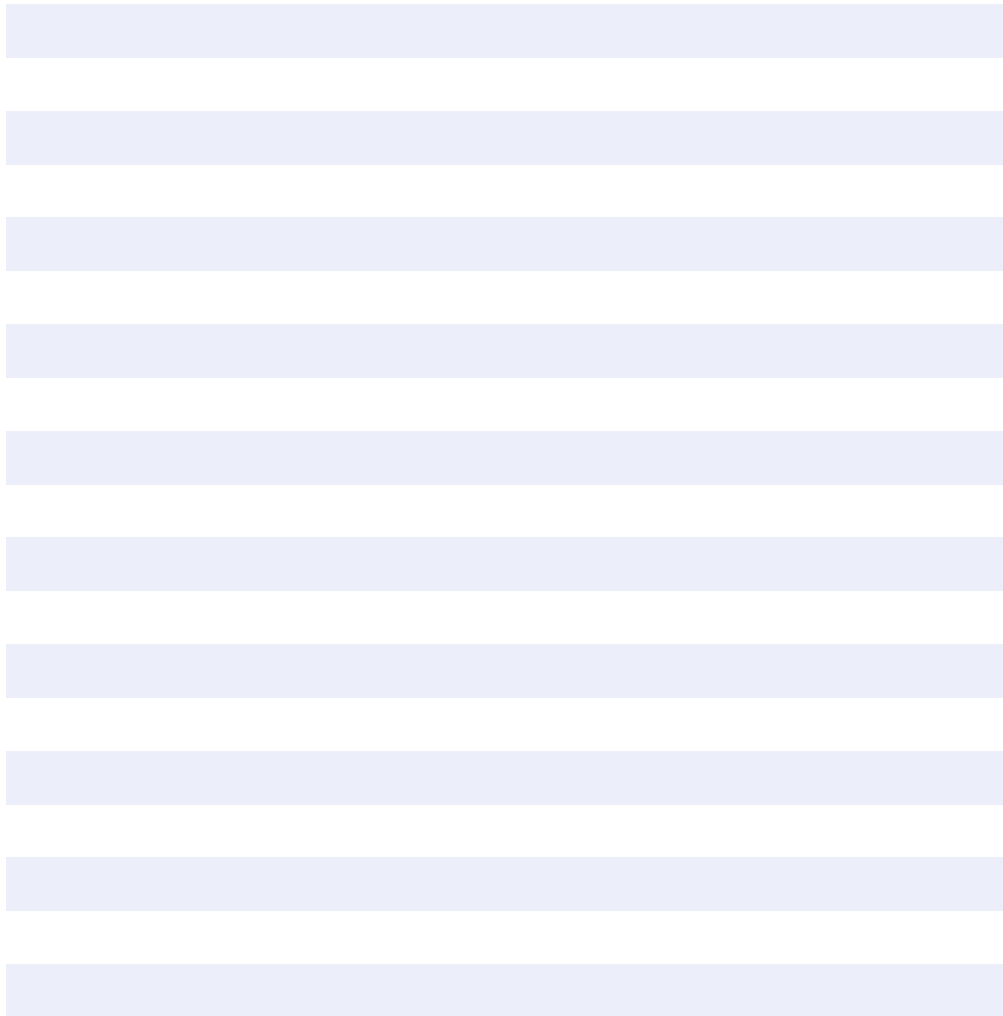
Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	OH	44017	Older American	N/A
Prestige Financial Services, Inc.	TX	75052		N/A
Banco Popular North America	IL	60611		N/A
Consumer Portfolio Services	PA	19136		N/A
JPMorgan Chase & Co.	MA	02180		N/A
Nissan Motor Acceptance Corporation	OH	45324		N/A
Santander Consumer USA Holdings Inc	CA	93635		N/A
Bank of America	FL	33773	Older American	N/A
AALM Consulting Services LTD (International company)	OH	45133		N/A
Enova International, Inc.	CA	92677	Older American	N/A
Nissan Motor Acceptance Corporation	GA	30034		N/A
World Acceptance Corporation	GA	31794		N/A
Santander Consumer USA Holdings Inc	IL	60613		N/A
CNG Financial Corporation	CA	94501		N/A
Delray Capital, LLC	DE	19701		N/A
American Honda Finance Corporation	TX	75229		N/A
Presto Auto Loans, Inc.	AZ	85296		N/A
Santander Consumer USA Holdings Inc	CA	92405		N/A
GM Financial	PA	18702		N/A
Santander Consumer USA Holdings Inc	PA	18643	Servicemember	N/A
U.S. Bancorp	MN	55311		N/A
Portfolio Recovery Associates, Inc.	MD	21740		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/13/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	Yes
Web	01/06/2015	Closed with explanation	Yes	No
Referral	01/21/2015	Closed with explanation	Yes	Yes
Web	01/09/2015	Closed with explanation	Yes	Yes
Postal mail	01/07/2015	Closed with explanation	Yes	No
Web	01/13/2015	Closed with explanation	Yes	No
Web	01/06/2015	Closed with explanation	Yes	No
Web	01/06/2015	Closed with explanation	Yes	Yes
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	01/06/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	Yes
Web	01/09/2015	Untimely response	No	
Web	01/06/2015	Closed with explanation	Yes	Yes
Web	02/04/2015	Closed with explanation	Yes	No
Postal mail	01/07/2015	Closed with explanation	Yes	No
Web	01/06/2015	Closed with explanation	Yes	Yes
Web	01/06/2015	Closed with explanation	Yes	Yes
Web	01/03/2015	Closed with explanation	Yes	No
Web	01/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1205558

1195555

1182261

1181789

1182291

1193919

1182319

1182185

1201039

1182383

1182487

1182489

1182522

1237780

1183235

1182534

1183285

1182564

1182637

1183286

1179627

1179628

Consumer Loan Complaints

Based on Consumer Complaints

01/06/2015	Consumer Loan	Installment loan
01/03/2015	Consumer Loan	Vehicle loan
01/04/2015	Consumer Loan	Installment loan
01/04/2015	Consumer Loan	Vehicle loan
01/04/2015	Consumer Loan	Vehicle loan
01/04/2015	Consumer Loan	Vehicle loan
01/04/2015	Consumer Loan	Vehicle loan
01/04/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
01/04/2015	Consumer Loan	Installment loan
01/04/2015	Consumer Loan	Installment loan
01/04/2015	Consumer Loan	Installment loan
01/04/2015	Consumer Loan	Vehicle lease
01/05/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Installment loan
01/05/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Pawn loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	AR	72758		N/A
Wetsch, Abbott & Osborn, PLC	IA	52404		N/A
Expert Global Solutions, Inc.	SC	29138		N/A
CJA Auto Sales, Inc.	AZ	85206		N/A
Westlake Services, LLC	CA	90045		N/A
The Huntington National Bank	PA	19018		N/A
Cottonwood Financial Ltd.	TX	78228		N/A
HSBC North America Holdings Inc.	GA	30046		N/A
United Acceptance, Inc	FL	33607		N/A
Citibank	CA	92503		N/A
Synchrony Financial	NJ	08901		N/A
GM Financial	CA	92503		N/A
U.S. Bancorp	CA	92532		N/A
Keith D. Weiner & Associates Co., L.P.A.	OH	45231		N/A
CashCall, Inc.	TN	38018		N/A
Ally Financial Inc.	TX	78410	Servicemember	N/A
Ally Financial Inc.	DE	19904		N/A
Risecredit, LLC	CA	90230		N/A
Enova International, Inc.	OH	43605		N/A
Wells Fargo & Company	CA	91764		N/A
Lendmark Financial Services, LLC	VA	23231		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/09/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Web	01/04/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Web	01/04/2015	Closed with explanation	Yes	Yes
Referral	01/10/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with monetary relief	Yes	No
Web	01/04/2015	Closed with explanation	Yes	No
Web	01/04/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	Yes
Web	01/12/2015	Closed with explanation	Yes	No
Web	01/05/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	No	No
Phone	01/12/2015	Closed with explanation	Yes	No
Phone	01/07/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1182855

1179690

1179818

1179822

1179829

1179830

1179848

1179956

1182916

1179891

1179936

1179892

1179948

1180105

1183870

1180120

1183090

1183668

1183752

1183770

1185387

Consumer Loan Complaints

Based on Consumer Complaints

01/07/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Title loan
01/05/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Title loan
01/07/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Vehicle lease
01/07/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Installment loan
01/05/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Installment loan
01/29/2015	Consumer Loan	Installment loan
01/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Lender damaged or destroyed vehicle

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

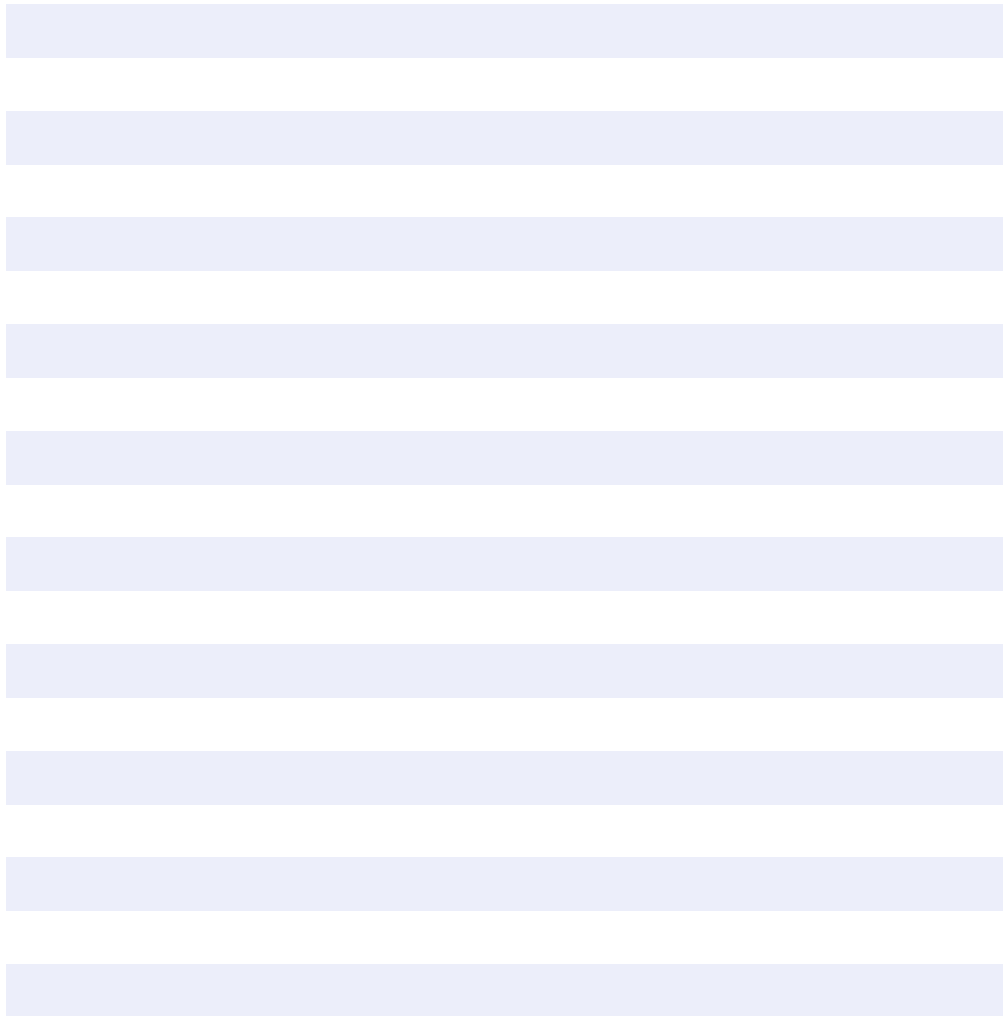
Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Amex	CA	95632	Servicemember	N/A
OneMain Financial Holdings, LLC	PA	17701		N/A
CFS ACCEPTANCE	CA	91356		N/A
Wells Fargo & Company	TX	77008		N/A
The Huntington National Bank	OH	43130		N/A
World Acceptance Corporation	GA	30034		N/A
Capital One	TX	75203		N/A
CarFinance Capital LLC	TX	75061		N/A
TMX Finance LLC	VA	24551		N/A
GM Financial	CA	95203	Older American	N/A
Wheels Financial Group, LLC	CA	91334		N/A
American Credit Acceptance, LLC	FL	33709	Servicemember	N/A
Lloyd's Plan, Inc.	IA	52317		N/A
Ford Motor Credit Company	NC	28704		N/A
Santander Consumer USA Holdings Inc	TX	75231		N/A
Bank of America	LA	70806		N/A
Tower Loan	LA	71202		N/A
Westlake Services, LLC	NM	88210		N/A
Citibank	AL	35236		N/A
Delbert Services	CO	80017		N/A
SunTrust Banks, Inc.	FL	32435		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/12/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	No
Web	01/27/2015	Untimely response	No	
Web	01/05/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	Yes
Web	01/07/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Phone	01/12/2015	Closed with explanation	Yes	No
Phone	01/13/2015	Closed with explanation	Yes	No
Phone	01/13/2015	Closed with explanation	Yes	Yes
Web	01/07/2015	Closed with non-monetary relief	Yes	No
Web	02/06/2015	Closed with non-monetary relief	Yes	No
Referral	01/12/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	Yes
Web	01/07/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Web	01/05/2015	Closed with explanation	Yes	Yes
Web	01/07/2015	Closed with non-monetary relief	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1183785

1183786

1183810

1183121

1183844

1180264

1183865

1181320

1183940

1180286

1180415

1184031

1184077

1184097

1184119

1184121

1184158

1180581

1185250

1216876

1184183

Consumer Loan Complaints

Based on Consumer Complaints

01/05/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
01/29/2015	Consumer Loan	Personal line of credit
01/07/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
01/05/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
01/29/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Installment loan
01/05/2015	Consumer Loan	Vehicle loan
01/07/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
01/05/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Title loan
01/05/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MD	21061		N/A
World Acceptance Corporation	GA	30052		N/A
Banco Popular North America	FL	34479		N/A
Exeter Finance Corp	IL	60507		N/A
AALM Consulting Services LTD (International company)	AZ	85023		N/A
Wells Fargo & Company	CA	91911		N/A
Select Management Resources, LLC	VA	23219		N/A
TMX Finance LLC	TX	79904		N/A
Citibank	IL	60434		N/A
TD Bank US Holding Company	NY	12972		N/A
Wells Fargo & Company	LA	70815		N/A
Westlake Services, LLC	KS	66061		N/A
Toyota Motor Credit Corporation	CA	94114		N/A
Santander Consumer USA Holdings Inc	NH	03868		N/A
Risecredit, LLC	OH	43560	Older American	N/A
Security National Automotive Acceptance Company, LLC	OH	43302		N/A
The Huntington National Bank	FL	33023		N/A
TMX Finance LLC	TX	76119	Servicemember	N/A
The Huntington National Bank	MI	49420		N/A
LexisNexis	IL	60639		N/A
Credit Central Holdings, LLC	SC	29630		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/05/2015	Closed with explanation	Yes	Yes
Web	02/05/2015	Closed with explanation	Yes	No
Phone	01/30/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	01/05/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Referral	01/12/2015	Closed with explanation	Yes	No
Web	01/05/2015	Closed with explanation	Yes	Yes
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	01/05/2015	Closed with explanation	Yes	Yes
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Referral	01/09/2015	Closed with explanation	Yes	No
Postal mail	01/29/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1180639

1216904

1216907

1184226

1216928

1180658

1217164

1216958

1184327

1181388

1184362

1209421

1217076

1180774

1217098

1180792

1217641

1201066

1181097

1210849

1217670

Consumer Loan Complaints

Based on Consumer Complaints

01/21/2015	Consumer Loan	Vehicle lease
01/30/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Vehicle loan
04/01/2016	Consumer Loan	Vehicle lease
01/26/2015	Consumer Loan	Vehicle lease
01/14/2015	Consumer Loan	Personal line of credit
01/07/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

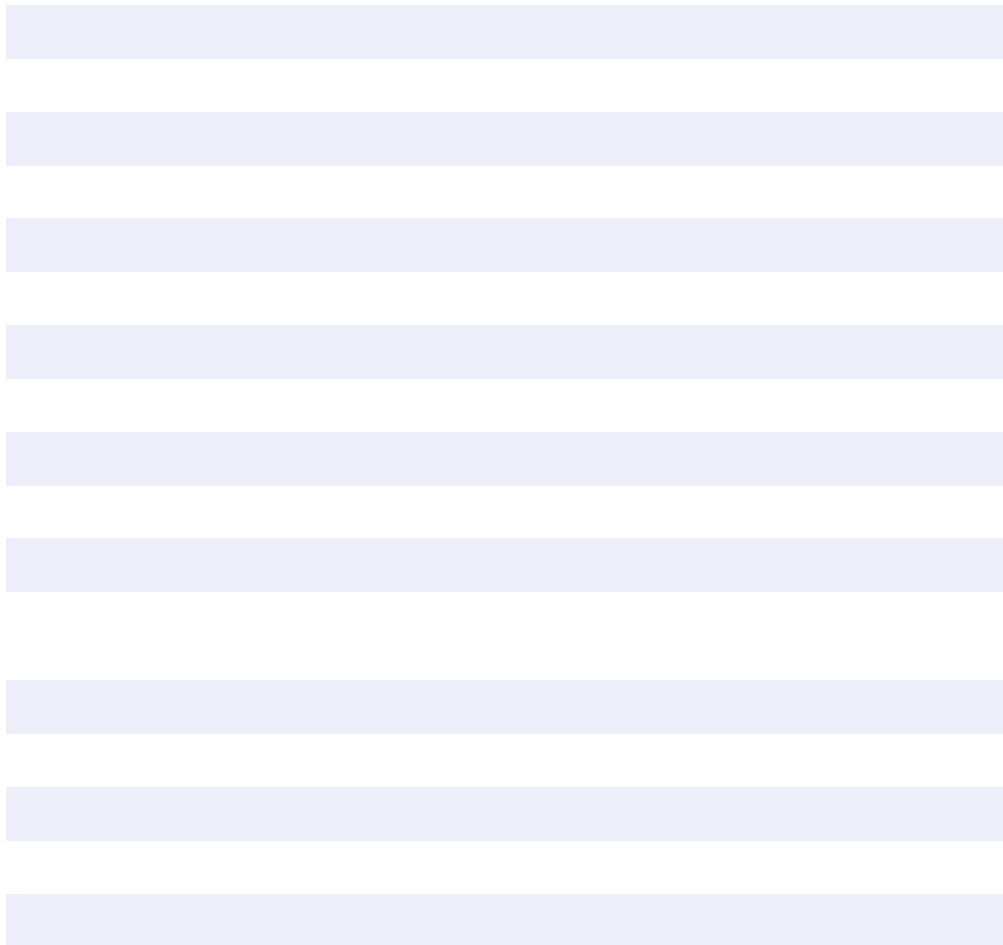
Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

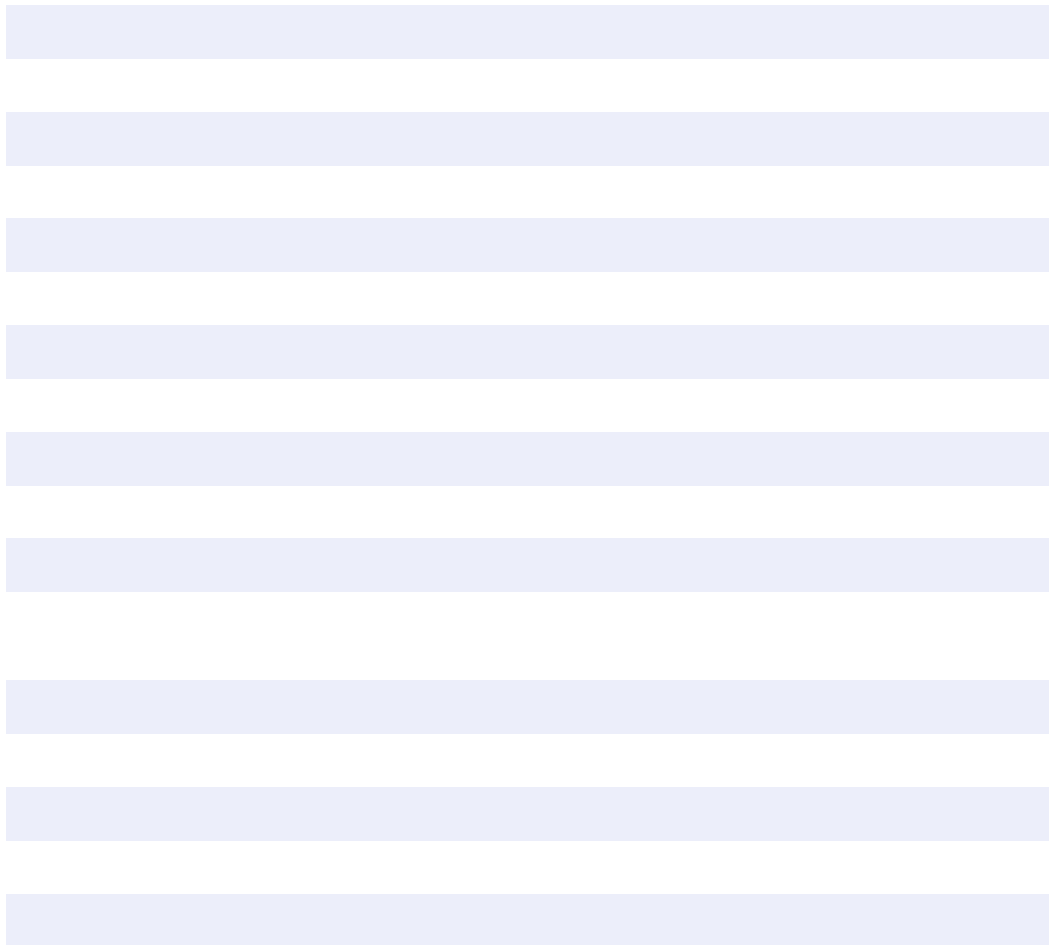
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	NJ	07203	Older American, Servicemember	N/A
FC HoldCo LLC	FL	32235		N/A
Santander Consumer USA Holdings Inc	TX	75182		N/A
Santander Consumer USA Holdings Inc	KY	42355		N/A
Santander Consumer USA Holdings Inc	FL	33009		N/A
CarFinance Capital LLC	CA	94510		N/A
Santander Consumer USA Holdings Inc	CA	90706	Older American	N/A
CarMax, Inc.	AL	35045		N/A
Toyota Motor Credit Corporation	AZ	85257		N/A
Citibank	PA	19446		N/A
Regional Management Corp.	OK	74701		N/A
BMW Financial Services	GA	30341		N/A
American Honda Finance Corporation	NY	11219		Consent not provided
DriveTime	FL	32210		N/A
Bank of America	FL	33484		N/A
New York Community Bank	OH	43551		N/A
Citibank	CA	91603		N/A
JPMorgan Chase & Co.	CA	91603		N/A
Nissan Motor Acceptance Corporation	CA	95823		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/21/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	Yes
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	Yes
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with explanation	Yes	No
Web	04/01/2016	Closed with explanation	Yes	
Web	01/26/2015	Closed with explanation	Yes	No
Referral	01/20/2015	Closed with explanation	Yes	Yes
Referral	01/12/2015	Closed with explanation	Yes	No
Phone	01/16/2015	Closed with explanation	Yes	Yes
Phone	01/16/2015	Closed with explanation	Yes	Yes
Web	01/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1201276

1218904

1192947

1201325

1217746

1202784

1217750

1201357

1201362

1217766

1209239

1201367

1860845

1209961

1193102

1185227

1193860

1193861

1193470

Consumer Loan Complaints

Based on Consumer Complaints

03/28/2016	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Installment loan
01/08/2015	Consumer Loan	Pawn loan
01/21/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Title loan
01/21/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Title loan
01/05/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Installment loan
01/08/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/08/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Payment to acct not credited

Managing the loan or lease

Taking out the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Can't contact lender

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

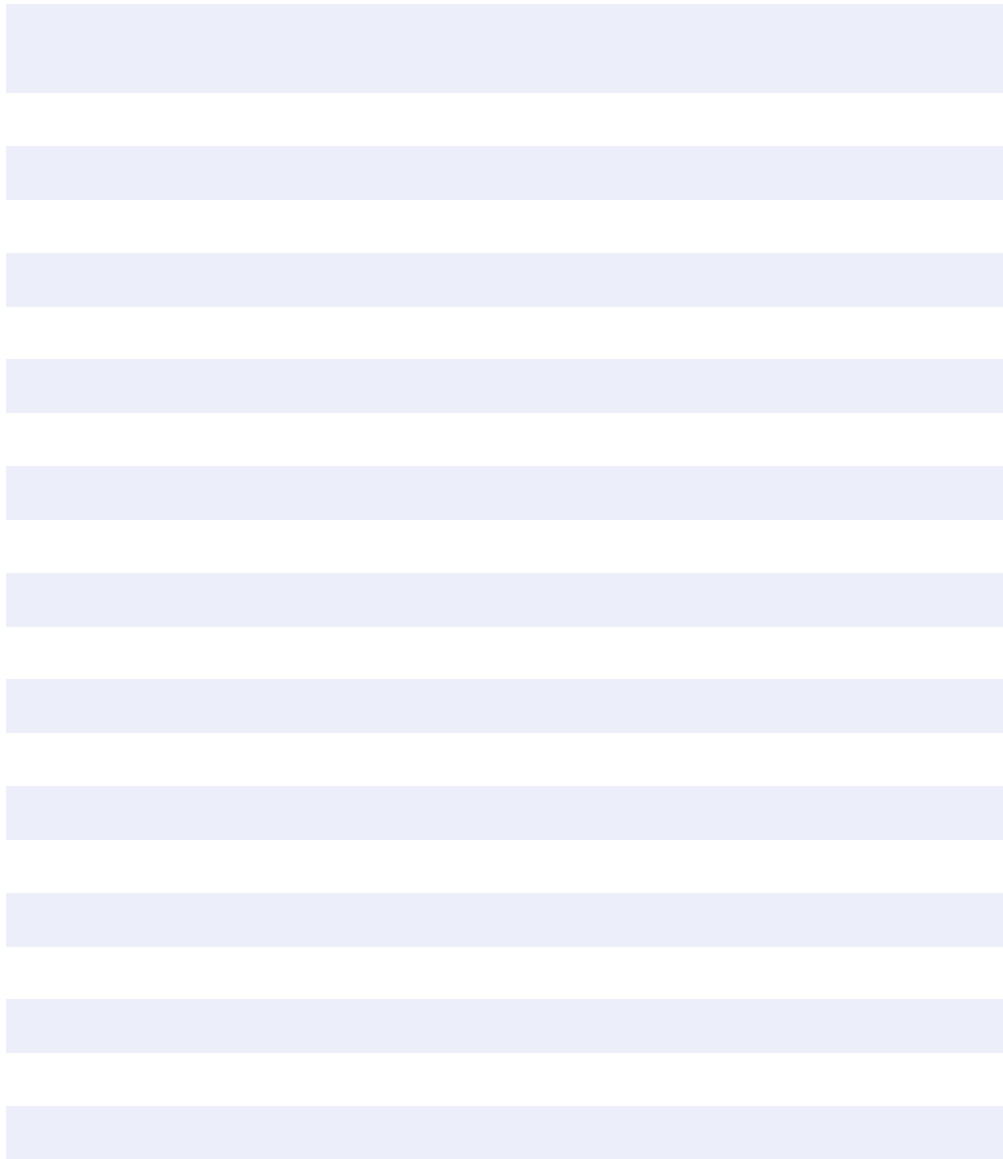
Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NY	11207		Consent not provided
Wells Fargo & Company	NV	89129	Older American	N/A
Capital One	GA	30044		N/A
ACE Cash Express Inc.	OH	44705		N/A
Wells Fargo & Company	SC	29687		N/A
Fifth Third Financial Corporation	PA	16105		N/A
MarkOne Holdings, LLC	OH	43211		N/A
Citibank	MI	48064	Servicemember	N/A
Santander Consumer USA Holdings Inc	FL	33473		N/A
Santander Consumer USA Holdings Inc	OH	44203		N/A
Westlake Services, LLC	SC	29171		N/A
Fifth Third Financial Corporation	TN	37615		N/A
Great American Finance Co	CA	91302		N/A
Ford Motor Credit Company	OR	97030	Servicemember	N/A
Santander Consumer USA Holdings Inc	OK	73135		N/A
SunTrust Banks, Inc.	VA	24078		N/A
Capital One	NY	14001		N/A
Wells Fargo & Company	IN	46268		N/A
Santander Bank US	MD	21222		N/A
Santander Consumer USA Holdings Inc	NJ	08232	Older American	N/A
Synchrony Financial	CA	94080		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/29/2016	Closed with explanation	Yes	
Postal mail	01/27/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	Yes
Web	01/13/2015	Closed with explanation	Yes	No
Referral	01/21/2015	Closed with explanation	Yes	No
Web	01/05/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Referral	01/23/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Referral	01/06/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with monetary relief	Yes	Yes
Web	01/08/2015	Closed with explanation	Yes	Yes
Postal mail	02/24/2015	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	Yes
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	No
Referral	01/23/2015	Closed with explanation	Yes	Yes
Referral	01/13/2015	Closed with explanation	Yes	No
Web	01/13/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1852686

1210827

1224554

1224517

1186907

1201525

1181058

1217876

1201775

1210065

1193449

1181156

1193477

1186985

1201464

1185635

1193206

1181090

1201493

1187640

1187565

Consumer Loan Complaints

Based on Consumer Complaints

01/26/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Installment loan
01/30/2015	Consumer Loan	Installment loan
01/05/2015	Consumer Loan	Installment loan
04/01/2016	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Vehicle lease
02/04/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle lease
01/21/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
01/05/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

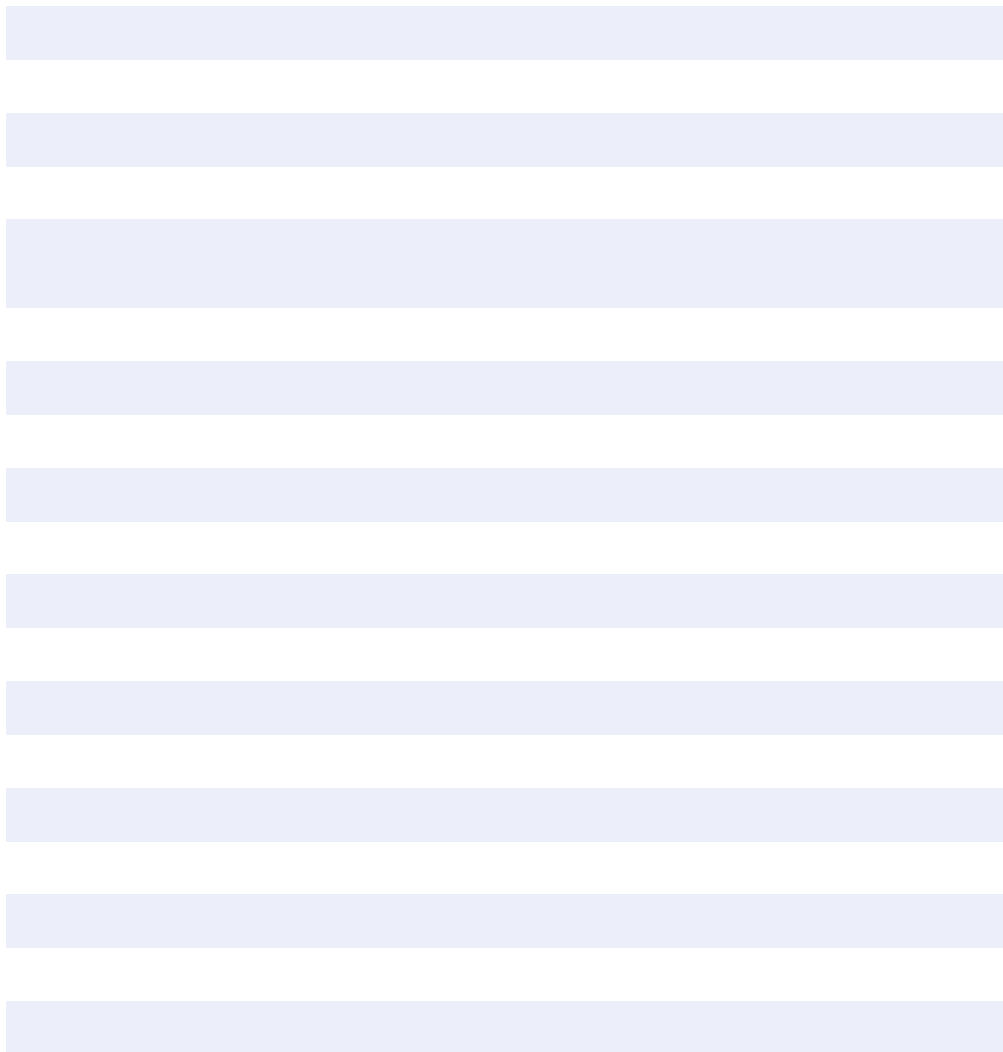
Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	CA	90807	Servicemember	N/A
RMS-Recovery Management Services, Inc.	AZ	85747	Servicemember	N/A
Capital One	TX	78130		N/A
Webster Bank	DE	19947		N/A
Tower Loan	LA	71354		N/A
Bank of America	VA	22302		N/A
Wells Fargo & Company	GA	30316		N/A
CashCall, Inc.	SC	29907		N/A
Bank of America	MO	63131		N/A
World Acceptance Corporation	MS	39576		N/A
Toyota Motor Credit Corporation	PA	19046		N/A
American Honda Finance Corporation	FL	34202		N/A
Gold Star Finance, Inc.	TX	76201		N/A
Ford Motor Credit Company	FL	33436		N/A
CarMax, Inc.	TX	75061		N/A
ACE Cash Express Inc.	TX	77802		N/A
TMX Finance LLC	TX	75222		N/A
Santander Consumer USA Holdings Inc	SC	29180		N/A
BBVA Compass	TX	75126		N/A
Wheels Financial Group, LLC	CA	95864		N/A
Nicholas Financial, Inc.	FL	33771		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/29/2015	Closed with explanation	Yes	No
Web	01/13/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/06/2015	Closed with explanation	Yes	No
Phone	04/04/2016	Closed with explanation	Yes	
Postal mail	01/27/2015	Closed with explanation	Yes	No
Postal mail	02/18/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/24/2015	Closed with explanation	Yes	No
Web	01/24/2015	Closed with monetary relief	Yes	Yes
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	No	Yes
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1210131

1187658

1193250

1210145

1217998

1181146

1860782

1210189

1193304

1193321

1187715

1224660

1201626

1201634

1210234

1201646

1187747

1210160

1191921

1181327

1193472

Consumer Loan Complaints

Based on Consumer Complaints

02/04/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Installment loan
01/30/2015	Consumer Loan	Personal line of credit
01/21/2015	Consumer Loan	Vehicle lease
01/14/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Pawn loan
01/14/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle lease
02/04/2015	Consumer Loan	Installment loan
01/15/2015	Consumer Loan	Vehicle lease
01/06/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
04/06/2016	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle lease
01/09/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Account terms and changes

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Payment to acct not credited

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

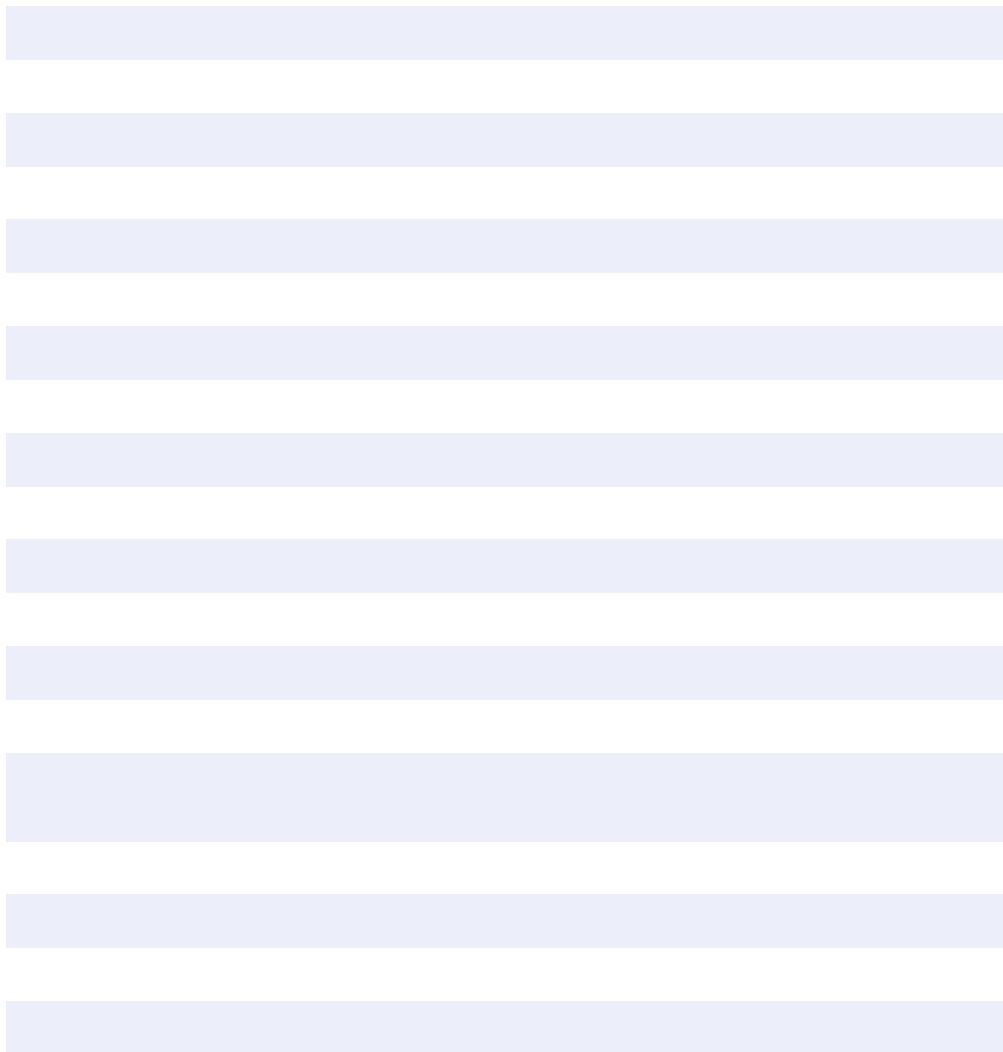
Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BlueYield, Inc.				N/A
Regional Management Corp.	SC	29303		N/A
JPMorgan Chase & Co.	NY	14301		N/A
GM Financial	PA	15212	Older American	N/A
Wells Fargo & Company	TX	75070		N/A
Santander Consumer USA Holdings Inc	OR	97115		N/A
Bank of America	CA	95832	Older American	N/A
USAA Savings	NY	14141		N/A
PayPal Holdings, Inc.	WI	54568		N/A
Capital One	AZ	85308		N/A
Speedy Cash Holdings	NV	89138		N/A
American Honda Finance Corporation	IL	60465		N/A
National Credit Adjusters, LLC	AZ	85308		N/A
U.S. Bancorp	TX	75006		N/A
Nissan Motor Acceptance Corporation	GA	30144		N/A
Credit Acceptance Corporation	NM	87328		N/A
Ally Financial Inc.	CA	91384		N/A
American Honda Finance Corporation	NJ	07055		N/A
Wells Fargo & Company	CA	95821		N/A
Santander Consumer USA Holdings Inc	AL	35080		N/A
Santander Consumer USA Holdings Inc	TX	76018		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	02/11/2015	Closed	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Postal mail	02/02/2015	Closed with explanation	Yes	No
Phone	01/21/2015	Closed with monetary relief	Yes	No
Web	01/14/2015	Closed with monetary relief	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Postal mail	01/30/2015	Closed with explanation	No	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	Yes
Web	01/06/2015	Closed	Yes	No
Postal mail	02/04/2015	Closed with explanation	Yes	No
Postal mail	04/12/2016	Closed with explanation	Yes	
Phone	01/27/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1225685

1201688

1218132

1201701

1193413

1218150

1209315

1218168

1193437

1193439

1210323

1224818

1224832

1194232

1181861

1218223

1867816

1210426

1187900

1188770

1218278

Consumer Loan Complaints

Based on Consumer Complaints

01/06/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Installment loan
01/15/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle loan
01/06/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
01/15/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/27/2016	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I received a loan from avant last year in XXXX of XXXX. I received an email about refinancing for additional funds or lower Apr. My Apr for a Delaware consumer is XXXX, but I noticed on their website they offer Delaware loans highest 36 %. I contacted them and their statement was this was new interest since my loan opened and I could reapply for the lower Apr. I tried reapplying and was denied. Logged back into site after applying it ran my credit again to deny me without me actually filling out application.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Cash Express, LLC	TN	37074		N/A
Synchrony Financial	GA	31907	Servicemember	N/A
Avant Credit Corporation	AL	36120	Servicemember	N/A
Santander Consumer USA Holdings Inc	GA	30233		N/A
OneMain Financial Holdings, LLC	NE	68507		N/A
Capital One	TX	75032		N/A
Harley-Davidson Financial Services, Inc.	WA	98584		N/A
Credit Acceptance Corporation	IL	60466		N/A
Receivables Performance Management LLC	LA	70808		N/A
Exeter Finance Corp	TX	76017		N/A
Nissan Motor Acceptance Corporation	VA	23451	Servicemember	N/A
Regional Management Corp.	TX	77705		N/A
Capital One	GA	30179	Servicemember	N/A
Wells Fargo & Company	WI	53216		N/A
Avant Credit Corporation	DE	199XX		Consent provided
Monterey Financial Services, Inc.	MD	20853		N/A
Wells Fargo & Company	CA	92603		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/09/2015	Closed with explanation	Yes	Yes
Web	01/09/2015	Closed with monetary relief	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with monetary relief	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Phone	01/12/2015	Closed with explanation	Yes	Yes
Web	01/09/2015	Closed with explanation	No	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with monetary relief	Yes	No
Web	01/28/2016	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Phone	01/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1181910

1181916

1224803

1224894

1201876

1210452

1194328

1188769

1181945

1224922

1224934

1194381

1188005

1202968

1761566

1201968

1188812

Consumer Loan Complaints

Based on Consumer Complaints

01/15/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Vehicle lease
01/09/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle lease
01/30/2015	Consumer Loan	Installment loan
01/15/2015	Consumer Loan	Vehicle loan
04/21/2016	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Installment loan
01/19/2015	Consumer Loan	Title loan
01/21/2015	Consumer Loan	Installment loan
01/19/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Installment loan
01/30/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

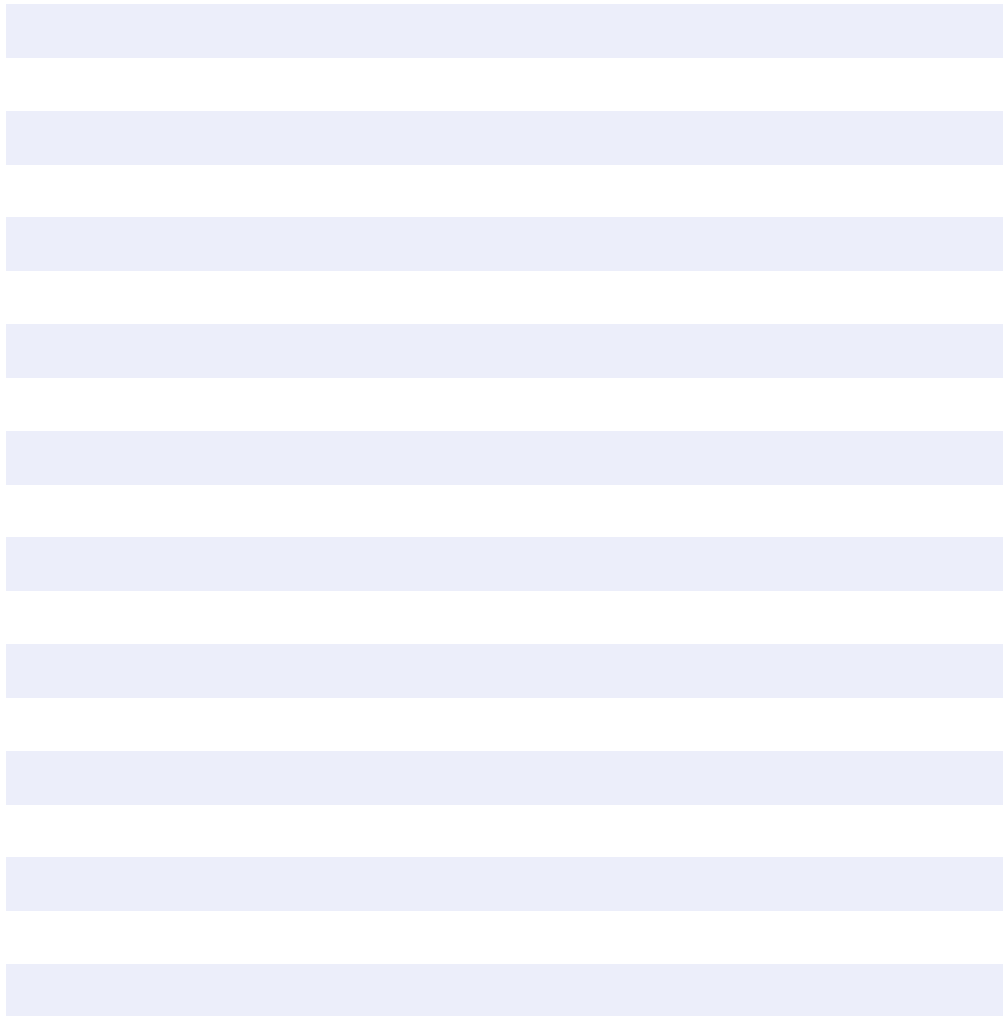
Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

United PanAm Financial Corp.	MI	48197		N/A
Santander Consumer USA Holdings Inc	KY	06812		N/A
Citibank	TX	76272		N/A
Santander Consumer USA Holdings Inc	TX	78501		N/A
BOK Financial Corp	KS	67212		N/A
Universal Acceptance Corporation	WA	98104		N/A
Lobel Financial Corporation	CA	95831		N/A
U.S. Bancorp	MI	48906	Older American	N/A
Citibank	VA	24018		N/A
Mariner Finance, LLC	MD	20748		N/A
Atlas Credit Company, Inc.	TX	75941		N/A
Tower Loan	MS	39206		N/A
TMX Finance LLC	AL	36110		N/A
Duvera Billing Services, LLC	WA	98404		N/A
Santander Consumer USA Holdings Inc	CA	90028		N/A
Synchrony Financial	NC	28209		N/A
Ally Financial Inc.	PA	15668		N/A
Ally Financial Inc.	MS	39057		N/A
Ford Motor Credit Company	NY	10001		N/A
DriveTime	NC	28376	Servicemember	N/A
Wells Fargo & Company	NY	12189		N/A
Wells Fargo & Company	FL	32092		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/15/2015	Closed with non-monetary relief	Yes	No
Phone	01/12/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Referral	01/14/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with non-monetary relief	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Phone	01/16/2015	Closed with monetary relief	Yes	No
Phone	05/31/2016	In progress	Yes	
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Phone	01/26/2015	Closed with monetary relief	Yes	No
Web	01/19/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with non-monetary relief	Yes	Yes
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints

1193963

1188071

1188795

1188110

1188124

1225031

1202060

1188150

1217566

1194507

1890005

1200966

1198538

1202104

1198791

1198561

1217484

1210696

1209351

1202185

1188245

1198826

Consumer Loan Complaints

Based on Consumer Complaints

01/15/2015	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Title loan
01/21/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle lease
02/04/2015	Consumer Loan	Vehicle lease
01/19/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Installment loan
01/30/2015	Consumer Loan	Vehicle loan
01/15/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Payment to acct not credited

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

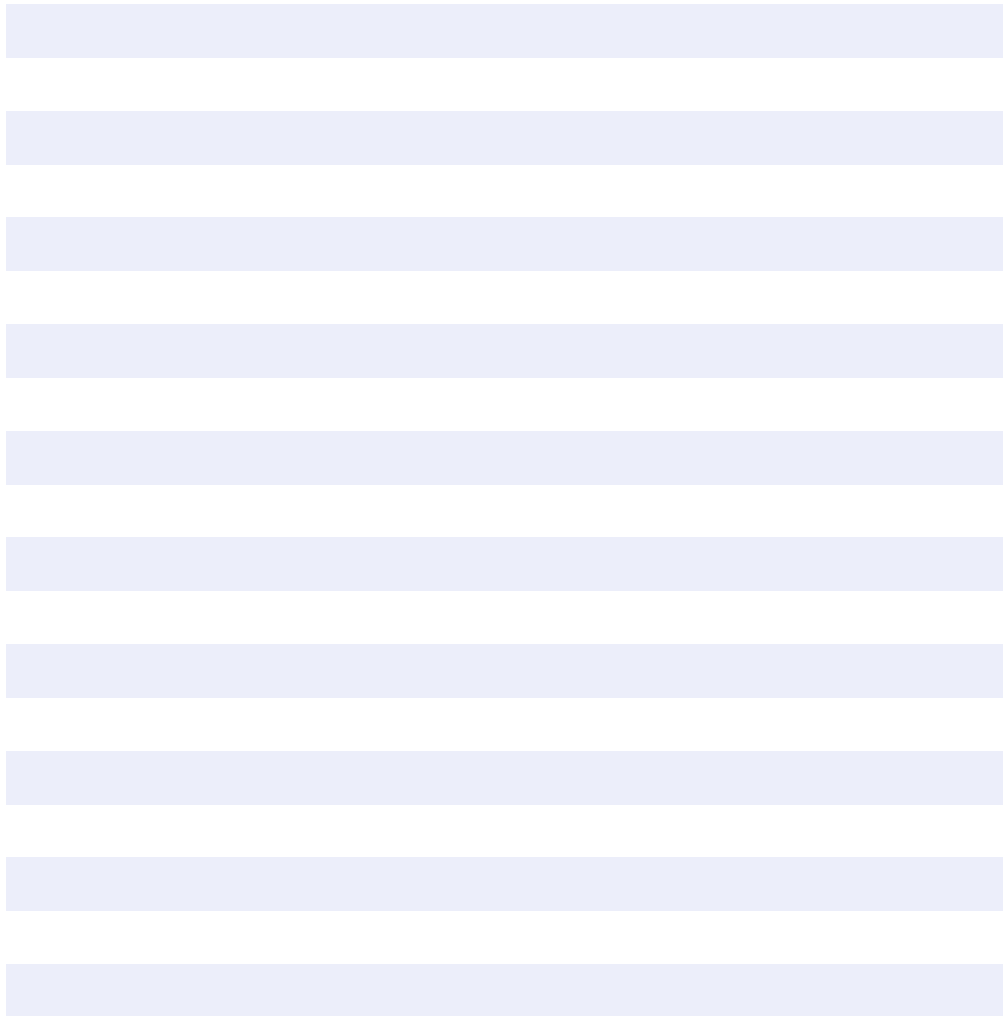
Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

CNG Financial Corporation	OH	45042		N/A
Automobile Acceptance Corporation	GA	30039	Servicemember	N/A
Toyota Motor Credit Corporation	NJ	08205		N/A
Wells Fargo & Company	NY	10001		N/A
Ditech Financial LLC	MS	38967		N/A
Synchrony Financial	KY	40218		N/A
World Omni Financial Corp.	FL	33068		N/A
Citibank	TX	77057	Older American	N/A
Avid Acceptance, LLC				N/A
GM Financial	TX	75054		N/A
BMW Financial Services	CA	90046		N/A
Nissan Motor Acceptance Corporation	NM	87701		N/A
Ally Financial Inc.	RI	02907		N/A
Monterey Financial Services, Inc.	IL	60110		N/A
Ally Financial Inc.	OH	44138		N/A
Santander Consumer USA Holdings Inc	TX	76087		N/A
Santander Consumer USA Holdings Inc	OH	43338		N/A
Santander Consumer USA Holdings Inc	TX	75010		N/A
Capital One	TN	37209		N/A
Ameripro Funding	TX	77063		N/A
Prestige Financial Services, Inc.	AZ	85339	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/15/2015	Closed with explanation	No	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with monetary relief	Yes	Yes
Web	01/29/2015	Closed	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	No	No
Web	01/30/2015	Closed with explanation	Yes	Yes
Web	01/09/2015	Closed with explanation	Yes	No
Referral	02/09/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with explanation	Yes	Yes
Web	01/15/2015	Closed with explanation	Yes	No
Referral	02/02/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	Yes
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1194591

1209278

1202213

1210758

1209256

1225175

1203235

1225179

1202232

1218623

1188892

1225216

1198652

1188324

1218828

1194657

1188344

1202318

1218667

1195922

1211449

Consumer Loan Complaints

Based on Consumer Complaints

02/04/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Installment loan
01/19/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle lease
01/30/2015	Consumer Loan	Title loan
01/19/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Personal line of credit
01/13/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Lender damaged or destroyed vehicle

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a line of credit

Shopping for a loan or lease

Taking out the loan or lease

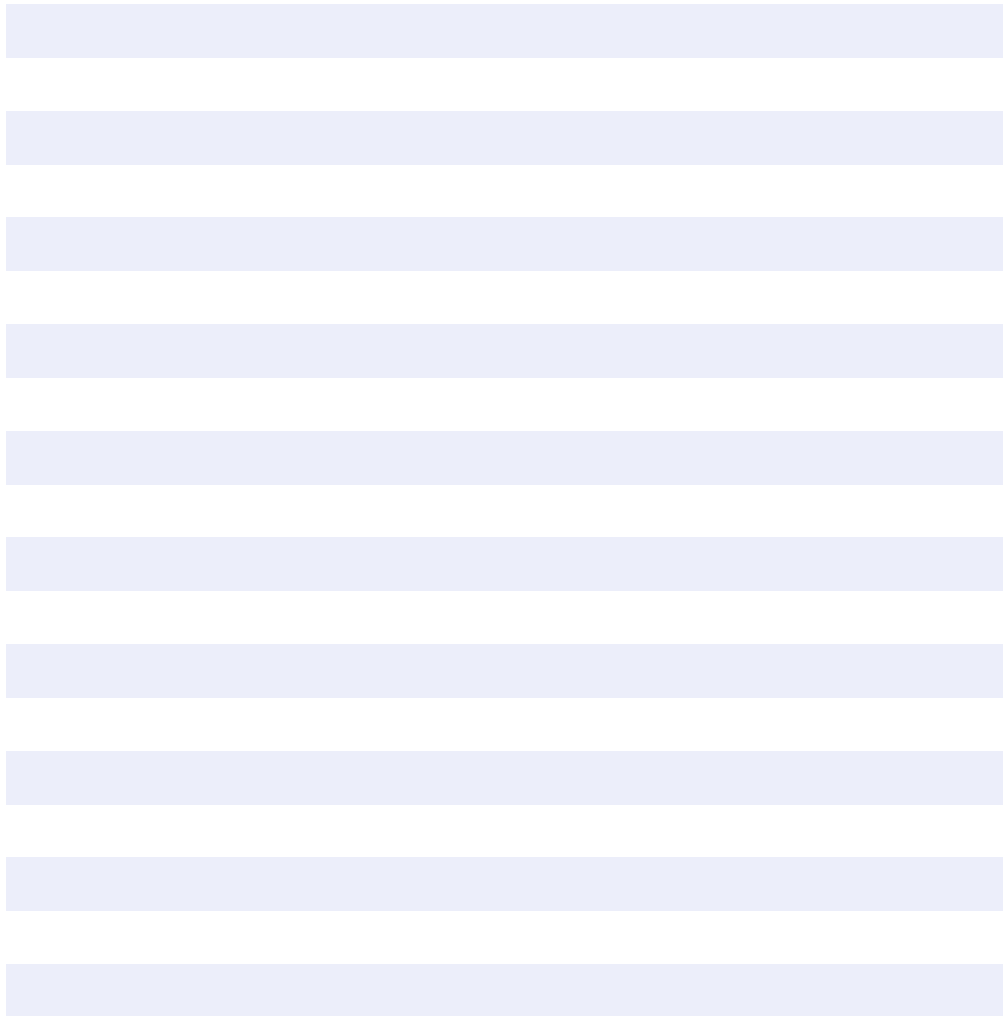
Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MI	48082	N/A
JPMorgan Chase & Co.	MI	48198	N/A
Encore Capital Group	FL	32092	N/A
JPMorgan Chase & Co.	MI	48198	N/A
Summit Financial Corp	GA	30281	N/A
Santander Consumer USA Holdings Inc	CO	80919	N/A
Ford Motor Credit Company	TX	75752	N/A
Synchrony Financial	NC	28803	N/A
Ally Financial Inc.	FL	33156	N/A
CNG Financial Corporation	AZ	86401	N/A
Enova International, Inc.	CA	94577	N/A
U.S. Bancorp	KY	41048	N/A
Ally Financial Inc.	MS	39441	N/A
Santander Consumer USA Holdings Inc	TX	76018	N/A
Encore Capital Group	PA	18504	N/A
U.S. Bancorp	CA	90008	N/A
Synchrony Financial	TX	78242	N/A
Smart Auto Leasing	TX	77433	N/A
Ford Motor Credit Company	CA	95391	N/A
Nissan Motor Acceptance Corporation	KY	41048	N/A
Mariner Finance, LLC	FL	34685	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/04/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	Yes
Web	01/19/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Phone	02/20/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with non-monetary relief	Yes	No
Web	01/19/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with non-monetary relief	Yes	No
Phone	01/12/2015	Closed with explanation	Yes	No
Phone	01/16/2015	Closed with explanation	Yes	No
Web	02/18/2015	Untimely response	No	
Web	01/13/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Referral	01/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1225283

1198700

1202349

1198701

1198707

1198724

1211493

1225485

1225345

1218729

1198734

1223814

1198737

1225361

1218758

1188438

1195996

1225400

1205606

1223815

1203242

Consumer Loan Complaints

Based on Consumer Complaints

01/09/2015	Consumer Loan	Installment loan
01/13/2015	Consumer Loan	Personal line of credit
01/13/2015	Consumer Loan	Vehicle lease
01/21/2015	Consumer Loan	Installment loan
01/30/2015	Consumer Loan	Personal line of credit
01/27/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
01/15/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
01/09/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle lease
01/30/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Vehicle loan
01/30/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan
01/15/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/21/2015	Consumer Loan	Personal line of credit
02/05/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

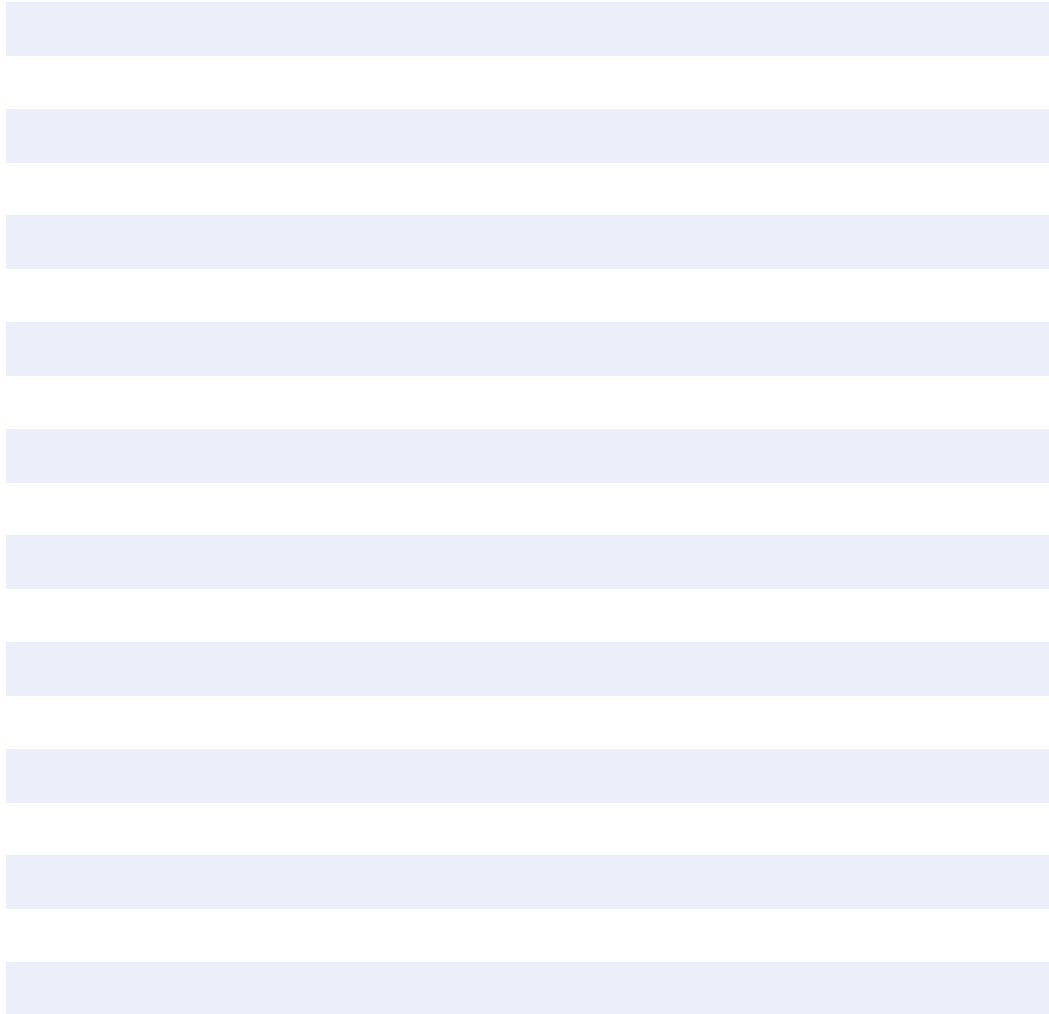
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Enhanced Acquisitions, LLC	DE	19701		N/A
Citizens Financial Group, Inc.	DE	19904		N/A
U.S. Bancorp	DC	20011		N/A
Speedy Cash Holdings	TX	78254		N/A
Synchrony Financial	CO	80231		N/A
OneMain Financial Holdings, LLC	NJ	07501		N/A
Encore Capital Group	NV	89521		N/A
Santander Consumer USA Holdings Inc	VA	23219		N/A
JPMorgan Chase & Co.	IL	60124		N/A
Pentagon FCU	CA	92562	Older American	N/A
Ally Financial Inc.	CA	91320		N/A
Portage Financial Services Company Inc.	OH	45215		N/A
Lendmark Financial Services, LLC	MD	20747	Older American	N/A
Santander Consumer USA Holdings Inc	TN	37422	Servicemember	N/A
SunTrust Banks, Inc.	MD	20784		N/A
Nicholas Financial, Inc.	FL	32065		N/A
SunTrust Banks, Inc.	FL	32904		N/A
Exeter Finance Corp	NJ	08043		N/A
Security Finance	TX	76002	Servicemember	N/A
Security Finance	TN	37398		N/A
GM Financial	CA	91320		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/09/2015	Closed with explanation	Yes	No
Postal mail	01/16/2015	Closed with explanation	Yes	Yes
Web	01/13/2015	Closed with explanation	Yes	Yes
Phone	01/26/2015	Closed	Yes	No
Web	02/26/2015	Closed with explanation	Yes	Yes
Referral	01/30/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with non-monetary relief	Yes	No
Web	01/15/2015	Closed with explanation	Yes	Yes
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with non-monetary relief	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Phone	02/05/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with explanation	Yes	Yes
Web	01/30/2015	Closed with non-monetary relief	Yes	No
Web	01/30/2015	Closed with explanation	Yes	Yes
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Phone	01/22/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1188837

1196006

1191555

1202432

1218802

1211584

1225443

1194798

1223829

1187601

1223773

1218831

1199078

1199079

1218837

1213185

1194160

1196019

1222227

1202557

1225890

Consumer Loan Complaints

Based on Consumer Complaints

02/03/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Installment loan
01/31/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Vehicle lease
01/27/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Installment loan
01/09/2015	Consumer Loan	Installment loan
01/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

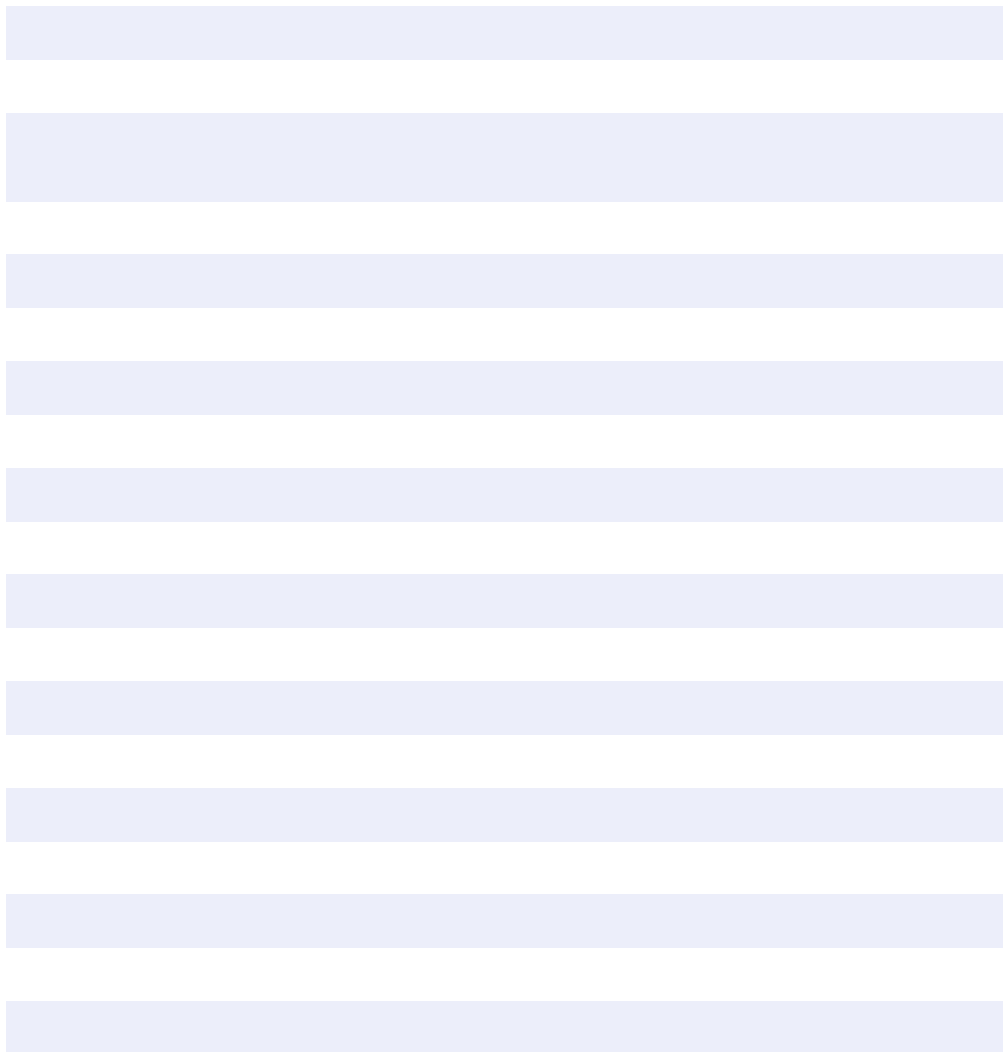
Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

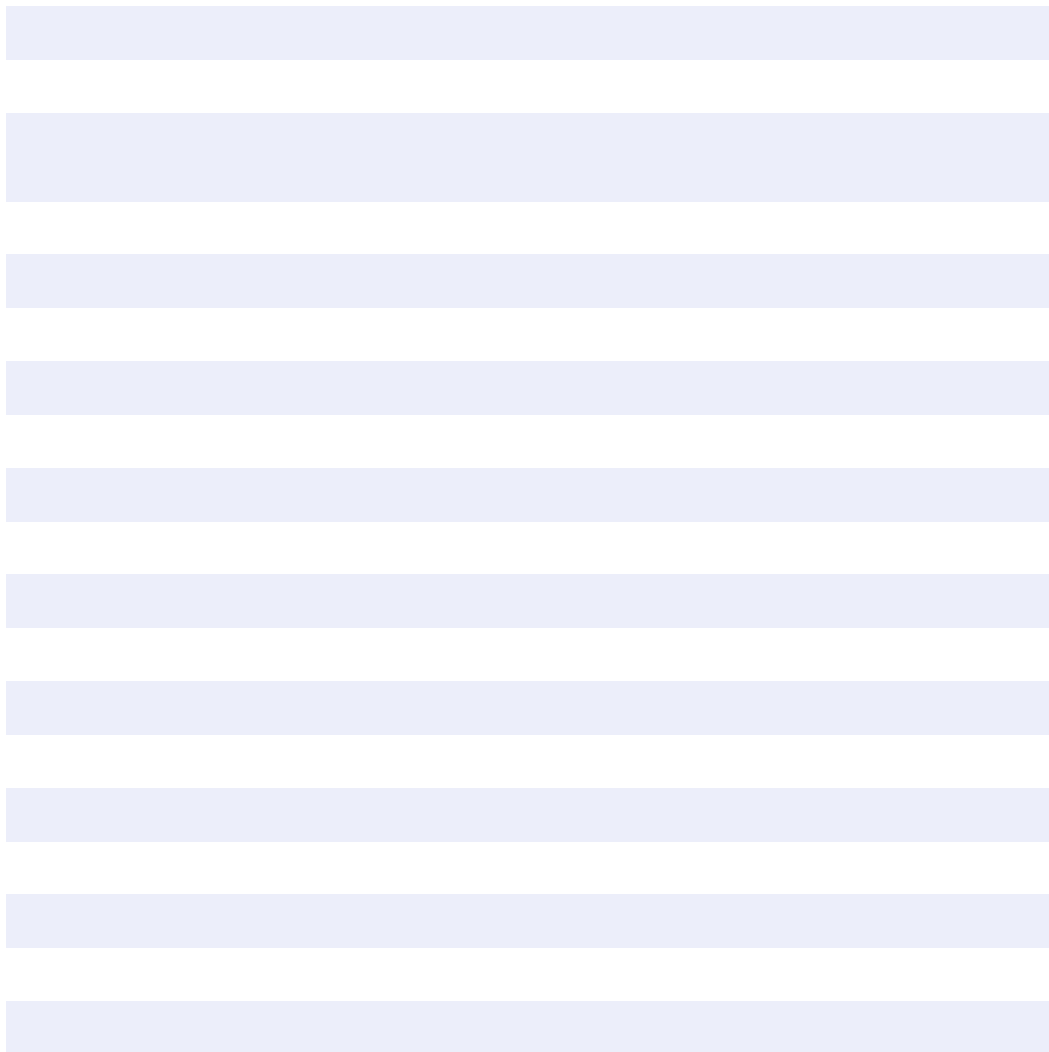
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Arvest Bank	OK	74135	Servicemember	N/A
Fifth Third Financial Corporation	OH	45207		N/A
National Credit Adjusters, LLC	AL	36022		N/A
Delbert Services	NV	89122	Older American, Servicemember	N/A
HSBC North America Holdings Inc.	NY	10704		N/A
HSBC North America Holdings Inc.	GA	31324		N/A
Capital One	CA	96151		N/A
FirstMerit Bank	MI	49507		N/A
Synchrony Financial	AR	72404		N/A
Santander Consumer USA Holdings Inc	SC	29414		N/A
OneMain Financial Holdings, LLC	FL	32277	Servicemember	N/A
Prestige Financial Services, Inc.	AL	35023	Older American	N/A
Santander Consumer USA Holdings Inc	CA	91601	Servicemember	N/A
Consumer Portfolio Services	AL	35111		N/A
Toyota Motor Credit Corporation	NY	10550		N/A
GM Financial	LA	71037		N/A
Regions Financial Corporation	FL	33411	Older American	N/A
Tidewater Finance Company	GA	30326		N/A
PLS GROUP, INC	IL	60438		N/A
Santander Consumer USA Holdings Inc	TN	37864	Older American	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/03/2015	Closed with monetary relief	Yes	No
Referral	02/04/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	Yes
Referral	01/20/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	Yes
Web	01/20/2015	Closed with explanation	Yes	Yes
Web	01/26/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	Yes
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/31/2015	Closed with non-monetary relief	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	01/31/2015	Closed with non-monetary relief	Yes	Yes
Phone	02/02/2015	Closed with monetary relief	Yes	No
Web	01/09/2015	Closed with non-monetary relief	Yes	No
Web	01/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1222240

1223404

1212912

1222245

1188936

1222253

1192752

1226160

1197625

1199130

1202622

1219308

1219310

1211740

1219316

1226237

1219335

1211769

1188645

1219345

Consumer Loan Complaints

Based on Consumer Complaints

01/20/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Installment loan
01/13/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Title loan
02/03/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Installment loan
01/31/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Installment loan
01/31/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle lease
01/31/2015	Consumer Loan	Installment loan
01/10/2015	Consumer Loan	Installment loan
01/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NV	89052	Older American	N/A
Expert Global Solutions, Inc.	TX	75011		N/A
Ally Financial Inc.	GA	30274		N/A
Ballybunion Enterprises, Inc	CA	92028	Servicemember	N/A
U.S. Bancorp	MN	55379		N/A
TMX Finance LLC	MO	64507		N/A
Capital One	GA	30078		N/A
Ally Financial Inc.	NY	10453		N/A
Leaders Financial Company	NJ	07001		N/A
Delbert Services	MS	38618		N/A
American Advisors Group	MI	48227		N/A
Wells Fargo & Company	SD	57719	Older American	N/A
Encore Capital Group	CA	92571		N/A
Citizens Financial Group, Inc.	IL	62964		N/A
Hyundai Capital America	IN	46062	Older American	N/A
Credit Acceptance Corporation	MI	48237	Servicemember	N/A
JPMorgan Chase & Co.	WA	98367		N/A
JPMorgan Chase & Co.	IN	46392		N/A
Auto Trakk, LLC	MD	20744		N/A
Wells Fargo & Company	CA	95616		N/A
Associated Bank	WI	54304		N/A
Santander Consumer USA Holdings Inc	NC	28054		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/20/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Phone	01/14/2015	Closed with non-monetary relief	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with monetary relief	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Fax	01/30/2015	Closed with explanation	Yes	No
Web	01/31/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Referral	02/10/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Web	01/31/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with monetary relief	Yes	No
Web	01/14/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1199232

1211788

1211792

1226268

1191577

1202760

1222393

1219386

1199262

1219390

1211225

1219404

1222438

1226969

1199306

1219429

1203518

1205680

1222468

1219440

1189427

1203551

Consumer Loan Complaints

Based on Consumer Complaints

01/23/2015	Consumer Loan	Installment loan
01/15/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Vehicle lease
01/22/2015	Consumer Loan	Vehicle loan
01/10/2015	Consumer Loan	Title loan
01/31/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Installment loan
01/31/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan
01/15/2015	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Vehicle loan
01/10/2015	Consumer Loan	Vehicle lease
01/22/2015	Consumer Loan	Personal line of credit
01/22/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Installment loan
01/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Lender repossessed or sold the vehicle

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

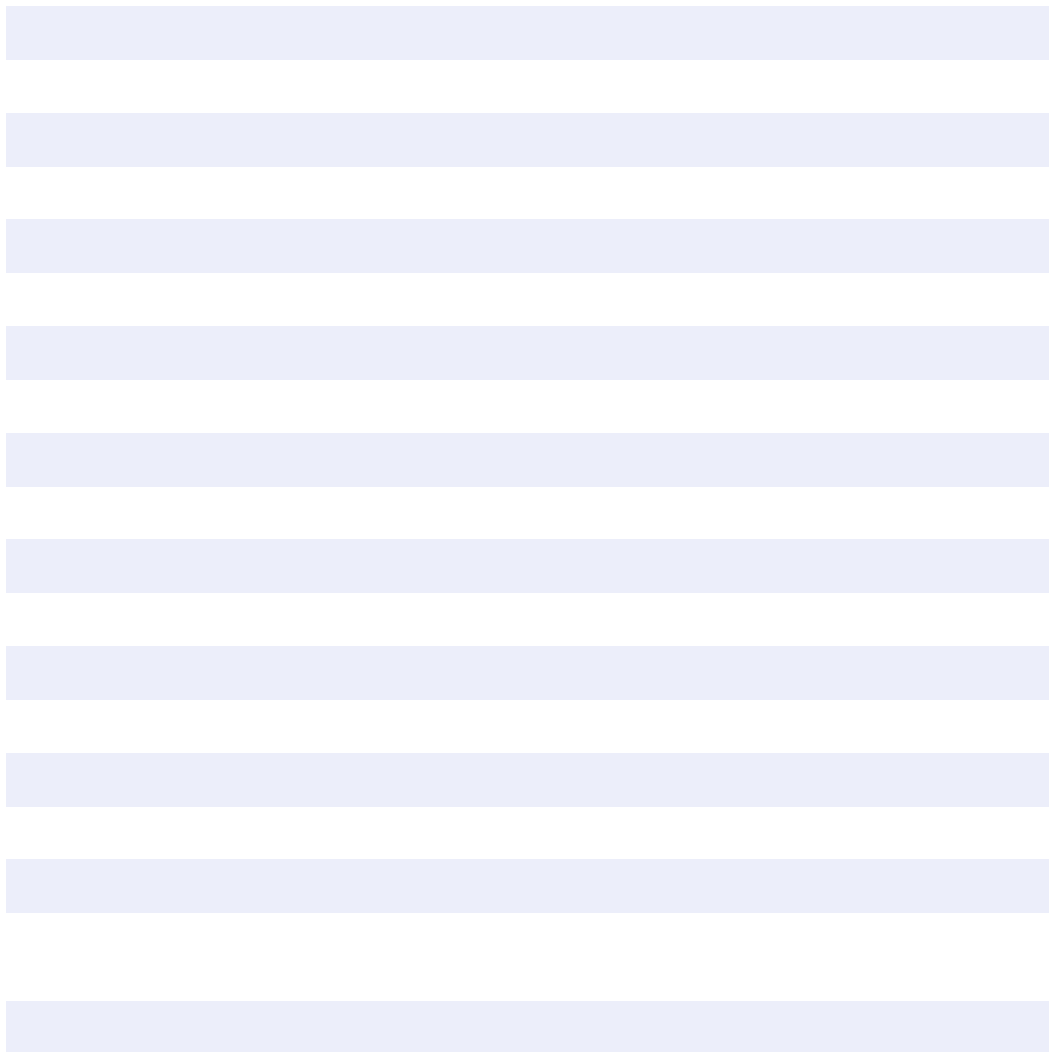
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Focus Holding Company	GA	30022		N/A
Exeter Finance Corp	TX	78731	Servicemember	N/A
Citibank	NY	14075	Servicemember	N/A
U.S. Bancorp	OH	44138		N/A
Wells Fargo & Company	NY	13206		N/A
Westlake Services, LLC	CA	92703		N/A
Ally Financial Inc.	CA	92009		N/A
Citibank	NY	11792	Servicemember	N/A
Wells Fargo & Company	VT	05641	Servicemember	N/A
Ford Motor Credit Company	FL	33021		N/A
BB&T Financial	NC	27511		N/A
Citibank	SC	29927	Older American	N/A
Wells Fargo & Company	WI	54703	Servicemember	N/A
Citibank	NJ	07012	Older American	N/A
Wells Fargo & Company	NC	27282		N/A
U.S. Bancorp	OH	44515		N/A
Ditech Financial LLC	NJ	07054		N/A
Santander Consumer USA Holdings Inc	NJ	07054		N/A
Ocwen	VA	22151	Older American, Servicemember	N/A
Atlanticus Services Corporation	IL	60636		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/28/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with monetary relief	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/31/2015	Closed with non-monetary relief	Yes	No
Web	01/14/2015	Closed with non-monetary relief	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with non-monetary relief	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with non-monetary relief	Yes	No
Web	02/05/2015	Closed with explanation	No	No
Web	01/10/2015	Closed with monetary relief	Yes	No
Web	01/26/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1206190

1193876

1219524

1222496

1203567

1189147

1219461

1191597

1219470

1211936

1193959

1219201

1211951

1226441

1226446

1189455

1204991

1204993

1199407

1206293

Consumer Loan Complaints

Based on Consumer Complaints

01/13/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/10/2015	Consumer Loan	Vehicle loan
01/10/2015	Consumer Loan	Vehicle loan
01/10/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Title loan
04/05/2016	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Installment loan
01/10/2015	Consumer Loan	Installment loan
01/10/2015	Consumer Loan	Vehicle lease
01/10/2015	Consumer Loan	Installment loan
01/13/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Personal line of credit
01/10/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

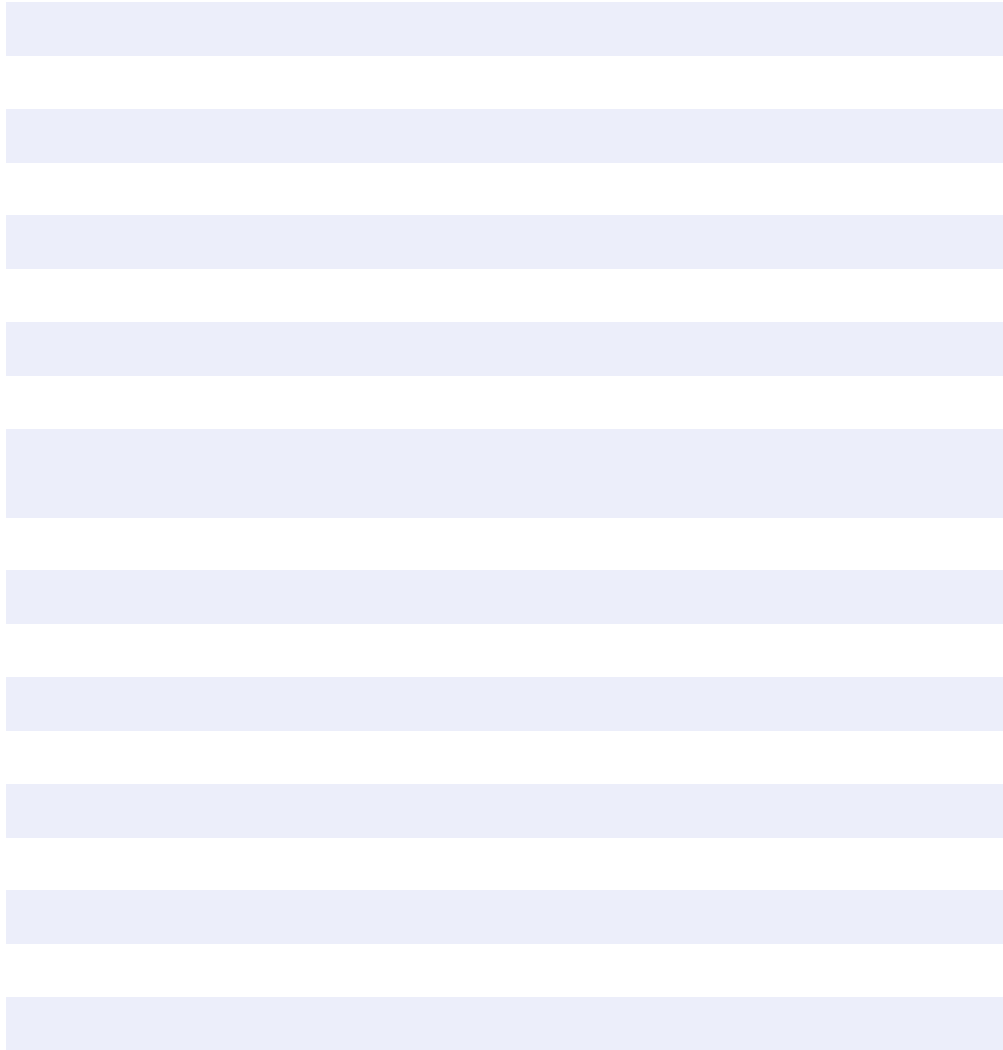
Account terms and changes

Problems when you are unable to pay

Problems when you are unable to pay

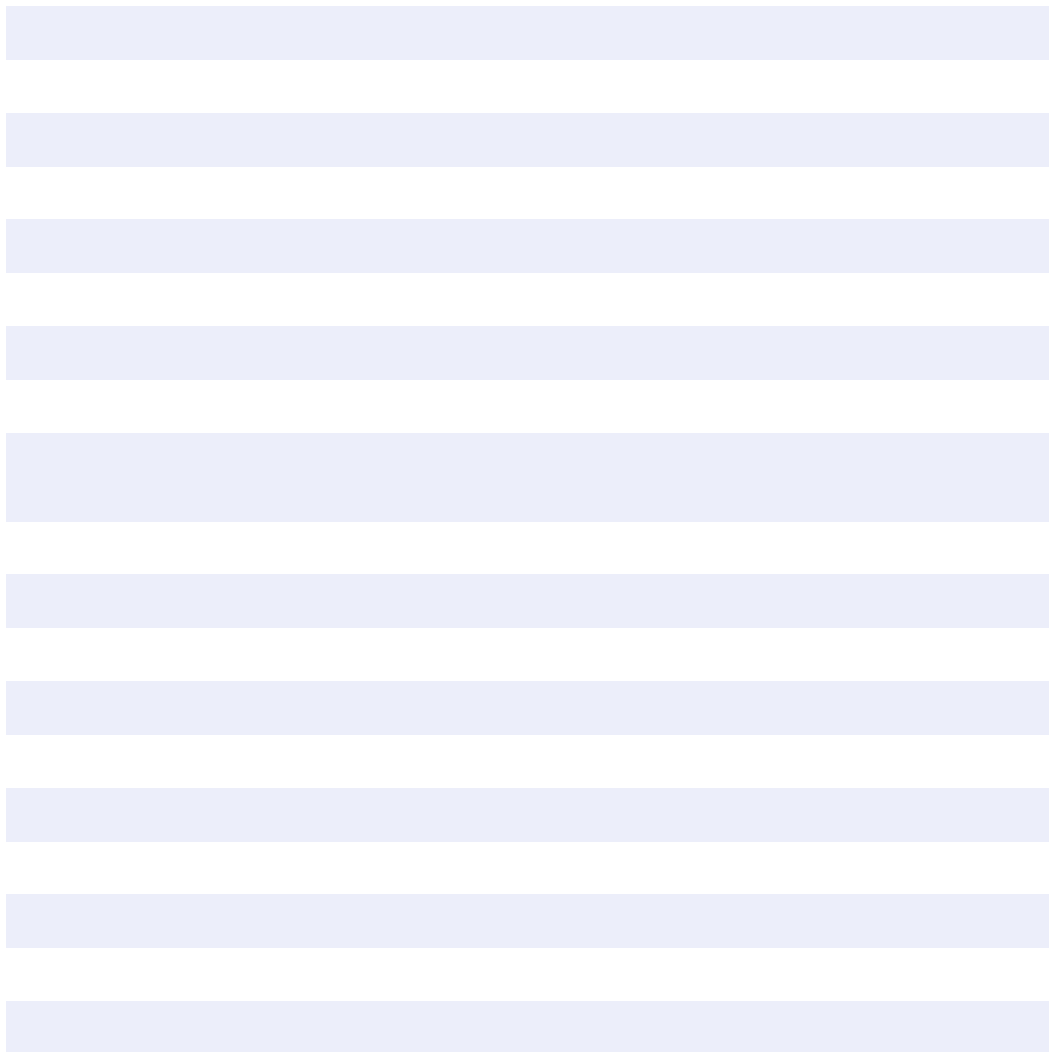
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	VA	22201		N/A
Santander Consumer USA Holdings Inc	FL	33189		N/A
Wells Fargo & Company	FL	33415		N/A
GM Financial	NH	03303		N/A
Credit Acceptance Corporation	NH	03303		N/A
Wells Fargo & Company	MS	39212		N/A
First Investors Financial Services Group, Inc.	TX	77047		N/A
Ally Financial Inc.	PA	15122	Servicemember	N/A
Banco Popular North America	AZ	85017	Servicemember	N/A
TMX Finance LLC	TN	38018		N/A
Social Finance, Inc.	PA	19128		Consent not provided
Citibank	NC	28574	Servicemember	N/A
Credit Plus Inc	CA	91603		N/A
Ally Financial Inc.	CA	91320		N/A
Enova International, Inc.	CA	92171		N/A
JPMorgan Chase & Co.	CA	90037	Servicemember	N/A
Santander Consumer USA Holdings Inc	GA	31602	Older American	N/A
Ford Motor Credit Company	WI	53406		N/A
Wells Fargo & Company	FL	34744		N/A
Capital One	MS	39702		N/A
Navy FCU	NC	27704		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/14/2015	Closed with non-monetary relief	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	Yes
Web	01/10/2015	Closed with explanation	Yes	Yes
Web	01/10/2015	Closed with explanation	Yes	Yes
Web	01/10/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with non-monetary relief	Yes	No
Fax	02/06/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	04/06/2016	Closed with explanation	Yes	
Web	01/23/2015	Closed with non-monetary relief	Yes	No
Web	01/14/2015	Closed with explanation	Yes	Yes
Web	01/12/2015	Closed with explanation	Yes	No
Web	01/10/2015	Closed with explanation	Yes	No
Web	01/13/2015	Closed with explanation	Yes	No
Phone	02/05/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Referral	01/27/2015	Closed with explanation	Yes	No
Web	01/10/2015	Closed with explanation	Yes	No
Referral	01/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1191604

1206295

1222597

1189476

1189479

1189433

1199447

1226510

1222632

1226532

1864298

1199489

1189474

1189372

1189467

1198463

1226572

1206409

1206412

1189337

1193873

Consumer Loan Complaints

Based on Consumer Complaints

01/13/2015	Consumer Loan	Personal line of credit
01/10/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
01/11/2015	Consumer Loan	Vehicle lease
01/20/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Vehicle loan
01/11/2015	Consumer Loan	Vehicle lease
02/05/2015	Consumer Loan	Personal line of credit
01/11/2015	Consumer Loan	Installment loan
01/11/2015	Consumer Loan	Vehicle lease
02/03/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Installment loan
01/11/2015	Consumer Loan	Vehicle loan
03/22/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

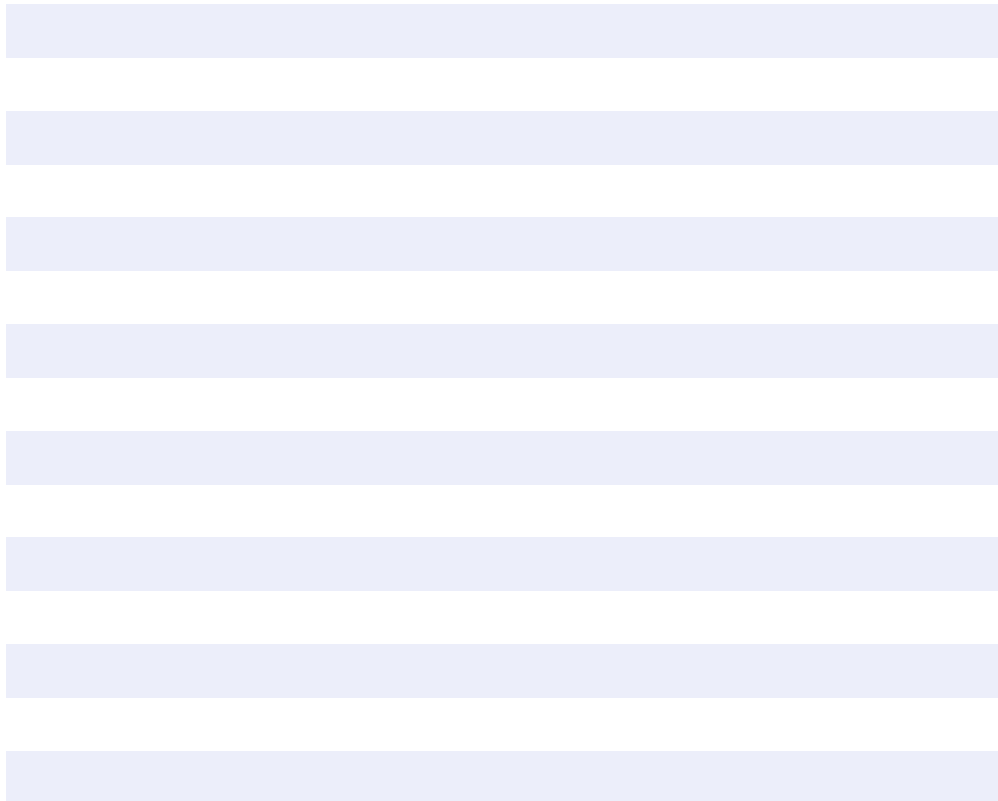
Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



I financed a vehicle through AFS on XXXX/XXXX/2014, with a loan agreement of {\$13000.00} owed at a 19.95 % finance rate. I made 16 payments on this vehicle, totaling close to {\$7000.00}, and was in a car accident and the vehicle was totaled. My insurance company paid AFS {\$10000.00}, making the total amount paid on this loan over {\$21000.00}, with it being reported that over {\$6500.00} was paid

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BMO Harris	IL	61125		N/A
Wells Fargo & Company	CA	92656		N/A
The Huntington National Bank	IN	46143	Servicemember	N/A
Toyota Motor Credit Corporation	NY	11803		N/A
FirstBank of Puerto Rico				N/A
Consumer Portfolio Services	MO	63363	Servicemember	N/A
Toyota Motor Credit Corporation	NY	10977		N/A
CashCall, Inc.	HI	96817		N/A
CNG Financial Corporation	UT	84117		N/A
Santander Consumer USA Holdings Inc	PA	19116	Older American	N/A
Ally Financial Inc.	CT	06611		N/A
Citibank	FL	33016		N/A
Protas, Spivok & Collins, LLC	DC	20007		N/A
BB&T Financial	NY	11209		N/A
Wells Fargo & Company	FL	33316		N/A
JPMorgan Chase & Co.	CA	94127		N/A
Wells Fargo & Company	CA	92648		N/A
Fifth Third Financial Corporation	PA	19151		N/A
AFS Acceptance, LLC	MD	210XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	01/16/2015	Closed with explanation	Yes	No
Web	01/10/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Phone	02/10/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	Yes
Web	01/23/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	01/11/2015	Closed with explanation	Yes	No
Referral	02/10/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Referral	01/23/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/11/2015	Closed with monetary relief	Yes	No
Web	03/22/2016	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1191817

1189346

1226608

1222753

1226634

1226651

1189718

1200531

1226695

1221583

1189675

1226774

1189587

1189590

1223799

1199713

1196107

1189602

1843753

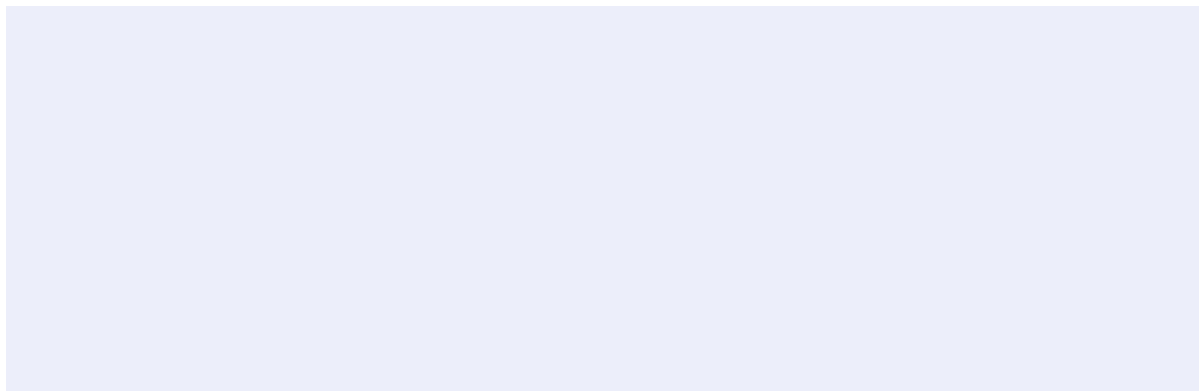
Consumer Loan Complaints

Based on Consumer Complaints

02/03/2015	Consumer Loan	Vehicle lease
03/30/2016	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

this loan over {\$21000.00}, with it being reported that over {\$6500.00} was paid towards interest. I paid off this vehicle in 16 months when it was a 50 month loan and it specifically states in the documentation that there is no penalty for paying off the vehicle sooner. Given the fact that I made payments of {\$400.00} each month, for 16 months always on time and the total paid by my insurance company being over {\$10000.00}, AFS charged me a finance percentage rate of nearly 50 %, when it should have stayed the 19.95 per our contract. I am owed at least {\$3500.00} according to their own record keeping and contracts I had signed when purchasing the car.

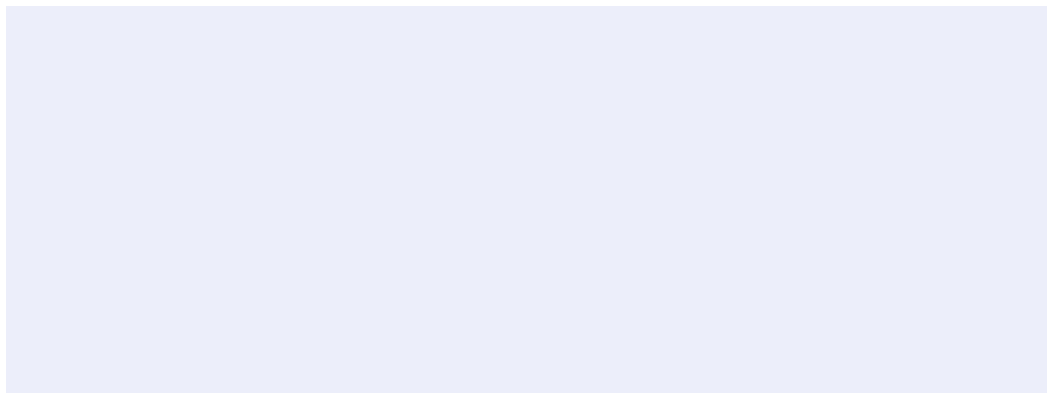
NC Financial Solutions of Utah, LLC d/b/a NetCredit (hereafter " NetCredit ") is loaning money to consumers in XXXX and charging an annual interest rate of 150 percent. XXXX. Code Ann sec 6.2-1501 (A) requires consumer finance companies charging a rate of interest in excess of 12 percent to first obtain a license from the XXXX State Corporation Commission . NetCredit is not licensed as a consumer finance company by the XXXX SCC.

When questioned about the above, NetCredit claims that their XXXX license authorizes it to make loans to XXXX residents. (1) Utah does not even license this kind of business. Businesses are merely required to give notice if they are conducting this kind of business in XXXX. (2) NetCredit is a XXXX, LLC with its offices in XXXX and, as near as I can tell, no physical locations in Utah ; and (3) XXXX absolutely has the right to statutorily regulate loans made to its residents.

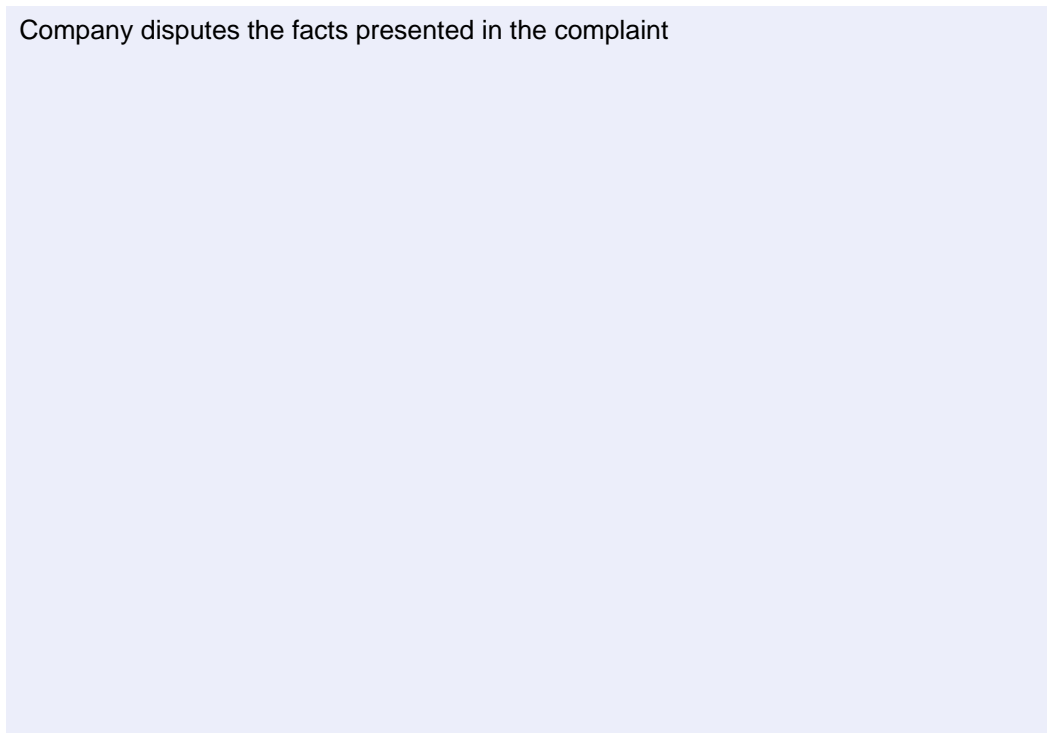
XXXX Code Ann Sec . 6.2-1541 provides that loans made in violation off sec. 6.2-1501 are void and NetCredit is obligated to return all principal, interest and fees paid by me.

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	LA	71111	N/A
Enova International, Inc.	VA	232XX	Consent provided

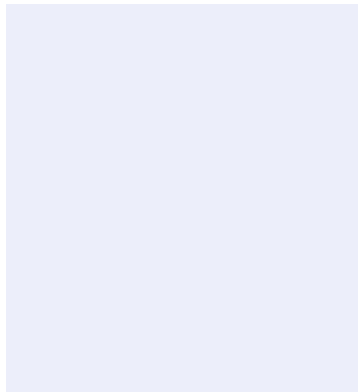
Consumer Loan Complaints

Based on Consumer Complaints

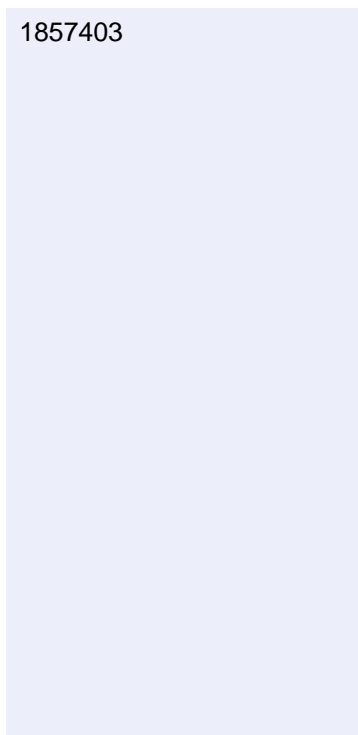
Web	02/03/2015	Closed with explanation	Yes	Yes
Web	03/30/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints



1222954



1857403

Consumer Loan Complaints

Based on Consumer Complaints

01/11/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Personal line of credit
01/23/2015	Consumer Loan	Personal line of credit
01/23/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Installment loan
01/23/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle lease
02/29/2016	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/23/2015	Consumer Loan	Vehicle loan
01/13/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Shopping for a line of credit

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

We purchased this property in 2002. Recently we decided to sell the property and can not do this because of undisclosed liens that are showing. DMV is showing a lien that was charged off years prior to our buying this property.

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	NC	27536		N/A
Santander Consumer USA Holdings Inc	TN	38018		N/A
BB&T Financial	OH	44132	Older American	N/A
CarMax, Inc.	MD	21222	Older American, Servicemember	N/A
Synchrony Financial	DE	19707		N/A
Wells Fargo & Company	NY	11225		N/A
Delbert Services	MN	55912	Older American, Servicemember	N/A
Mariner Finance, LLC	FL	32605		N/A
Westlake Services, LLC	PA	18466		N/A
Toyota Motor Credit Corporation	PA	18966		N/A
Citibank	NC	285XX	Older American	Consent provided
CarFinance Capital LLC	OH	43123		N/A
GreenSky Trade Credit, LLC	NJ	07306	Older American	N/A
Capital One	MD	21229		N/A
Automotive Credit Corporation	OH	44212		N/A
CashCall, Inc.	CA	90815		N/A
First Investors Financial Services Group, Inc.	CA	95747		N/A
Carolina Finance, LLC	VA	23462		N/A
Santander Consumer USA Holdings Inc	NV	89081	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/11/2015	Closed with monetary relief	Yes	No
Web	02/06/2015	Closed with explanation	Yes	Yes
Phone	01/14/2015	Closed with explanation	Yes	No
Phone	01/21/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Postal mail	01/28/2015	Closed with explanation	Yes	Yes
Web	01/28/2015	Closed with explanation	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	Yes
Web	01/28/2015	Closed with explanation	No	No
Postal mail	01/28/2015	Closed with monetary relief	Yes	No
Web	03/29/2016	Closed with explanation	Yes	
Web	01/26/2015	Closed with explanation	Yes	No
Postal mail	02/20/2015	Closed with non-monetary relief	Yes	Yes
Web	01/23/2015	Closed with explanation	Yes	No
Web	01/13/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with non-monetary relief	Yes	No
Phone	01/22/2015	Untimely response	No	
Web	02/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1189622

1226533

1191503

1199006

1206746

1205532

1206765

1223040

1206811

1206819

1808237

1199911

1223441

1206858

1192262

1223111

1191844

1200017

1223215

Consumer Loan Complaints

Based on Consumer Complaints

01/28/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
01/28/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Vehicle loan
01/20/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
02/20/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

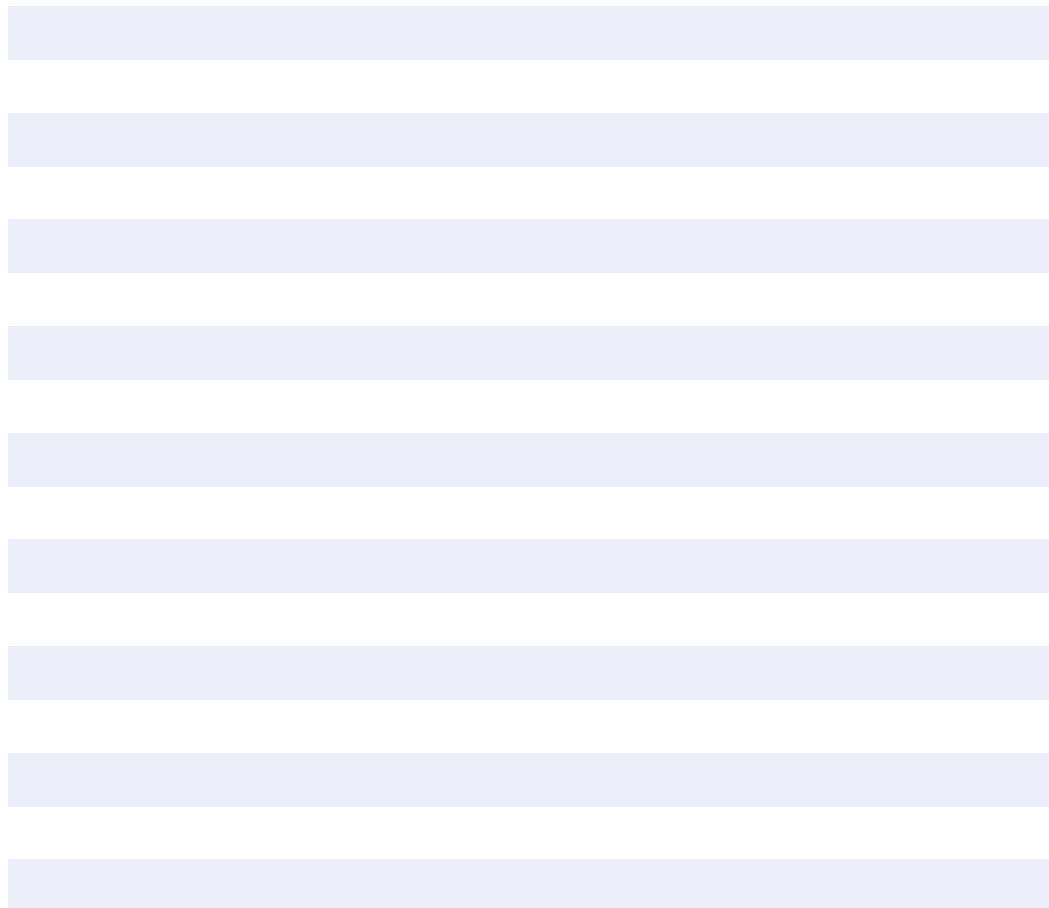
Consumer Loan Complaints

Based on Consumer Complaints

I purchased a vehicle on XXXX XXXX and got it financed through ALLY FINANCIAL with a monthly payment of {\$230.00}. I was making all my payments

Consumer Loan Complaints

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Community Choice Financial, Inc.	CA	95811		N/A
Resurgent Capital Services L.P.	CA	92262	Older American	N/A
Justice Finance Company	TX	76010		N/A
3rd Generation, Inc.	CA	92316		N/A
Synchrony Financial	FL	33558		N/A
Integrity Solution Services, Inc.	MD	20602		N/A
M&T Bank Corporation	NY	14004		N/A
Pressler & Pressler, LLP	NY	14217		N/A
Synchrony Financial	NV	89110		N/A
Synchrony Financial	FL	32547		N/A
Toyota Motor Credit Corporation	MO	63114		N/A
Capital One	WI	54911		N/A
Ford Motor Credit Company	FL	32757		N/A
Exeter Finance Corp	TN	37013		N/A
Santander Consumer USA Holdings Inc	IL	60139		N/A
CashCall, Inc.	NJ	08757		N/A
Ally Financial Inc.	OH	44203		N/A
QC Holdings, Inc.	MO	63125		N/A
TD Bank US Holding Company	AZ	85251		N/A
Ally Financial Inc.	MO	63114		N/A
Ally Financial Inc.	CA	951XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/02/2015	Closed with explanation	Yes	No
Web	02/07/2015	Closed with explanation	Yes	Yes
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	02/07/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	Yes
Web	01/23/2015	Closed with monetary relief	Yes	No
Web	02/04/2015	Closed with non-monetary relief	Yes	No
Referral	01/16/2015	Closed with explanation	Yes	No
Phone	01/21/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with non-monetary relief	Yes	No
Web	02/09/2015	Closed with monetary relief	Yes	Yes
Web	01/21/2015	Closed with non-monetary relief	Yes	Yes
Referral	01/16/2015	Closed with explanation	Yes	No
Web	02/20/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1215196

1223244

1191728

1214434

1191748

1223301

1223308

1223326

1200181

1223982

1191955

1200238

1214594

1224069

1214629

1224084

1200316

1223896

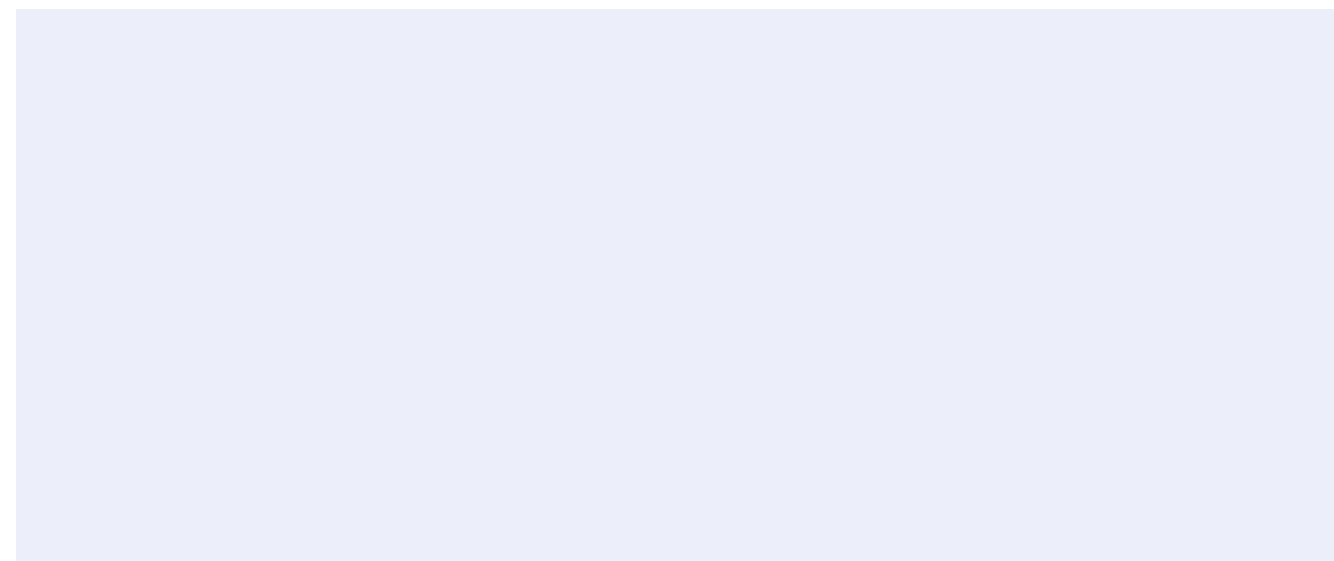
1200322

1191959

1795087

Consumer Loan Complaints

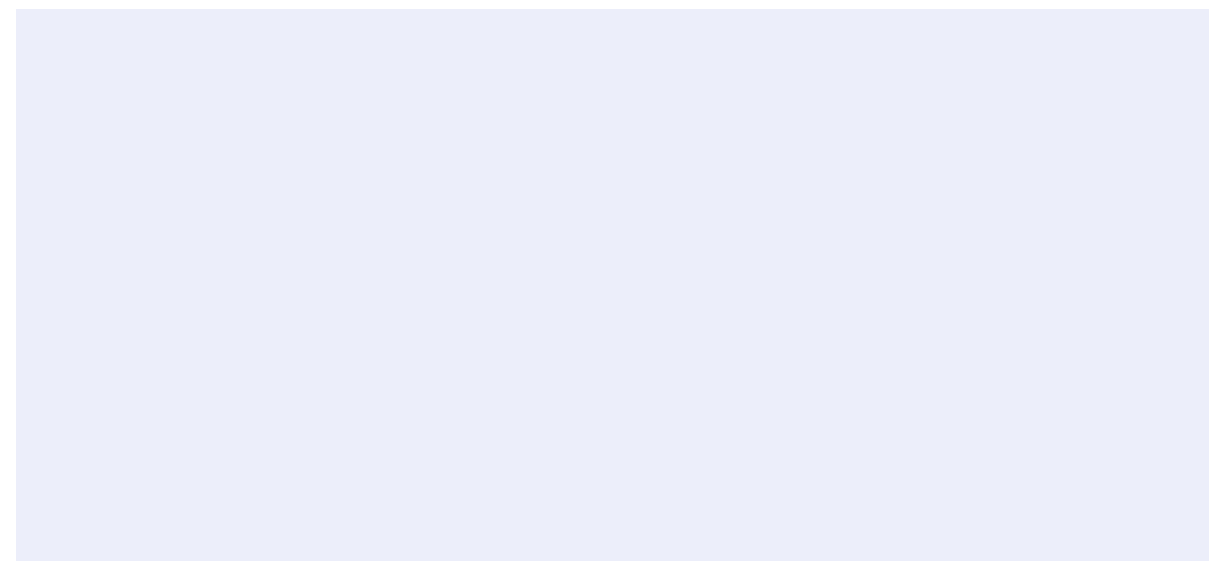
Based on Consumer Complaints



02/04/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
02/04/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Installment loan
01/14/2015	Consumer Loan	Installment loan
01/20/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

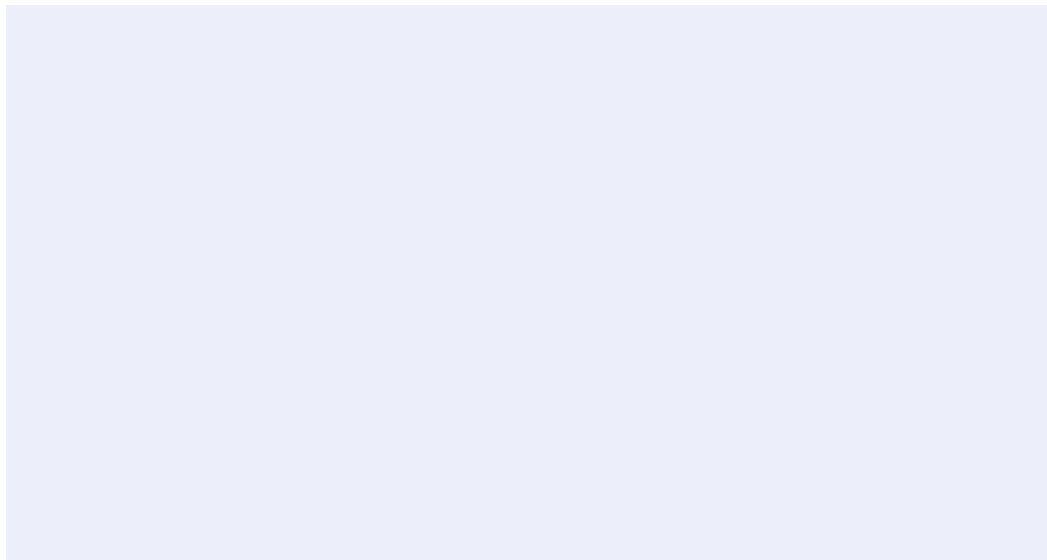
Consumer Loan Complaints

Based on Consumer Complaints

to ally financial on time and from time to time I was paying XXXX or XXXX XXXX dollars extra. unfortunately on XXXX XXXX I was not in USA and was in my country on a family emergency and since I was paying extra every month I assumed I can pay {\$180.00} and still be fine with my monthly payments and would not be late on my account. next thing I know I get an alert from my credit report agency that I have a 30 days late on my car payment. immediately I called up ALLY FINANCIAL and spoke to a supervisor and told him exactly what I just described and he promised me as a courtesy he is going to remove the 30 days late charge. Obviously they did not remove the 30 days late. since then I have been in contact with ALLY FINACIAL and had requested to send to me a copy of all the payment that I had made to them and how it was applied and also requested to send me when they had sent me a note to states they are going to report me to credit bureaus for a late pay.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

National Credit Systems, Inc.	ND	58852	N/A
Ally Financial Inc.	TX	79424	N/A
Santander Consumer USA Holdings Inc	MO	63701	N/A
GM Financial	TX	79424	N/A
Ford Motor Credit Company	MO	64118	N/A
Security Finance	LA	70522	N/A
Capital One	FL	34691	N/A
Universal Acceptance Corporation	CA	94555	N/A
Duvera Billing Services, LLC	PA	19607	N/A
Cottonwood Financial Ltd.	WI	53404	N/A
Hyundai Capital America	WA	98032	N/A

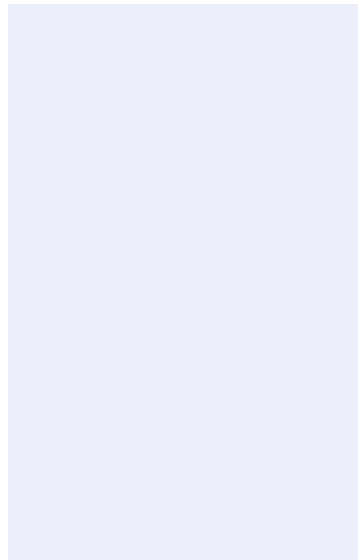
Consumer Loan Complaints

Based on Consumer Complaints

Web	02/09/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with non-monetary relief	Yes	No
Phone	01/20/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with non-monetary relief	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints



1224108

1225511

1207249

1225513

1192437

1214696

1224160

1224174

1224204

1192527

1198872

Consumer Loan Complaints

Based on Consumer Complaints

01/24/2015	Consumer Loan	Vehicle lease
01/14/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
01/21/2015	Consumer Loan	Vehicle loan
01/24/2015	Consumer Loan	Installment loan
01/24/2015	Consumer Loan	Vehicle loan
04/06/2016	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle loan
02/06/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Installment loan
01/24/2015	Consumer Loan	Installment loan
01/24/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

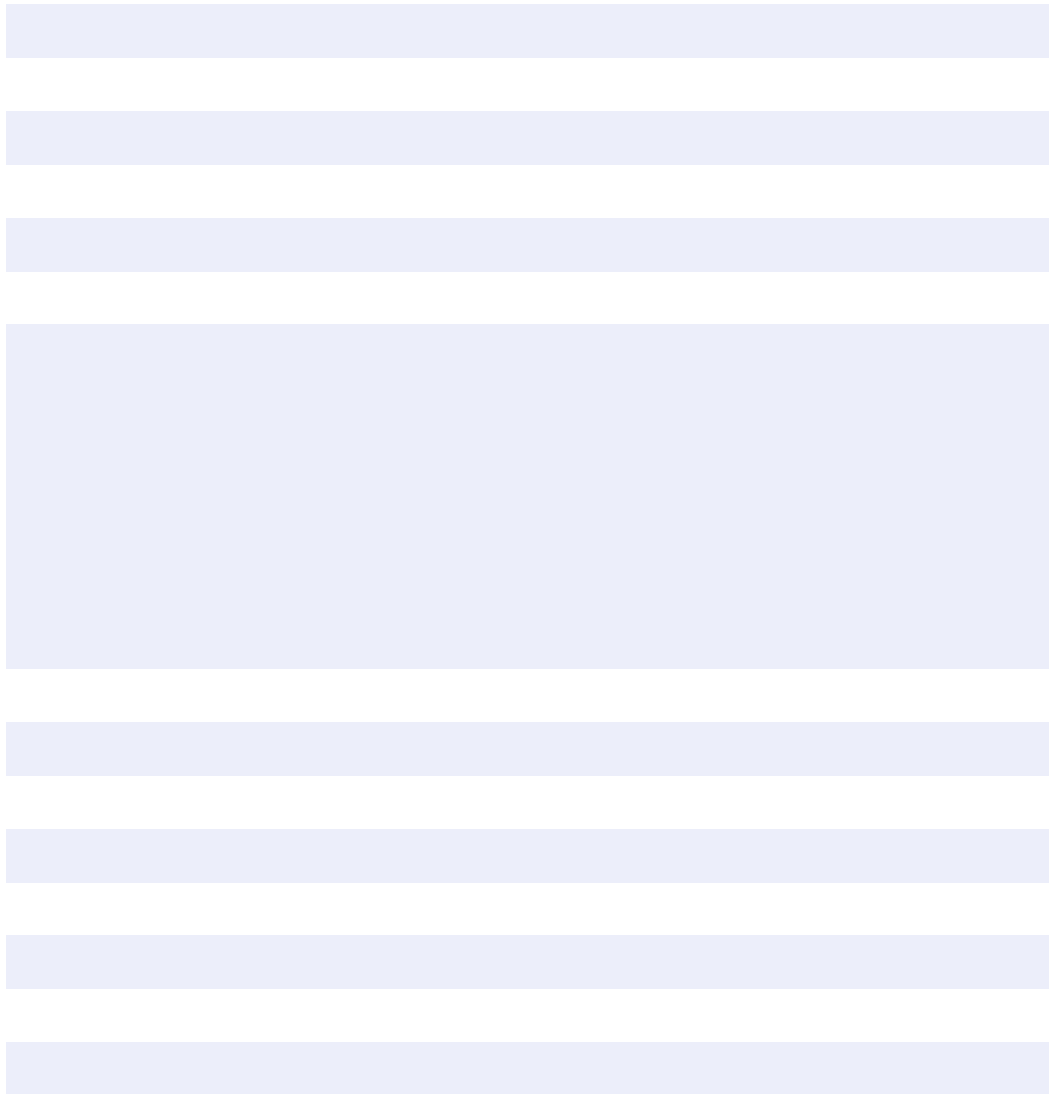
Based on Consumer Complaints

Honda Financial Services charged, without permission, my checking account that was attached to my loan. I had already made a payment on XXXX/XXXX/2016 and today, XXXX/XXXX/2016, that same exact amount was charged. They had no permission nor consent to charge my account. Now i am dealing with a huge negative on my account, as well as future overdraft fees.

The fact that i have to call honda, wait for hours to be on hold and just get a message that they 'll resolve the issue soon is unacceptable. Also having to contact my bank, who is n't at fault.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	OH	43230		N/A
Wells Fargo & Company	MO	63114		N/A
SunTrust Banks, Inc.	MD	21201		N/A
Santander Consumer USA Holdings Inc	TX	76065		N/A
Capital One	MI	48030	Older American	N/A
Santander Consumer USA Holdings Inc	FL	32763		N/A
American Honda Finance Corporation	NJ	076XX		Consent provided
Bison Recovery Group, Inc.	NJ	07017		N/A
BB&T Financial	CA	92223		N/A
American Honda Finance Corporation	VA	22844		N/A
GM Financial	CA	92831		N/A
Wheels Financial Group, LLC	AZ	85392		N/A
Citibank	NY	11756		N/A
Alorica Inc.	MI	48045		N/A
JPMorgan Chase & Co.	MA	02562		N/A
Consumer Portfolio Services	CA	94603		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/24/2015	Closed with explanation	Yes	Yes
Referral	01/16/2015	Closed with explanation	Yes	No
Phone	01/16/2015	Closed with explanation	Yes	Yes
Web	01/21/2015	Closed with explanation	Yes	Yes
Web	01/24/2015	Closed with non-monetary relief	Yes	No
Web	01/24/2015	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	Yes
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	Yes
Phone	02/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1207738

1191963

1192584

1201211

1207905

1207908

1867426

1214847

1229416

1229420

1192659

1193496

1207946

1207961

1237326

1214911

Consumer Loan Complaints

Based on Consumer Complaints

02/12/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle lease
02/06/2015	Consumer Loan	Installment loan
02/12/2015	Consumer Loan	Vehicle loan
01/24/2015	Consumer Loan	Installment loan
02/04/2015	Consumer Loan	Personal line of credit
01/24/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
01/14/2015	Consumer Loan	Title loan
02/07/2015	Consumer Loan	Vehicle lease
02/12/2015	Consumer Loan	Vehicle loan
01/24/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
01/25/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Installment loan
01/25/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle loan
01/25/2015	Consumer Loan	Vehicle lease
02/07/2015	Consumer Loan	Installment loan
02/07/2015	Consumer Loan	Vehicle loan
01/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Payment to acct not credited

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

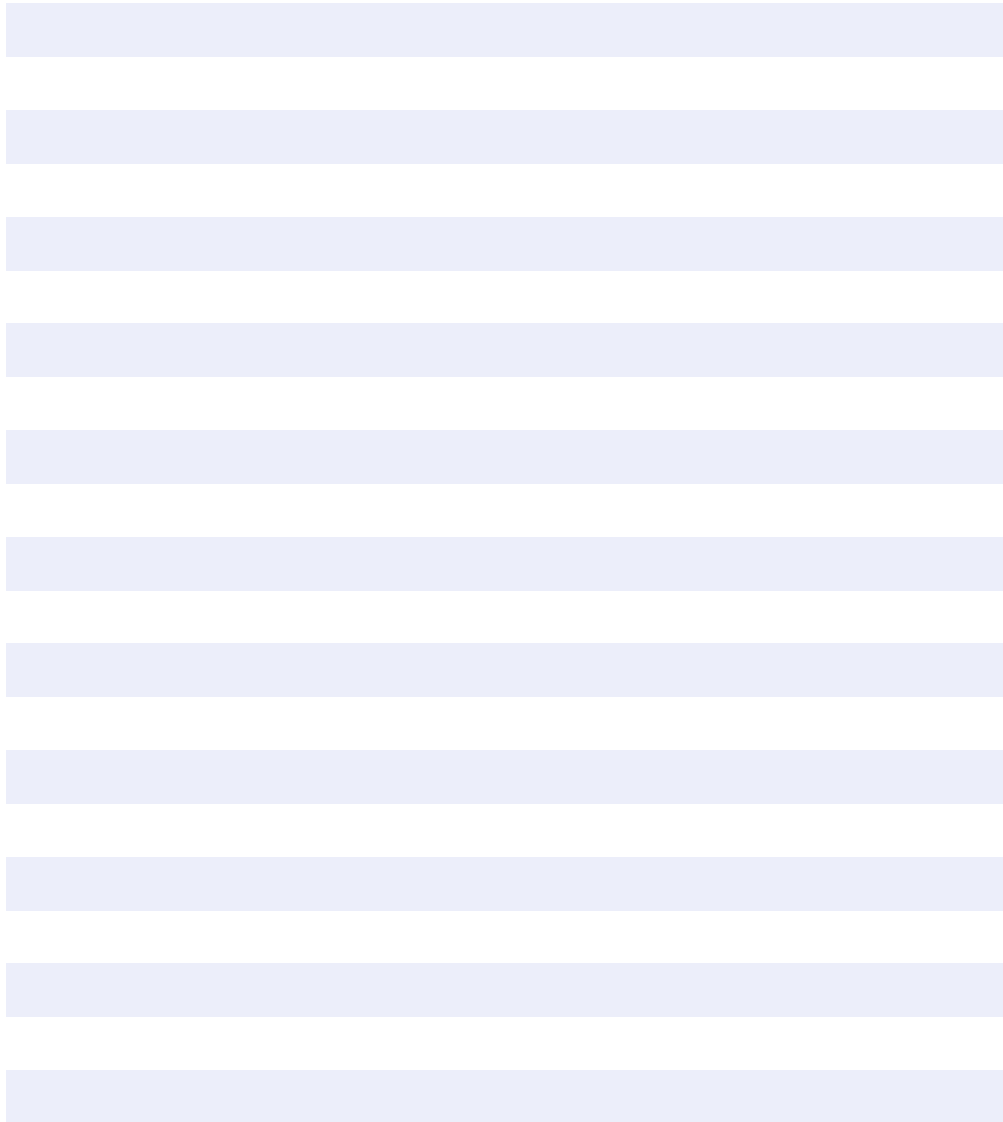
Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

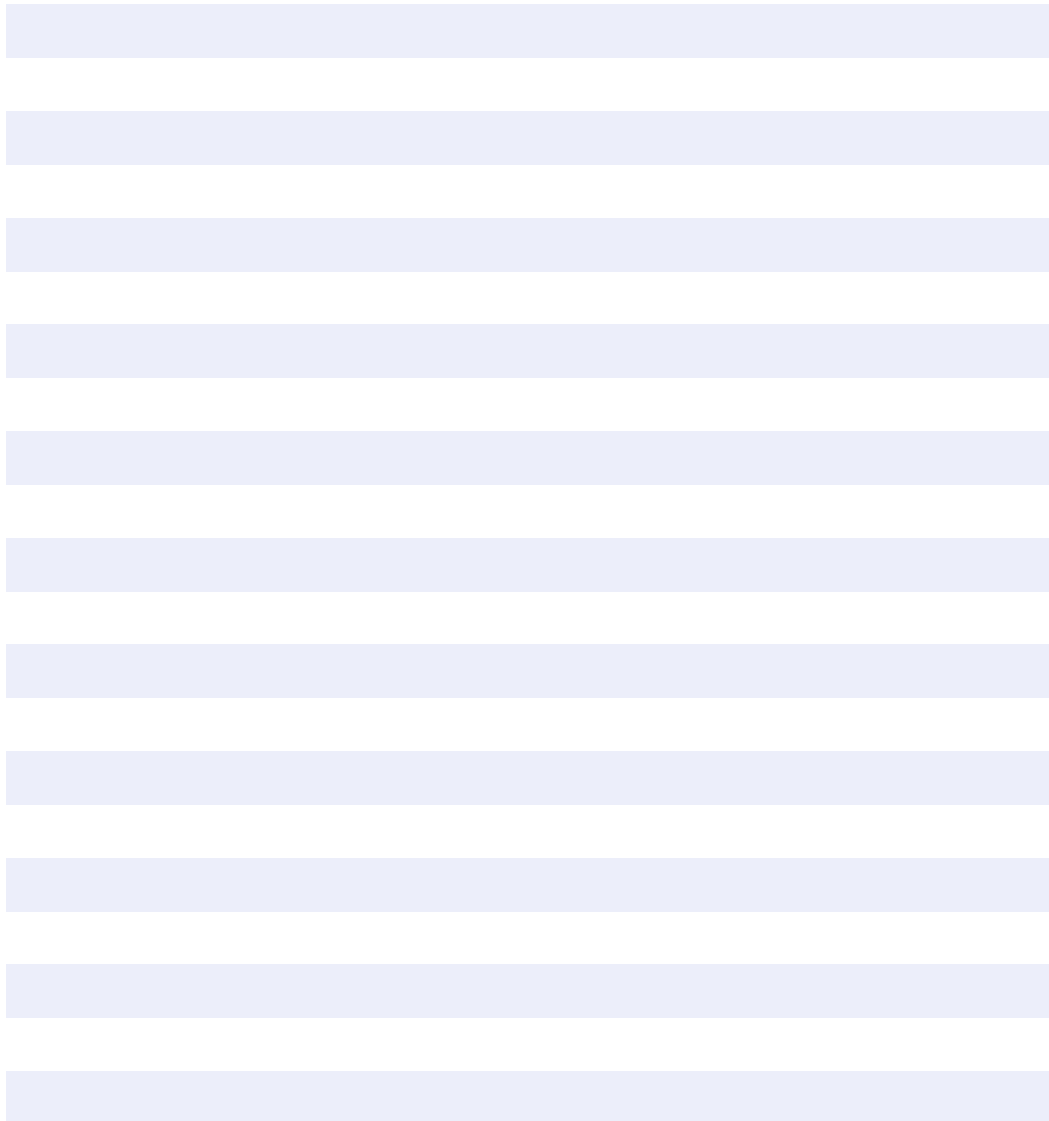
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	KS	66049		N/A
Nissan Motor Acceptance Corporation	FL	33134		N/A
Tower Loan	MO	63660		N/A
Regional Management Corp.	IL	60423		N/A
TD Bank US Holding Company	OR	97411	Servicemember	N/A
Citibank	NY	10075		N/A
Hyundai Capital America	NC	28546		N/A
Total Finance AC, LLC	IL	60016		N/A
Bank of America	TX	78526		N/A
Hyundai Capital America	CA	91316		N/A
GM Financial	AZ	85340		N/A
Toyota Motor Credit Corporation	NY	11207	Servicemember	N/A
Bank of America	NC	27519	Older American	N/A
CL Holdings, LLC	CT	06066		N/A
Nissan Motor Acceptance Corporation	FL	33908		N/A
OneMain Financial Holdings, LLC	OH	45342		N/A
Service Finance Holdings, LLC	CA	92025		N/A
BTS Motors, LLC	TX	76691	Servicemember	N/A
Auto Trakk, LLC	MI	48161		N/A
Argon Credit	GA	30126		N/A
VW Credit, Inc	NV	89444		N/A
Santander Consumer USA Holdings Inc	CA	96080	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/19/2015	Closed with monetary relief	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	Yes
Web	02/02/2015	Closed with monetary relief	Yes	No
Postal mail	02/09/2015	Closed with explanation	Yes	No
Web	01/24/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with monetary relief	Yes	No
Web	01/16/2015	Closed with explanation	Yes	Yes
Web	02/12/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	Yes
Web	01/24/2015	Closed with explanation	Yes	Yes
Web	01/28/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with monetary relief	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with monetary relief	Yes	No
Web	03/09/2015	Closed with explanation	Yes	No
Web	01/25/2015	Closed with monetary relief	Yes	No
Web	03/09/2015	Closed with explanation	Yes	No
Web	02/07/2015	Closed with explanation	Yes	No
Web	01/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1237329

1229504

1229513

1237356

1208094

1224434

1208020

1214989

1192399

1230121

1237439

1208125

1215040

1208857

1215193

1237473

1208860

1229638

1208878

1230063

1229995

1208931

Consumer Loan Complaints

Based on Consumer Complaints

01/29/2015	Consumer Loan	Installment loan
02/07/2015	Consumer Loan	Vehicle lease
02/07/2015	Consumer Loan	Installment loan
04/08/2016	Consumer Loan	Vehicle loan
01/25/2015	Consumer Loan	Vehicle loan
02/07/2015	Consumer Loan	Installment loan
01/25/2015	Consumer Loan	Installment loan
01/25/2015	Consumer Loan	Vehicle loan
01/25/2015	Consumer Loan	Installment loan
02/07/2015	Consumer Loan	Installment loan
02/07/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
02/07/2015	Consumer Loan	Vehicle loan
02/07/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Vehicle loan
01/26/2015	Consumer Loan	Title loan
01/26/2015	Consumer Loan	Installment loan
02/12/2015	Consumer Loan	Vehicle loan
02/07/2015	Consumer Loan	Vehicle loan
02/07/2015	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Lender repossessed or sold the vehicle

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	WI	53511		N/A
BMW Financial Services	NY	10312	Older American	N/A
World Acceptance Corporation	SC	29325		N/A
Toyota Motor Credit Corporation	MD	21206		N/A
Capital One	WA	98043		N/A
Community Choice Financial, Inc.	UT	84062		N/A
Social Finance, Inc.	CA	92108		N/A
Condor Capital Corp.	KS	66061		N/A
Wells Fargo & Company	FL	33041		N/A
Synchrony Financial	AL	36320		N/A
Wells Fargo & Company	NJ	07042		N/A
Wells Fargo & Company	LA	71047		N/A
Consumer Portfolio Services	MI	49507		N/A
Prestige Financial Services, Inc.	GA	30363		N/A
TCF National Bank	CA	92806		N/A
Larsen MacColl Partners II, L.P.	CA	94110		N/A
GreenSky Trade Credit, LLC	CA	94531		N/A
Pentagon FCU	FL	33131		N/A
Consumer Portfolio Services	NJ	08016		N/A
CNG Financial Corporation	CA	95841		N/A
Regions Financial Corporation	TX	75089		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/29/2015	Closed with explanation	Yes	No
Web	02/07/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Phone	04/08/2016	Closed with explanation	Yes	Yes
Web	01/25/2015	Closed with explanation	Yes	Yes
Web	02/07/2015	Closed with explanation	Yes	Yes
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/25/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	Yes
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/07/2015	Closed with monetary relief	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	Yes
Web	05/05/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with non-monetary relief	Yes	Yes
Web	02/12/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/07/2015	Closed with explanation	Yes	No
Referral	01/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1215720

1230117

1230122

1871456

1208952

1230135

1208957

1208958

1208972

1230157

1230161

1215773

1230197

1230327

1209455

1209457

1209417

1236944

1230221

1230248

1209924

Consumer Loan Complaints

Based on Consumer Complaints

01/26/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
01/26/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle lease
01/22/2016	Consumer Loan	Vehicle loan
02/08/2015	Consumer Loan	Vehicle loan
02/08/2015	Consumer Loan	Vehicle loan
02/08/2015	Consumer Loan	Pawn loan
02/12/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Installment loan
02/08/2015	Consumer Loan	Installment loan
02/12/2015	Consumer Loan	Personal line of credit
01/29/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Installment loan
02/08/2015	Consumer Loan	Vehicle loan
05/05/2016	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle lease
02/08/2015	Consumer Loan	Installment loan
02/12/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

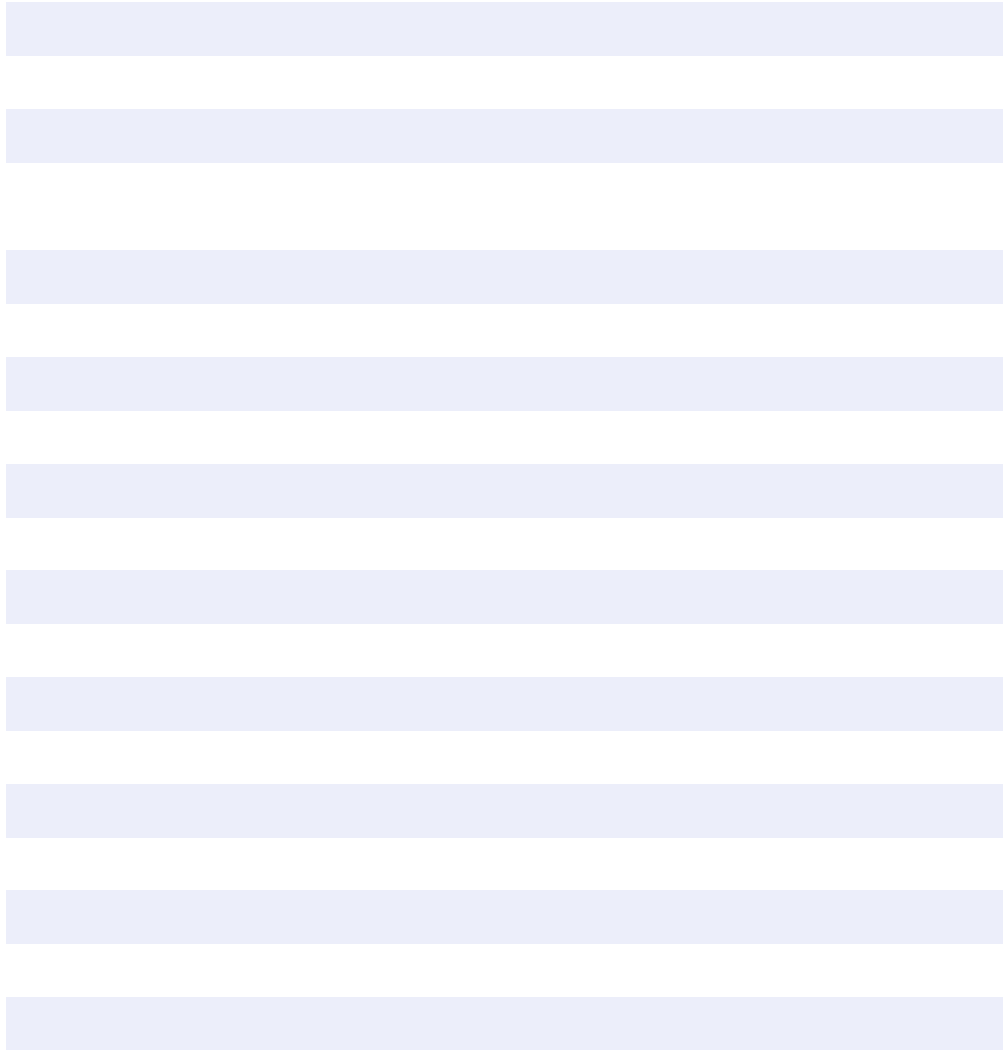
Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	SC	29926		N/A
Navient Solutions, Inc.	MI	48234	Older American	N/A
Wells Fargo & Company	AZ	85050		N/A
Hyundai Capital America	CA	92612		N/A
Westlake Services, LLC	CA	91303		Consent not provided
Santander Consumer USA Holdings Inc	MD	21207		N/A
Capital One	TN	37122		N/A
Bank of America	PA	19403		N/A
BMW Financial Services	NY	12809		N/A
JPMorgan Chase & Co.	AL	35042	Older American	N/A
Citibank	UT	84098		N/A
Citibank	DE	19804	Older American	N/A
Convergent Resources, Inc.	CT	06066		N/A
Bank of America	TX	76031		N/A
Wells Fargo & Company	FL	34747		N/A
Capital One	AR	72703		
Ally Financial Inc.	FL	32245	Older American	N/A
Bank of America	CO	80550		N/A
Capital One	NM	88007	Servicemember	N/A
BBVA Compass	AL	36301	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	01/27/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Referral	01/29/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with non-monetary relief	Yes	No
Web	01/28/2016	Closed with explanation	Yes	No
Web	02/08/2015	Closed with explanation	Yes	No
Web	02/08/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	02/19/2015	Closed with explanation	Yes	Yes
Web	02/12/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with non-monetary relief	Yes	No
Phone	02/18/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/08/2015	Closed with explanation	Yes	Yes
Web	05/05/2016	Closed with explanation	Yes	Yes
Web	02/02/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with monetary relief	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1209962

1215860

1209841

1215888

1753230

1230456

1230400

1230459

1237818

1237002

1230483

1237853

1215622

1236929

1230410

1910063

1215560

1230601

1236950

1230924

Consumer Loan Complaints

Based on Consumer Complaints

02/12/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Vehicle loan
01/26/2016	Consumer Loan	Vehicle loan


Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

I fell behind on my auto loan payments with Consumer Portfolio Services. On XXXX XXXX, XXXX, I spoke with a department supervisor and agreed to make a payment of {\$1100.00} on Friday, XXXX XXXX, XXXX and that would avoid a repossession of the vehicle. I was told that after that payment, I would need to make arrangements to correct the remaining outstanding balance of {\$1100.00}. I asked if they could give me anything in writing so that I would n't make this payment that we agreed upon and the agreement not be honored by CPS. I was told that they could not put anything in writing. I was told by (XXXX XXXX, Supervisor) that once a payment was made on a pending repossession, that CPS was required by law to halt the repossession and allow the customer to remedy the situation. On Friday the XXXX, I made the agreed upon payment of {\$1100.00} and confirmed receipt of the payment with a representative over the phone. On Sunday morning, somewhere between XXXX and XXXX., the vehicle was repossessed. I called CPS on Monday to find out what happened. I was told by XXXX XXXX that the vehicle should not have been taken, and that she had personally contacted the recovery agent on Friday, after I made the payment, and related to them that the repossession was halted. I was then told that there was nothing that she was able to do since it was taken, and that I would have to speak with the Recovery Department. I spoke with the Recovery Department on Tuesday, XXXX XXXX, XXXX and was told that they would review my case and contact me within 48 hours. I did not receive a call back, and tried on numerous times to contact them. I left numerous voice messages over the course of the next couple of days and never received a call back. A few days later, I received a letter dated XXXX/XXXX/XXXX which was a " Notice of Our Plan To Sell Vehicle. " I left numerous messages on the number that was given but my calls were not

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	WV	26292	N/A
Nissan Motor Acceptance Corporation	NY	14609	N/A
Consumer Portfolio Services	MD	207XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/12/2015	Closed with explanation	Yes	No
Phone	02/13/2015	Closed with explanation	Yes	No
Web	01/28/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1238011

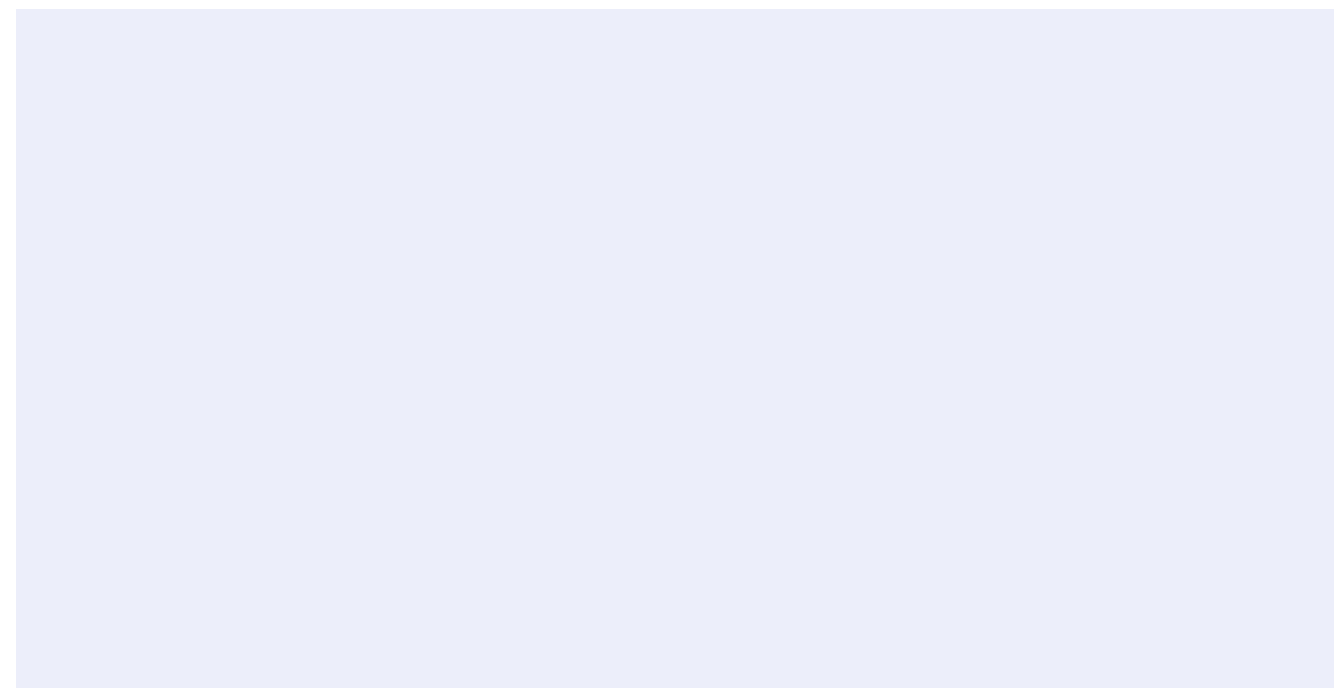
1238017

1758715



Consumer Loan Complaints

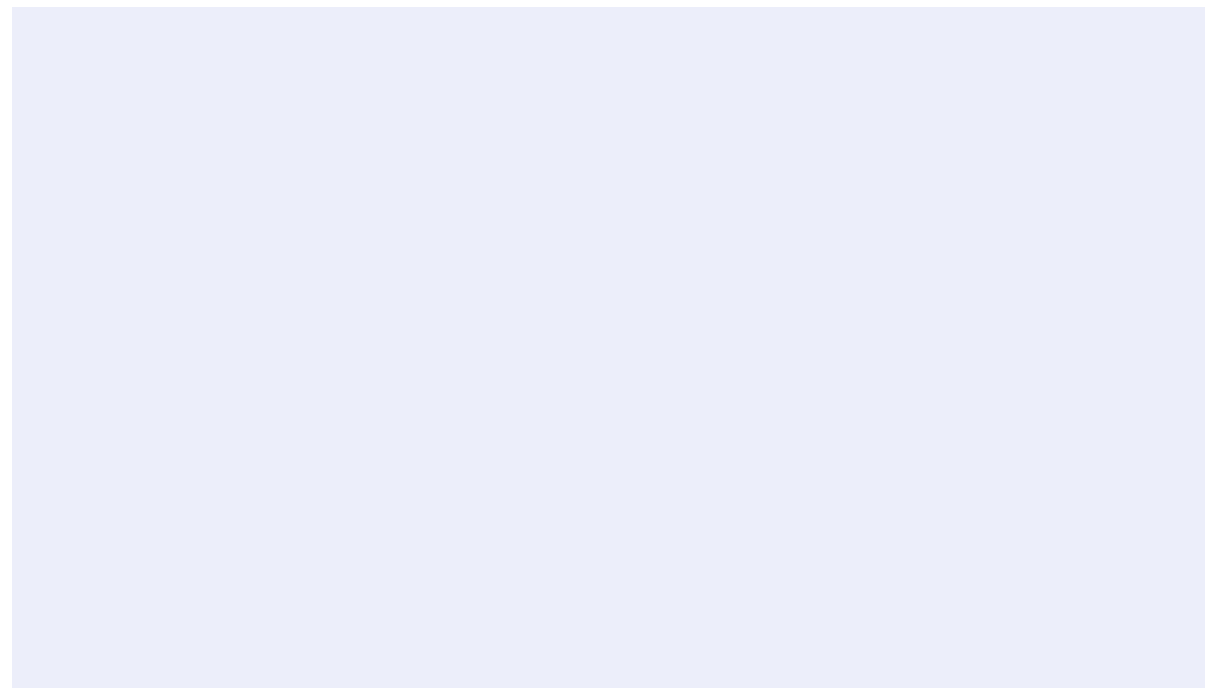
Based on Consumer Complaints



02/09/2015	Consumer Loan	Vehicle lease
02/09/2015	Consumer Loan	Installment loan
02/09/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Installment loan
02/12/2015	Consumer Loan	Title loan
02/09/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Personal line of credit
02/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Applied for loan/did not receive money

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

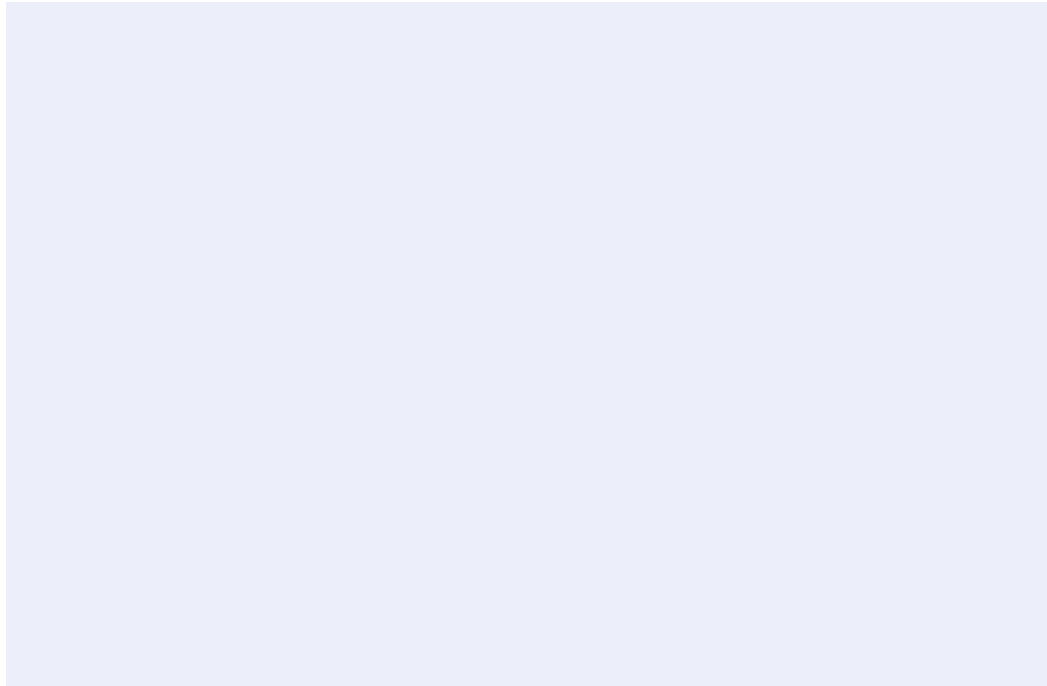
Consumer Loan Complaints

Based on Consumer Complaints

numerous messages on the number that was given but my calls were not returned. I reached out again to XXXX XXXX and explained that the people in the other department would not return my call. She had XXXX of her department persons walk to the XXXX department and place a note of explanation on someone 's computer monitor. I still did not hear from that department. Today is XXXX XXXX, XXXX, and I received another " Notice Of Our Plan to Sell Vehicle " stating that the vehicle will be sold at a private auction on TOMORROW, XXXX XXXX, XXXX at XXXX My requests for a phone call have not been honored, the vehicle should never have been taken, and I should not be penalized with an unjust repossession on my record, especially when I paid the amount agreed upon in order to stop the repossession. I discovered that this same company just paid out {\$5.00} XXXX in XXXX to the FTC for the same practice that they are doing with me now ... (" CPS is also charged with failure to establish and implement reasonable written procedures and failure to reasonably investigate and respond timely to consumer disputes under the Furnisher Rule ") Here is the link : [https : https://www.ftc.gov/ftcd](https://www.ftc.gov/ftcd) XXXX This is totally unfair to me as a consumer.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	NY	11412	N/A
Encore Capital Group	SC	29572	N/A
JPMorgan Chase & Co.	GA	30309	N/A
Santander Consumer USA Holdings Inc	MA	02347	N/A
Santander Consumer USA Holdings Inc	NY	12942	N/A
JPMorgan Chase & Co.	UT	84092	N/A
Toyota Motor Credit Corporation	NY	10455	N/A
Synchrony Financial	CA	95831	N/A
Friendly Finance Corporation	MD	20715	N/A

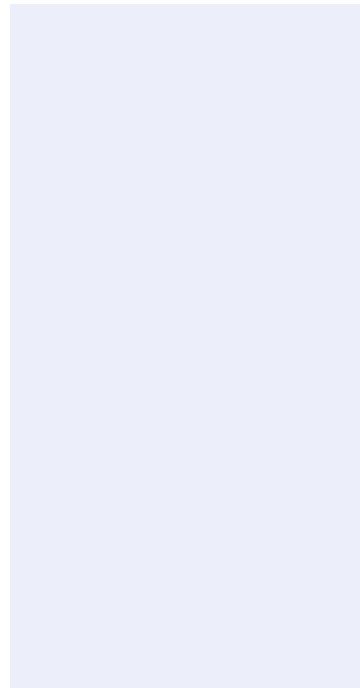
Consumer Loan Complaints

Based on Consumer Complaints

Web	02/11/2015	Closed with explanation	Yes	Yes
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Referral	02/02/2015	Closed with explanation	Yes	Yes
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Phone	02/12/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1230948

1230961

1232386

1216453

1216182

1238150

1231077

1238198

1231139

Consumer Loan Complaints

Based on Consumer Complaints

02/09/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Installment loan
04/12/2016	Consumer Loan	Vehicle lease
02/09/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Installment loan
01/29/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Personal line of credit
02/09/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Vehicle loan
02/12/2015	Consumer Loan	Vehicle lease
02/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

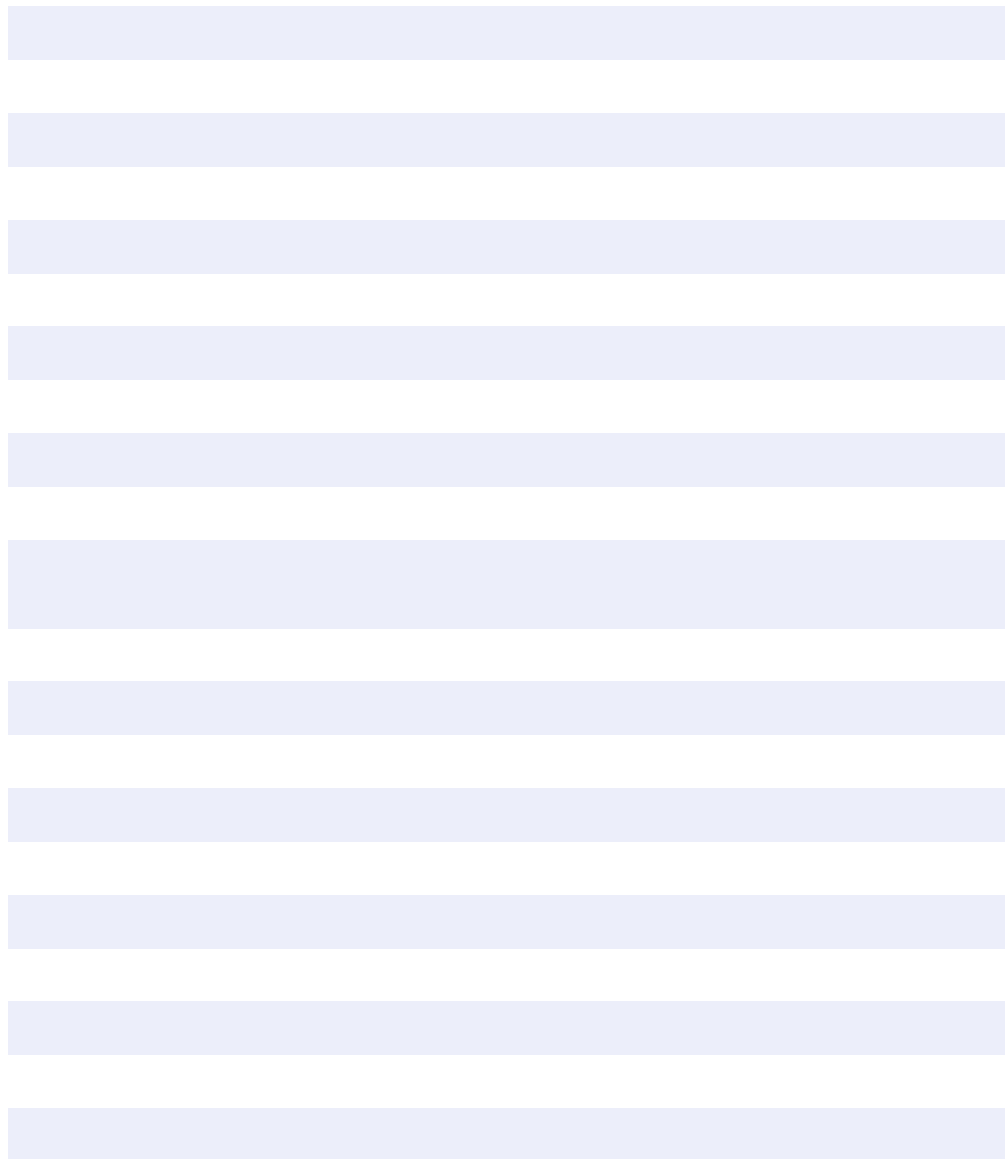
Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

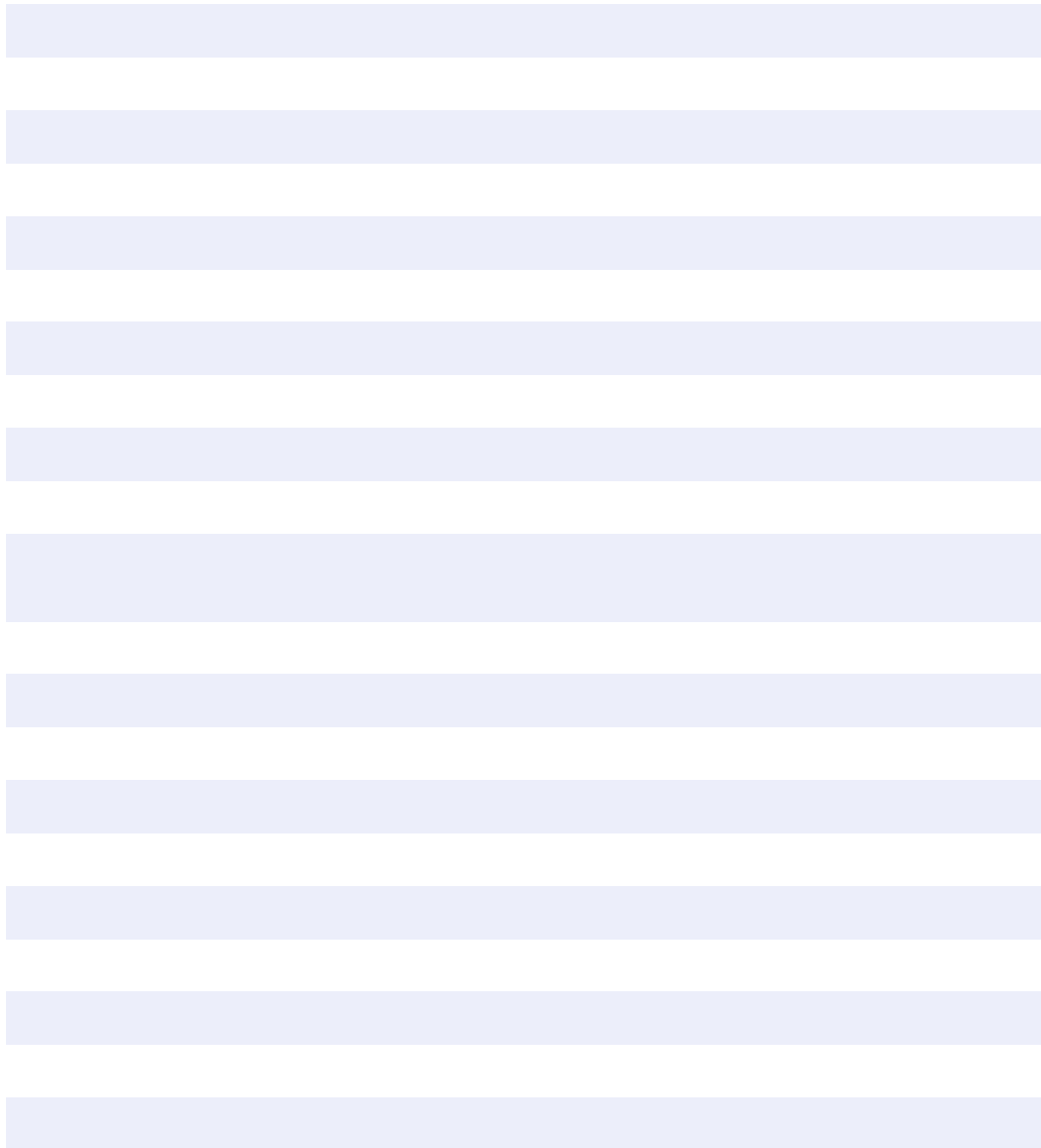
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NJ	07480		N/A
Santander Consumer USA Holdings Inc	NC	27284		N/A
Wells Fargo & Company	FL	34470		N/A
Bank of America	NJ	08854		N/A
Santander Consumer USA Holdings Inc	FL	34448	Servicemember	N/A
Hyundai Capital America	CA	92220	Older American	N/A
Prestige Financial Services, Inc.	OH	44118		N/A
JPMorgan Chase & Co.	MI	48034		N/A
Navy FCU	WA	98337		N/A
Ally Financial Inc.	TX	78160		N/A
CNG Financial Corporation	CA	94044	Older American, Servicemember	N/A
BMW Financial Services	NV	891XX		
BBVA Compass	CA	92706		N/A
United Recovery Worldwide LLC	CA	90017	Servicemember	N/A
Ally Financial Inc.	CA	90037		N/A
Bank of America	CA	92675		N/A
PNC Bank N.A.	MD	21076		N/A
TD Bank US Holding Company	FL	34772		N/A
Westlake Services, LLC	PA	18466		N/A
Ally Financial Inc.	CA	94804		N/A
Santander Consumer USA Holdings Inc	FL	33132		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	02/10/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Referral	02/09/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Referral	02/10/2015	Closed with explanation	Yes	No
Referral	02/09/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	Yes
Web	04/12/2016	Closed with explanation	Yes	
Referral	02/11/2015	Closed with explanation	Yes	Yes
Web	02/19/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with explanation	Yes	Yes
Referral	02/19/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed	Yes	Yes
Web	02/12/2015	Closed with non-monetary relief	Yes	Yes
Referral	02/20/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with monetary relief	Yes	No
Web	02/12/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1231542

1231149

1216338

1231363

1216390

1238374

1217189

1238420

1231442

1231389

1236967

1876619

1232035

1238552

1216624

1238573

1231434

1232423

1238608

1238612

1231480

Consumer Loan Complaints

Based on Consumer Complaints

01/29/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
04/04/2016	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
01/29/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Installment loan
02/13/2015	Consumer Loan	Installment loan
02/13/2015	Consumer Loan	Installment loan
02/13/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Installment loan
01/16/2015	Consumer Loan	Personal line of credit
01/22/2015	Consumer Loan	Vehicle loan
01/15/2015	Consumer Loan	Vehicle lease
01/15/2015	Consumer Loan	Vehicle loan
01/15/2015	Consumer Loan	Installment loan
01/22/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Managing the loan or lease

Shopping for a loan or lease

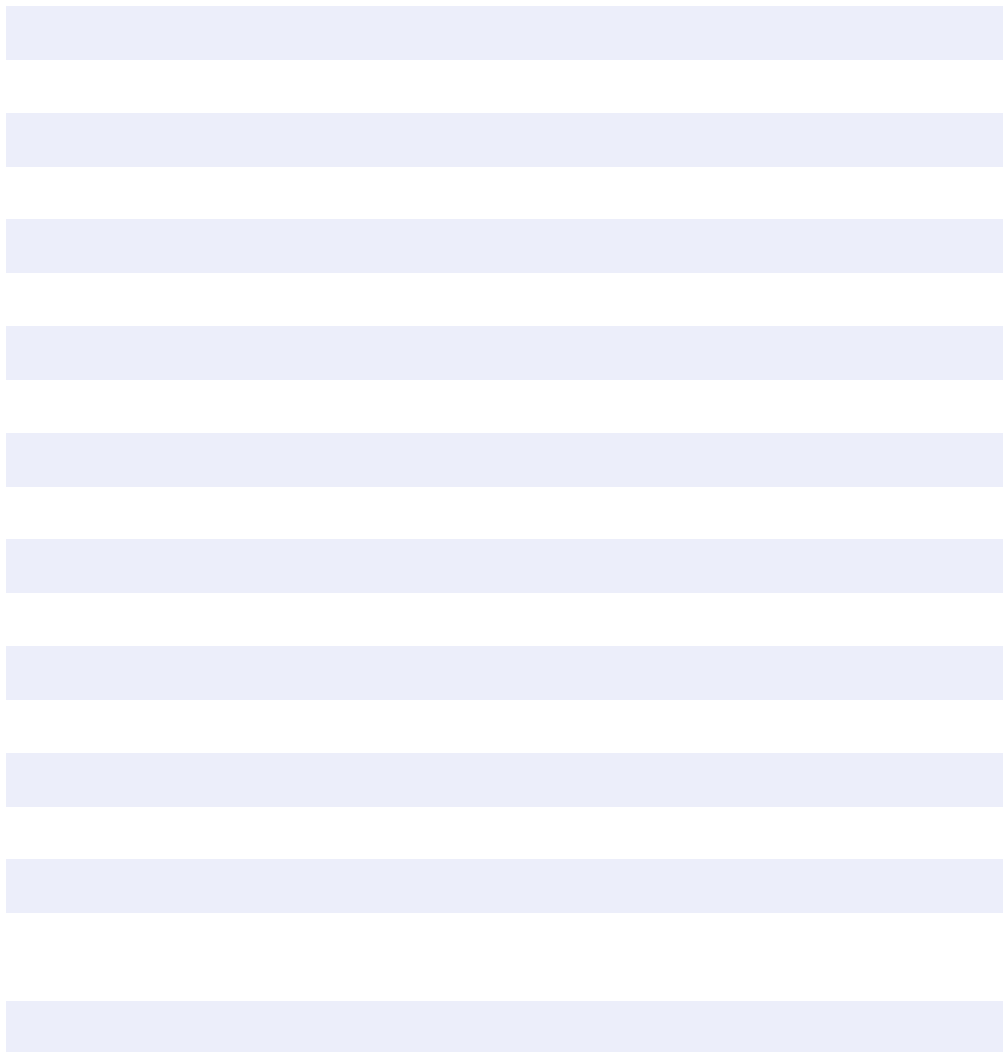
Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

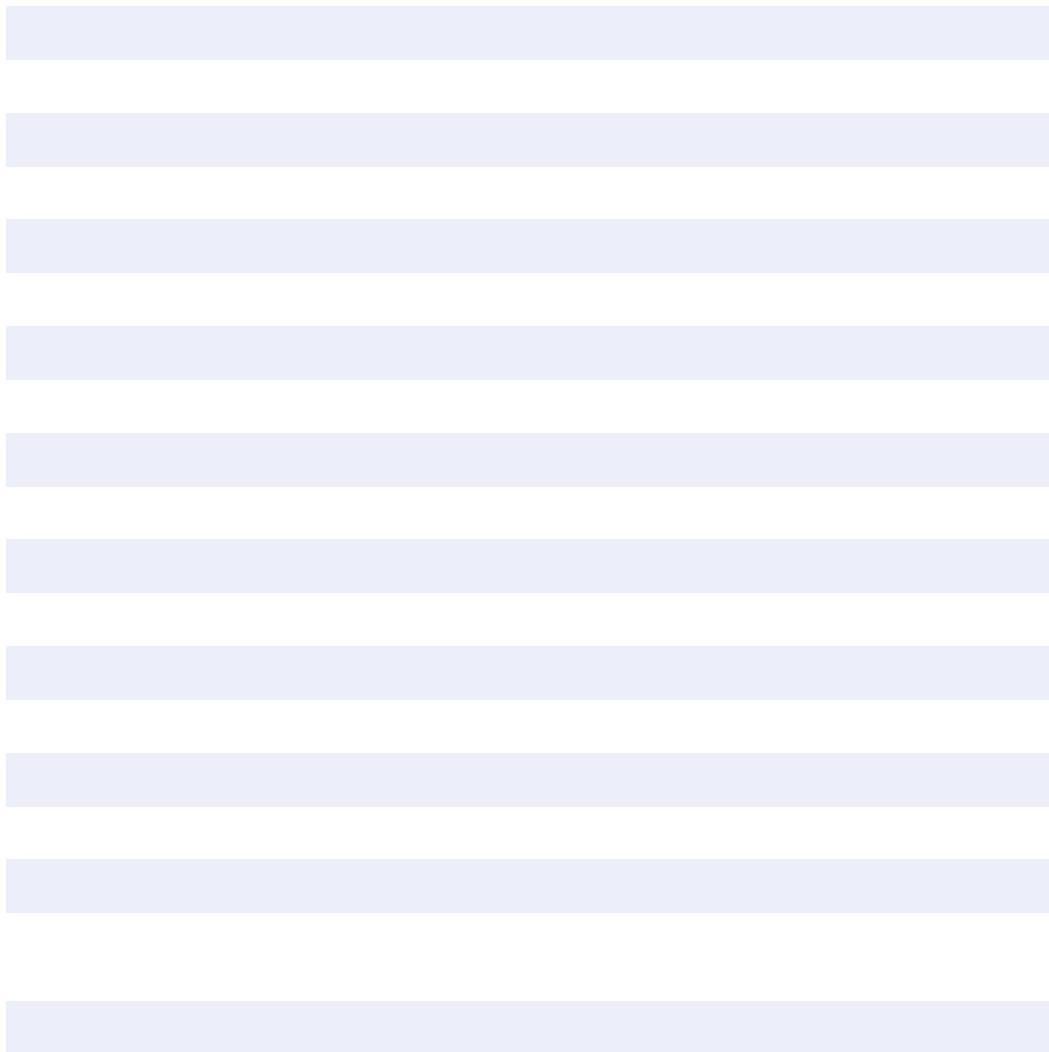
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Friendly Finance Corporation	OH	44112		N/A
USAA Savings	AZ	85037		N/A
Santander Consumer USA Holdings Inc	KY	40729	Servicemember	N/A
American Credit Acceptance, LLC	SC	29053		N/A
Ally Financial Inc.	SC	29909	Older American	N/A
Citibank	NJ	07024		N/A
Ditech Financial LLC	HI	96786		N/A
Enova International, Inc.	OR	97213		N/A
GM Financial	TX	78418		N/A
Ally Financial Inc.	CA	93023		N/A
USAA Savings	AZ	85730	Servicemember	N/A
Westlake Services, LLC	OH	43147		N/A
Fifth Third Financial Corporation	MS	39206		N/A
Wells Fargo & Company	VA	23844		N/A
M&T Bank Corporation	PA	17325		N/A
Wells Fargo & Company	AL	36345		N/A
Westlake Services, LLC	PA	17113		N/A
U.S. Bancorp	FL	33308		N/A
Bank of America	FL	33160		N/A
Synchrony Financial	FL	33062	Older American, Servicemember	N/A
Ally Financial Inc.	NJ	08232		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/25/2015	Closed with explanation	Yes	No
Referral	02/12/2015	Closed with non-monetary relief	Yes	No
Phone	04/04/2016	Closed with explanation	Yes	Yes
Web	01/29/2015	Closed with explanation	Yes	No
Phone	01/30/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	Yes
Web	02/13/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	Yes
Referral	02/10/2015	Closed with explanation	Yes	No
Referral	02/18/2015	Closed with explanation	Yes	No
Referral	01/26/2015	Closed with explanation	Yes	No
Postal mail	01/21/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	Yes
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with monetary relief	Yes	No
Referral	01/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1216712

1231549

1862665

1216763

1216779

1239438

1239450

1239451

1239482

1239484

1239488

1239210

1232361

1242849

1204573

1196444

1203732

1195309

1196222

1195359

1203847

Consumer Loan Complaints

Based on Consumer Complaints

01/22/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Installment loan
01/16/2015	Consumer Loan	Vehicle loan
02/01/2015	Consumer Loan	Installment loan
01/16/2015	Consumer Loan	Title loan
01/16/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Installment loan
01/22/2015	Consumer Loan	Vehicle loan
02/01/2015	Consumer Loan	Title loan
01/22/2015	Consumer Loan	Installment loan
02/01/2015	Consumer Loan	Vehicle loan
02/01/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Installment loan
01/22/2015	Consumer Loan	Installment loan
01/16/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Personal line of credit
02/17/2015	Consumer Loan	Installment loan
01/16/2015	Consumer Loan	Vehicle lease
01/27/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Lender repossessed or sold the vehicle

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Account terms and changes

Managing the loan or lease

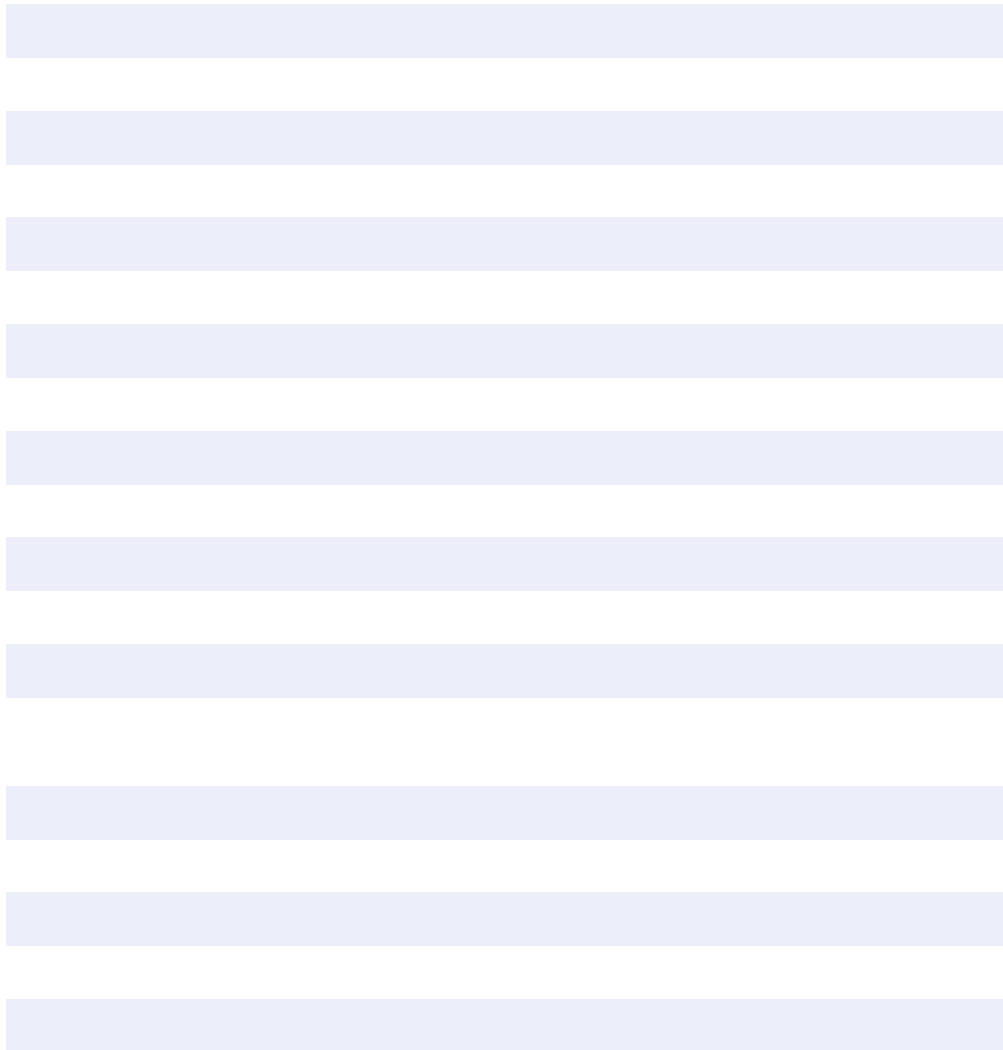
Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MN	55330		N/A
Santander Consumer USA Holdings Inc	GA	30144		N/A
Bank of America	TX	75223		N/A
Capital One	CA	90069		N/A
Avant Credit Corporation	TX	75023		N/A
Mariner Finance, LLC	FL	33771		N/A
Exeter Finance Corp	GA	30115		N/A
Big Picture Loans, LLC	NC	28792	Older American	N/A
Santander Consumer USA Holdings Inc	NC	28247		N/A
TMX Finance LLC	FL	32506	Servicemember	N/A
Medical Society Business Services, Inc.	AZ	85297		N/A
Santander Consumer USA Holdings Inc	TN	38125		N/A
Wells Fargo & Company	OR	97502	Older American	N/A
Wells Fargo & Company	AL	36345		N/A
Fifth Third Financial Corporation	NY	10956		N/A
Santander Consumer USA Holdings Inc	FL	33919	Older American, Servicemember	N/A
Lakeview Loan Servicing, LLC	AR	85339	Older American	N/A
JPMorgan Chase & Co.	CA	92376		N/A
Nissan Motor Acceptance Corporation	NY	11742	Older American	N/A
Enova International, Inc.	OR	97317		N/A
Capital One	NC	27403		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/22/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	Yes
Web	01/16/2015	Closed with monetary relief	Yes	No
Web	02/05/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	Yes
Web	01/21/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	No	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with non-monetary relief	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Postal mail	01/21/2015	Closed with explanation	Yes	No
Referral	01/27/2015	Closed with explanation	Yes	No
Phone	01/21/2015	Closed with explanation	Yes	Yes
Phone	01/29/2015	Closed with explanation	No	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	01/16/2015	Closed with explanation	Yes	Yes
Web	02/09/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1203877

1204995

1196307

1196314

1219578

1197450

1196410

1196415

1205165

1219661

1204080

1219689

1219710

1196546

1204453

1196576

1211988

1242108

1197446

1212052

1220087

Consumer Loan Complaints

Based on Consumer Complaints

01/16/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Vehicle loan
04/06/2016	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Vehicle loan
03/31/2016	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

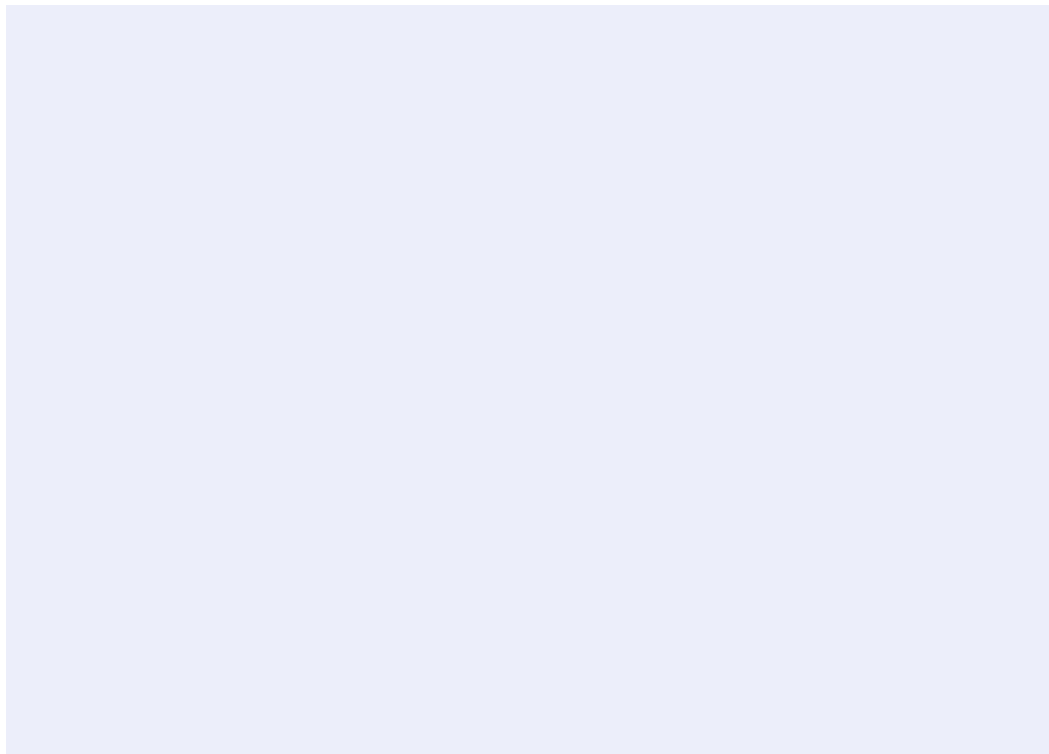
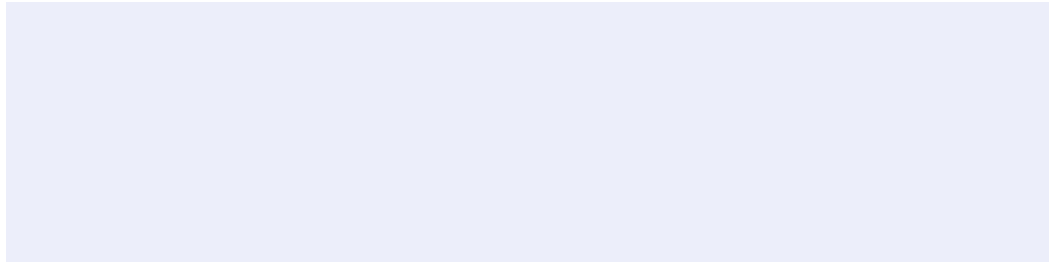
Based on Consumer Complaints

I have a Honda CRF 250L Dual Sport Motorcycle financed through Honda Financial Services. I submitted my monthly payment on XXXX/XXXX/2016 and it cleared my bank on XXXX/XXXX/2016. I checked my bank account today and Honda Financial Services (HFN) had withrew another payment without authorization. I have attempted to contact their customer service several times and can not get through. There are several others in the same situation.

I was in a car accident and my car was deemed a total loss. My insurance company paid off the lease and I had to pay the deductible. I paid more than XXXX of the deductible, but before I could pay the rest it was considered a loss and charged off by Ford Credit. I only found this out when I received a copy of my credit report. I never received any phone calls or letters from Ford Credit stating that it was going to be considered a loss and charged off. When I called Ford Credit they told my Husband and me there was nothing they could do to change that. They claim that they notified us but we never received anything from them saying that they were charging out account off. They also claim to have discussed this with my husband about this being charged off when they spoke in XX/XX/XXXX. The only thing they discussed was about him emailing a copy of the police report and insurance information to them. They had no previous problems reaching me before when they had questions about the accident and we have always received our monthly statements. We were never late or missed a payment during our 3yr lease. As a matter of fact the replacement car is leased through Ford Credit. My husband also drives a Ford. After the current lease is done we are done with Ford if this is how they want to treat a loyal customer. Both of us had

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation	CA	92395	Servicemember	N/A
Ally Financial Inc.	NE	68506		N/A
American Honda Finance Corporation	NC	289XX		Consent provided
Hyundai Capital America	WA	98203		N/A
Ford Motor Credit Company	IL	600XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	01/21/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	
Web	02/02/2015	Closed with explanation	Yes	No
Web	03/31/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1196717

1220103

1867067

1220128

1856526

Consumer Loan Complaints

Based on Consumer Complaints

01/16/2015	Consumer Loan	Personal line of credit
01/16/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Personal line of credit
01/27/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle lease
01/16/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Vehicle lease
02/17/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the line of credit

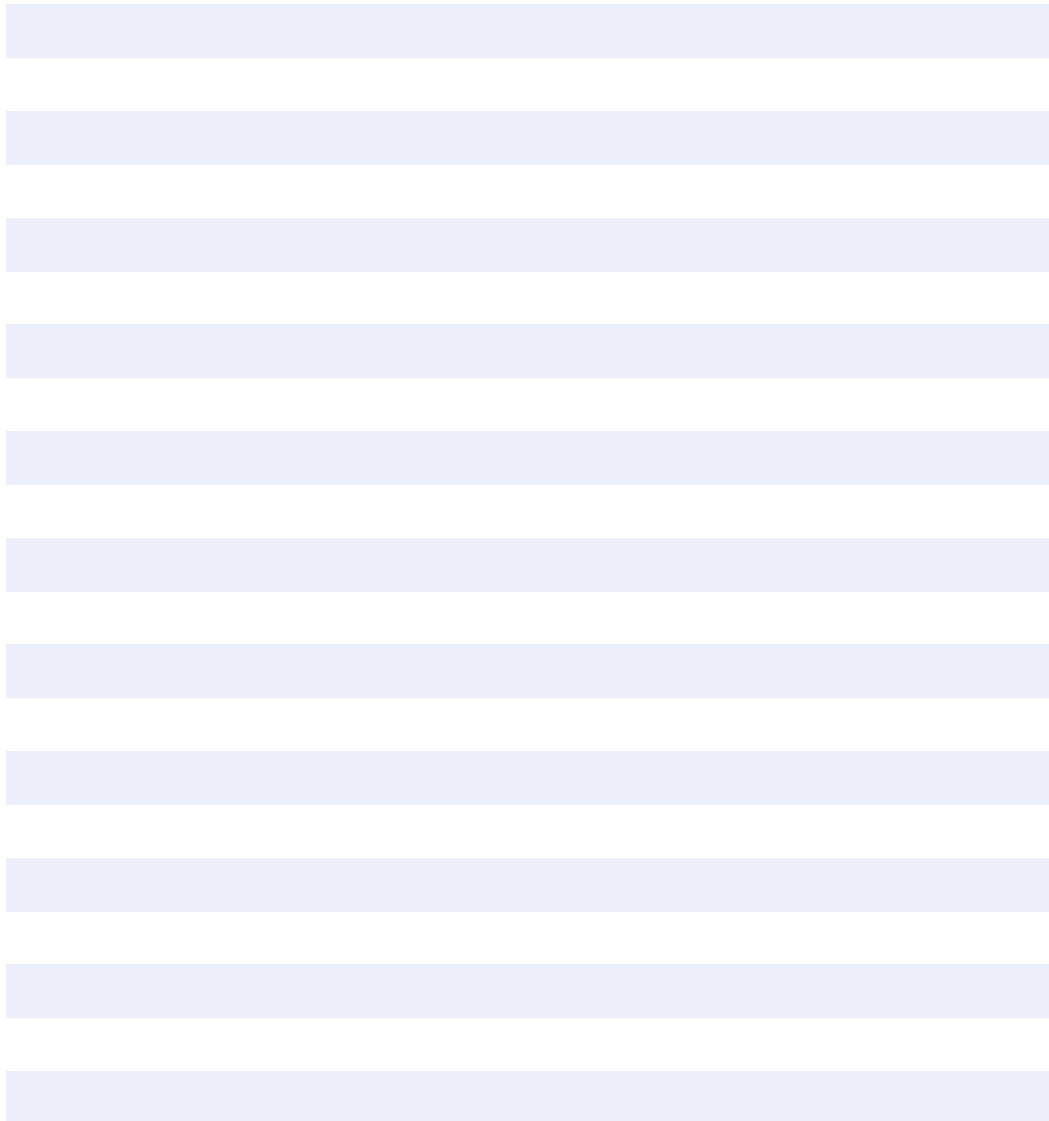
Consumer Loan Complaints

Based on Consumer Complaints

great credit scores and that has suffered because of this.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	PA	18702	Older American	N/A
ZestFinance	TX	76155		N/A
Community Choice Financial, Inc.	GA	31312		N/A
Santander Consumer USA Holdings Inc	WA	98404		N/A
Citibank	AZ	85710		N/A
Citibank	KY	40175	Servicemember	N/A
Navient Solutions, Inc.	MD	20746	Servicemember	N/A
Prestige Financial Services, Inc.	KY	40391		N/A
Consumer Portfolio Services	NC	27302		N/A
Ally Financial Inc.	OH	44688		N/A
CashCall, Inc.	CA	95361		N/A
First Niagara Bank	PA	19134		N/A
JPMorgan Chase & Co.	CA	92335		N/A
AC Autopay, LLC	TX	75001	Servicemember	N/A
M&T Bank Corporation	MD	21229		N/A
Synchrony Financial	TN	37920		N/A
Synchrony Financial	PA	18222		N/A
Pentagon FCU	NY	14623		N/A
VW Credit, Inc	FL	34987		N/A
Valley National Bank	NY	12582		N/A
Enova International, Inc.	LA	75060		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Phone	01/21/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	Yes
Referral	01/30/2015	Closed with explanation	Yes	No
Fax	02/20/2015	Closed with explanation	Yes	Yes
Web	01/30/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Phone	02/05/2015	Closed with explanation	Yes	No
Postal mail	02/05/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	Yes
Phone	01/21/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with monetary relief	Yes	No
Web	02/02/2015	Closed with non-monetary relief	Yes	No
Web	01/30/2015	Closed with monetary relief	Yes	No
Web	02/17/2015	Closed with explanation	Yes	Yes
Phone	01/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1196758

1195898

1212154

1242028

1212220

1220226

1212254

1212261

1212274

1196914

1196951

1220335

1211180

1204568

1196986

1242754

1242758

1220383

1211253

1242299

1212450

Consumer Loan Complaints

Based on Consumer Complaints

02/02/2015	Consumer Loan	Personal line of credit
02/02/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Title loan
01/27/2015	Consumer Loan	Installment loan
01/16/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Personal line of credit
02/17/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Installment loan
01/22/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Can't contact lender

Managing the loan or lease

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

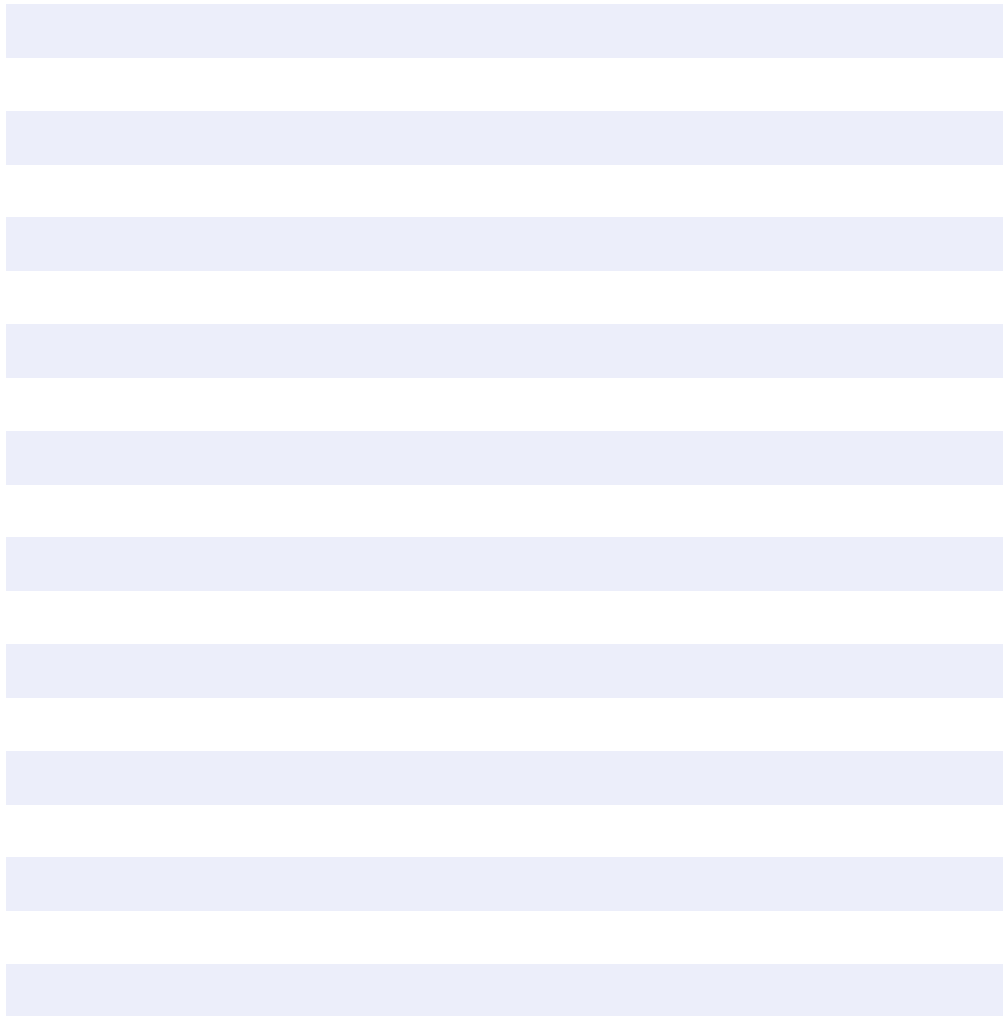
Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

BMO Harris	WI	53511	Servicemember	N/A
Santander Consumer USA Holdings Inc	PA	15501		N/A
Fifth Third Financial Corporation	OH	45015		N/A
Credit Acceptance Corporation	OH	44830		N/A
Santander Consumer USA Holdings Inc	FL	33771		N/A
Consumer Portfolio Services	DE	19802		N/A
Wheels Financial Group, LLC	CA	90019		N/A
Ocwen	OH	45231	Older American	N/A
Citibank	NJ	07003		N/A
Wells Fargo & Company	PA	18938		N/A
Citibank	OH	44035		N/A
TMX Finance LLC	TX	75127		N/A
Ally Financial Inc.	PA	17113		N/A
AC Autopay, LLC	MO	64131		N/A
Synchrony Financial	NC	28625		N/A
Ally Financial Inc.	VA	22664		N/A
Toyota Motor Credit Corporation	RI	02878	Older American	N/A
OneMain Financial Holdings, LLC	SC	29625	Servicemember	N/A
TMX Finance LLC	AL	36104		N/A
Delbert Services	IN	47368		N/A
Ally Financial Inc.	TN	38017		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	02/04/2015	Closed with explanation	Yes	No
Referral	02/06/2015	Closed with explanation	Yes	No
Referral	02/20/2015	Closed with explanation	Yes	Yes
Web	02/17/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	Yes
Phone	01/27/2015	Closed with explanation	Yes	No
Phone	01/27/2015	Closed with explanation	Yes	Yes
Web	01/27/2015	Closed with explanation	Yes	No
Referral	01/30/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Referral	01/30/2015	Closed with non-monetary relief	Yes	Yes
Web	02/17/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with monetary relief	Yes	No
Web	02/17/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1220444

1219771

1242852

1242865

1197074

1204688

1205164

1204742

1212572

1197164

1212594

1243002

1204799

1211174

1220581

1204807

1197213

1243091

1243017

1204876

1212901

Consumer Loan Complaints

Based on Consumer Complaints

01/22/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Vehicle loan
01/16/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Title loan
01/27/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/22/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Installment loan
01/27/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
01/27/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Installment loan
02/02/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

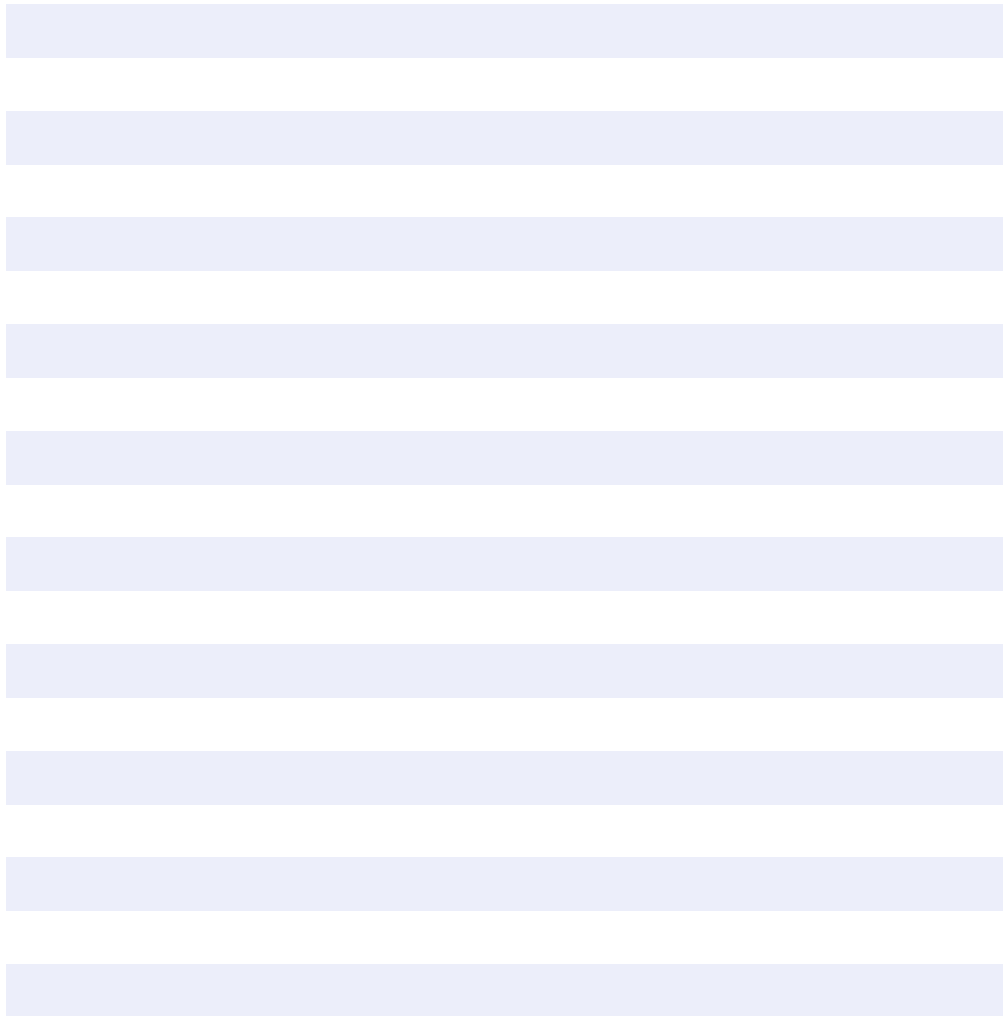
Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

AFS Acceptance, LLC	PA	19050		N/A
Summit AmeriFirst Holdings, Inc.	TX	77539		N/A
Security National Automotive Acceptance Company, LLC	NC	28304	Servicemember	N/A
Regions Financial Corporation	TN	37130	Servicemember	N/A
BB&T Financial	TX	77539		N/A
Citibank	CA	91007		N/A
Hyundai Capital America	NV	89149		N/A
Ally Financial Inc.	NY	12590		N/A
Lobel Financial Corporation	WA	98178		N/A
Citibank	PA	19036		N/A
BBVA Compass	FL	32223		N/A
Bank of America	NJ	08234		N/A
CashCall, Inc.	NY	11207	Servicemember	N/A
KeyBank NA	OR	97223		N/A
Ally Financial Inc.	VA	23320		N/A
PLS GROUP, INC	WI	53208		N/A
Honor Finance Holdings, LLC	WI	53208		N/A
World Acceptance Corporation	GA	30909		N/A
Ditech Financial LLC	NC	28277		N/A
Synchrony Financial	AZ	85737		N/A
Consumer Portfolio Services	TN	37075		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/22/2015	Closed with explanation	Yes	No
Postal mail	03/13/2015	Closed with explanation	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Postal mail	02/06/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/26/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with non-monetary relief	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Referral	01/26/2015	Closed with explanation	Yes	Yes
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with non-monetary relief	Yes	No
Referral	02/03/2015	Closed with non-monetary relief	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Phone	03/24/2015	Closed with explanation	Yes	No
Referral	02/05/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with monetary relief	Yes	No
Referral	03/03/2015	Closed with non-monetary relief	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1204896

1220657

1242159

1197863

1220658

1243203

1212771

1204952

1204956

1212786

1212793

1205743

1215198

1220787

1221276

1205736

1205757

1221195

1220808

1226025

1242112

Consumer Loan Complaints

Based on Consumer Complaints

02/05/2015	Consumer Loan	Personal line of credit
01/23/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle lease
01/23/2015	Consumer Loan	Title loan
01/28/2015	Consumer Loan	Title loan
02/05/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Vehicle loan
01/17/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
01/17/2015	Consumer Loan	Installment loan
01/23/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Installment loan
01/23/2015	Consumer Loan	Vehicle loan
01/23/2015	Consumer Loan	Installment loan
01/17/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Shopping for a loan or lease

Managing the loan or lease

Can't contact lender

Lender repossessed or sold the vehicle

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

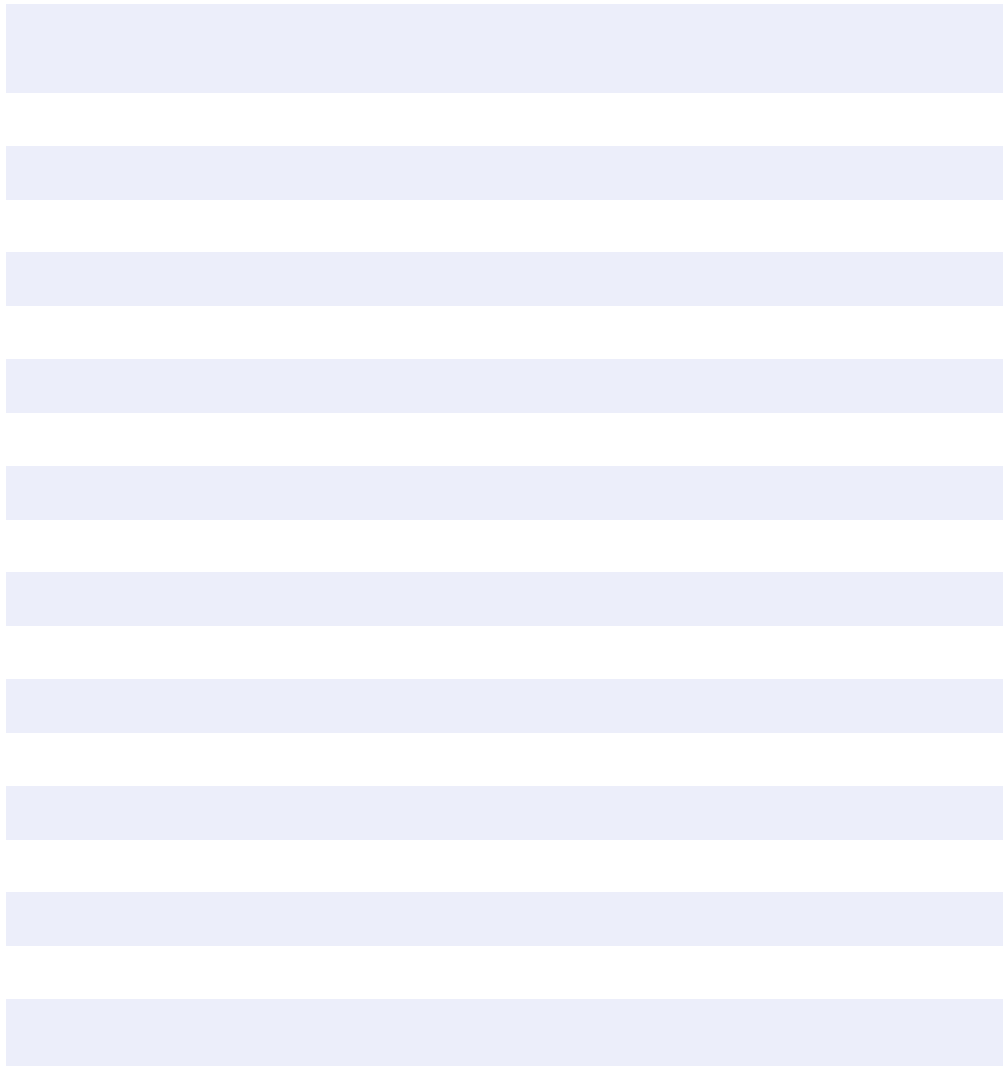
Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

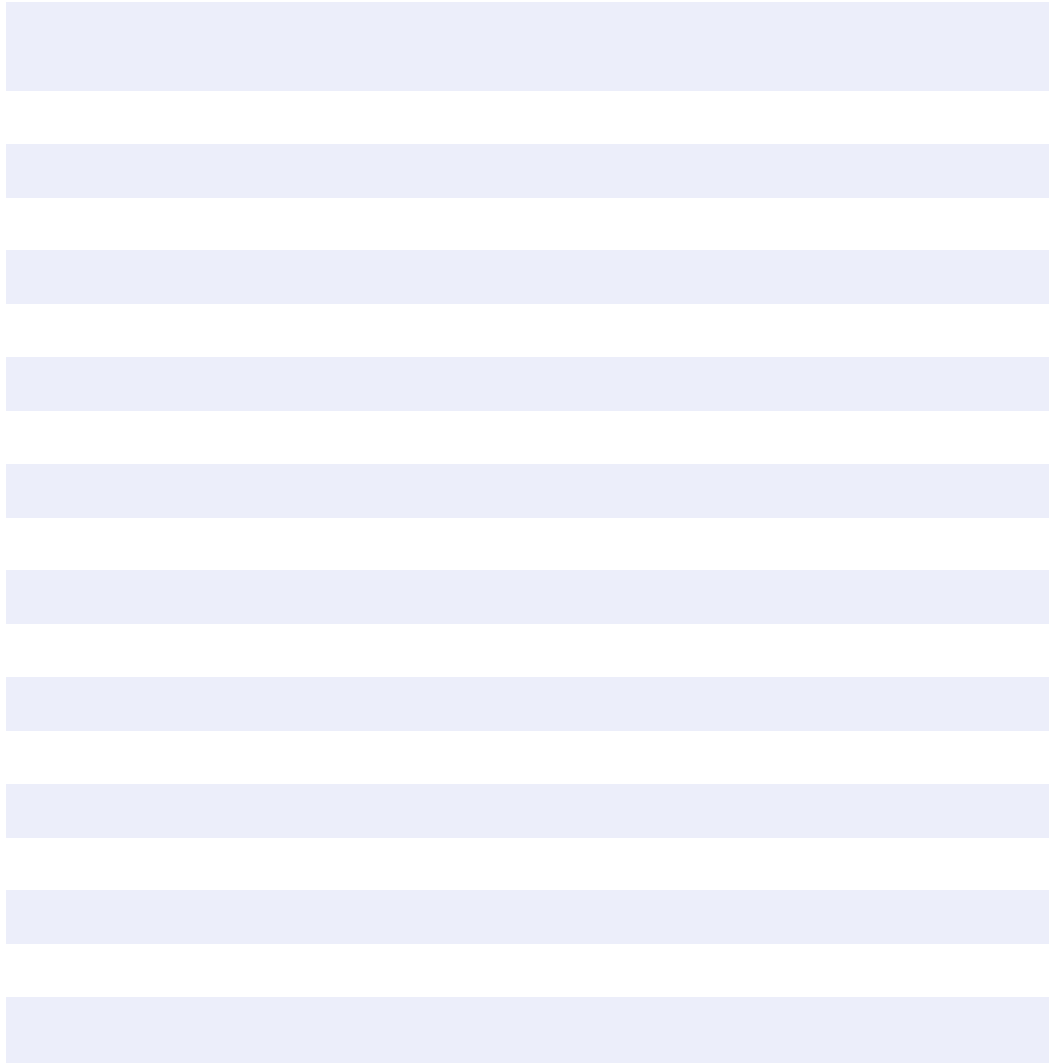
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Banco Popular de Puerto Rico	PR	00926		N/A
Speedy Cash Holdings	CA	90048	Older American, Servicemember	N/A
Toyota Motor Credit Corporation	NY	10016		N/A
Citibank	CA	92026		N/A
Select Management Resources, LLC	NV	89509		N/A
First Investors Financial Services Group, Inc.	TX	77396		N/A
Santander Consumer USA Holdings Inc	NC	28054		N/A
Crown Asset Management, LLC	TX	76065	Servicemember	N/A
Westlake Services, LLC	MI	48188		N/A
Capital One	CA	92394		N/A
Ally Financial Inc.	IA	52246		N/A
Synchrony Financial	CA	91367		N/A
Consumer Portfolio Services	NC	28457		N/A
Bliksum, LLC	CA	92116		N/A
Cavalry Investments, LLC	CA	90293		N/A
Citibank	PA	17921		N/A
Capital One	TX	76244		N/A
Wells Fargo & Company	NM	87020	Servicemember	N/A
VW Credit, Inc	CA	94521		N/A
Santander Consumer USA Holdings Inc	GA	31903	Older American,	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	02/10/2015	Closed with monetary relief	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with monetary relief	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Phone	02/10/2015	Closed with non-monetary relief	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed	Yes	No
Web	01/21/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with non-monetary relief	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with non-monetary relief	Yes	No
Web	02/02/2015	Closed with explanation	Yes	Yes
Web	01/22/2015	Closed with explanation	Yes	Yes
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	Yes
Web	03/04/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Phone	02/09/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1226032

1205827

1205843

1205845

1213532

1225972

1205707

1207361

1197941

1220834

1213602

1220921

1213587

1198179

1205907

1213598

1207432

1207277

1197985

1227119

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2016	Consumer Loan	Installment loan
01/23/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Pawn loan
01/17/2015	Consumer Loan	Installment loan
01/28/2015	Consumer Loan	Title loan
01/17/2015	Consumer Loan	Vehicle lease
02/17/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Installment loan
01/28/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Title loan
01/28/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle lease
02/02/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Can't contact lender

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

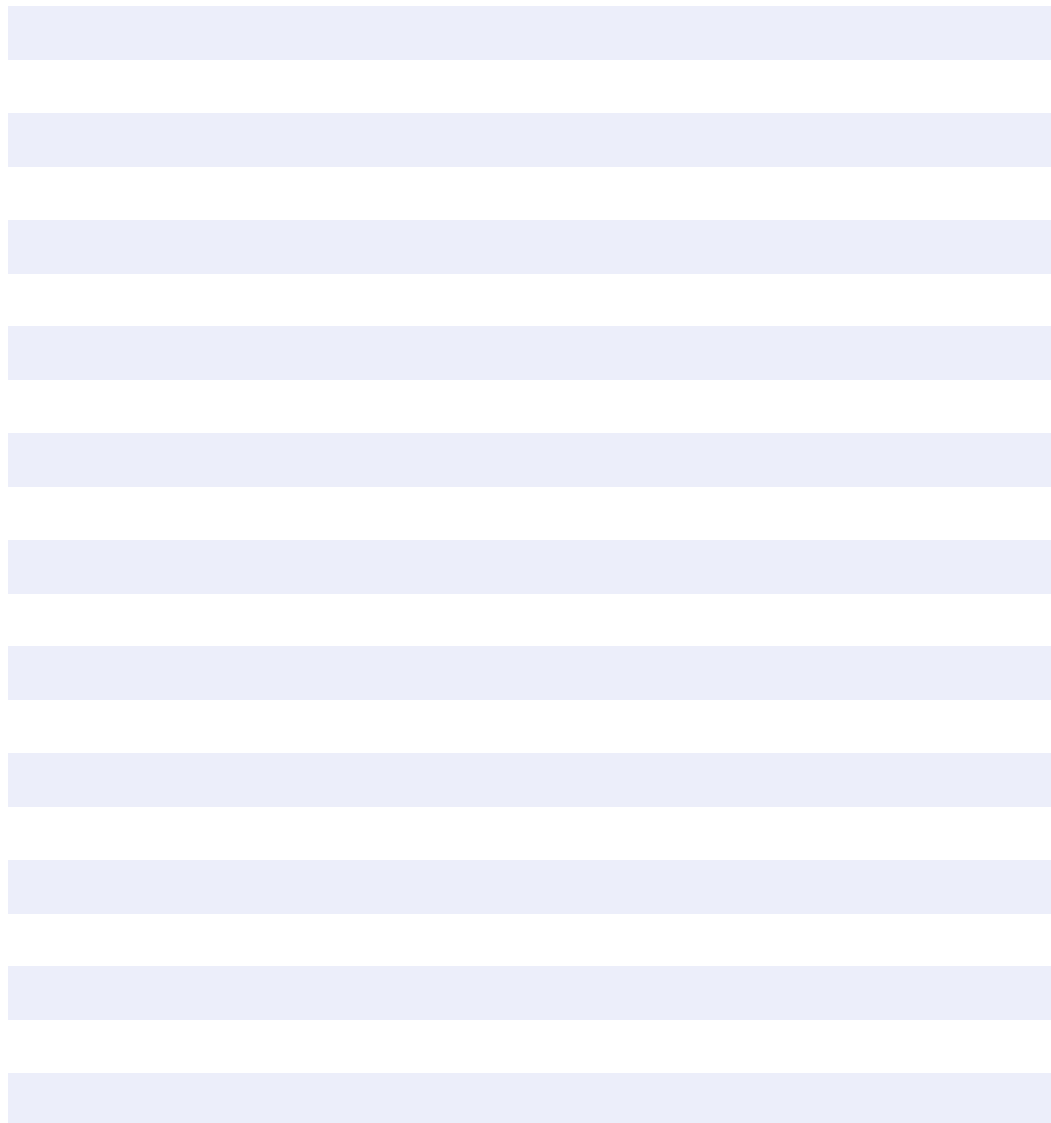
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Servicemember			
Ally Financial Inc.	NY	14150	
Toyota Motor Credit Corporation	LA	70056	N/A
TMX Finance LLC	GA	30808	N/A
PayPal Holdings, Inc.	MT	59255	Servicemember N/A
Ditech Financial LLC	CA	92026	N/A
VW Credit, Inc	WA	98466	N/A
Credit Acceptance Corporation	OK	74153	N/A
Bank of the West	CA	95993	Servicemember N/A
Bank of America	CA	94549	N/A
USAA Savings	CA	92663	Servicemember N/A
American Honda Finance Corporation	NY	11232	N/A
Speedy Cash Holdings	CA	91303	N/A
GM Financial	FL	32311	N/A
Romain Automotive, LLC	IN	47803	N/A
Hyundai Capital America	CA	94545	N/A
Quick Click Loans, LLC	CA	91790	Servicemember N/A
Toyota Motor Credit Corporation	CA	94945	N/A
Toyota Motor Credit Corporation	TX	75075	N/A
Transworld Systems Inc.	CA	92010	N/A
DriveTime	FL	32724	N/A
Ally Financial Inc.	WI	53222	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/15/2016	In progress	Yes	
Web	01/23/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	01/21/2015	Closed with explanation	Yes	Yes
Web	01/28/2015	Closed with non-monetary relief	Yes	No
Web	01/17/2015	Closed with non-monetary relief	Yes	No
Web	02/17/2015	Closed with explanation	Yes	No
Web	02/17/2015	Closed with explanation	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	No
Web	01/28/2015	Closed with explanation	Yes	Yes
Web	01/28/2015	Closed with explanation	Yes	No
Phone	02/24/2015	Closed with explanation	Yes	No
Web	01/28/2015	Closed with explanation	Yes	Yes
Web	03/11/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	02/05/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1924998

1207355

1220979

1198177

1213366

1198048

1243620

1243629

1227215

1213650

1213719

1243685

1213722

1242101

1244356

1221095

1244368

1244091

1221100

1234306

1227312

Consumer Loan Complaints

Based on Consumer Complaints

02/10/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
01/18/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Installment loan
01/18/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
03/08/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

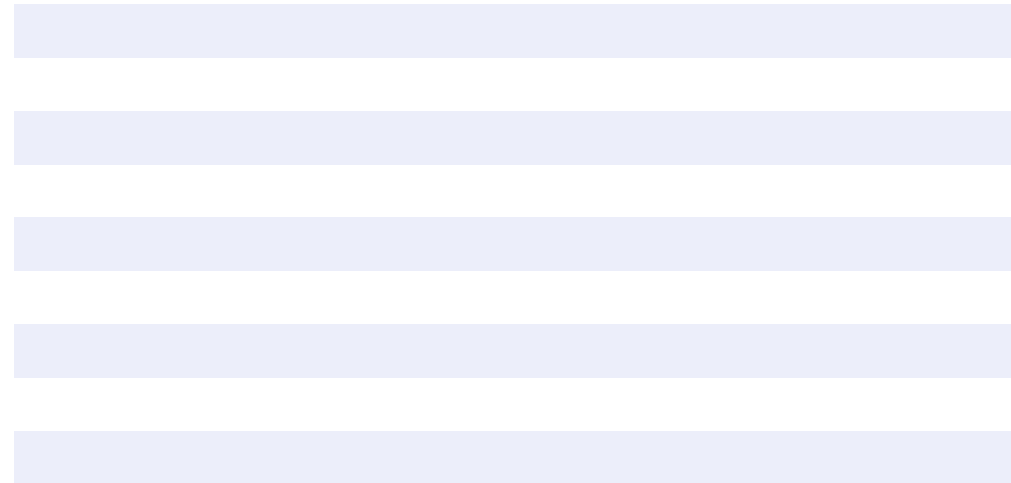
Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

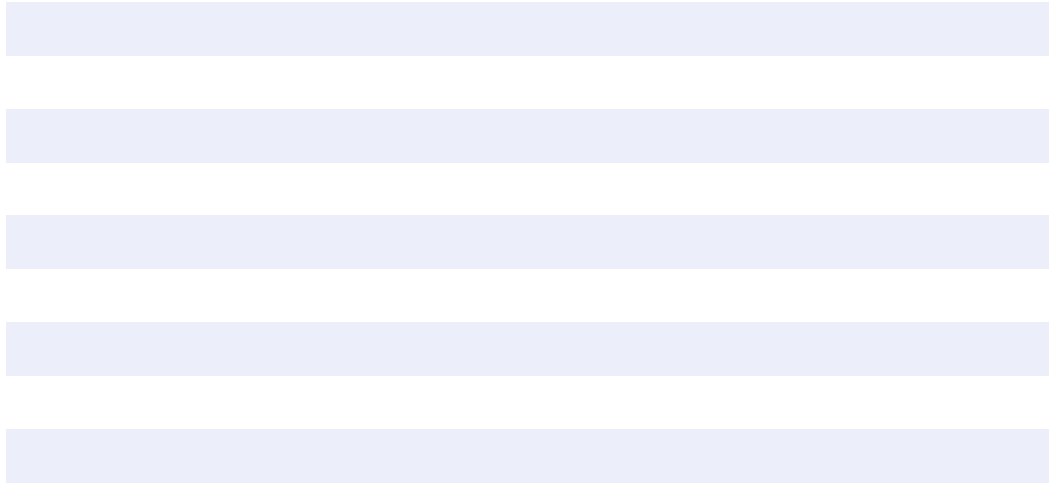
Based on Consumer Complaints



I fell at work XXXX feet and sustained XXXX. I was out of work from XX/XX/XXXX the day of the accident until XXXX/XXXX/16 when I was allowed to return to work. Capital One knew I had been hurt and was out of work, my workmans comp case was originally approved for {\$970.00} per week, almost 30 days after my accident the XXXX XXXX, XXXX XXXX decided to deny the claim so I received no money for two months. I kept in contact with capital one all this time I tried to make two payments one for {\$420.00} and one for {\$320.00} I told them that I was applying for short term XXXX since the workmans comp was denied and that it would be some time before I had payment. They also knew that I had obtained legal counsel XXXX XXXX XXXX to sue for the back wages and medical bills. I let capital one know that when I received the law suit money I wanted to pay the loan off. approximately four weeks before my court date Capital one without letting me know by phone or by letter came and took the car it was driven to XXXX XXXX all

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	OH	45505		N/A
Bliksum, LLC	CA	90222		N/A
Capital One	LA	70805		N/A
Tidalwave Finance Corporation	CA	95376		N/A
World Acceptance Corporation	GA	30113		N/A
PLS GROUP, INC	IL	60466		N/A
Advanced Loan Systems, LLC.	NC	28164	Older American	N/A
JPMorgan Chase & Co.	NY	12545		N/A
Capital One	FL	32818		N/A
GM Financial	TN	37921		N/A
Capital One	VA	221XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/10/2015	Closed with non-monetary relief	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	03/08/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1234346

1249840

1244455

1249847

1198287

1244466

1198418

1234395

1244497

1234420

1822112

Consumer Loan Complaints

Based on Consumer Complaints

01/28/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

my personal belongings were thrown in boxes I had money stolen from the car it was not in the boxes I called Capital one and they said they had no control over what the repo company did but they are the ones paying them. My employer did not pay me the proper short term XXXX payments some weeks I only received {\$300.00} for two weeks time, there was no money for me to make any kind of payment. I had money in my XXXX XXXX 401 K I tried to take it out on a medical basis and they would n't accept the medical bills because there was no insurance payments but I told them that workmans comp denied the claim so there was n't going to be any insurance payment. I then took out a loan to try and get the car back and Capital one has moved the car from the state I am in XXXX and put the car in XXXX, so it puts undo stress on me to have to drive down there and drive back in the same day I asked Capital one to please move the car back to XXXX and they are refusing. If they would have told me if they do n't receive payment there were going to go through the repo process I would have taken the loan out like I did and pay for the car before it was taken now there is more money I have to pay for the " holding charges " and the repo charges and it goes on my credit again. None of this had to happen if they would have communicated with me I would have told me please wait and let me take the loan out and get what ever funds to them, now I have no car and have had to loan one which is more expensive than a payment and I ca n't get another car with this one car with them in repo status what am I to do the court date is XX/XX/XXXX settlement will be made they already had the deposition and the attorney said to get the bills together they would pay. I do n't understand why they did n't communicate with me or send something in writing I really feel they took advantage of me now my car is in another state and I had my stuff stolen and more charges to pay then I can afford now.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America

FL

34609

Servicemember

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web

01/28/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1213833

Consumer Loan Complaints

Based on Consumer Complaints

01/18/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle lease
01/23/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
01/18/2015	Consumer Loan	Installment loan
02/05/2015	Consumer Loan	Installment loan
01/18/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Installment loan
01/28/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
02/02/2015	Consumer Loan	Vehicle lease
02/18/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
01/19/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

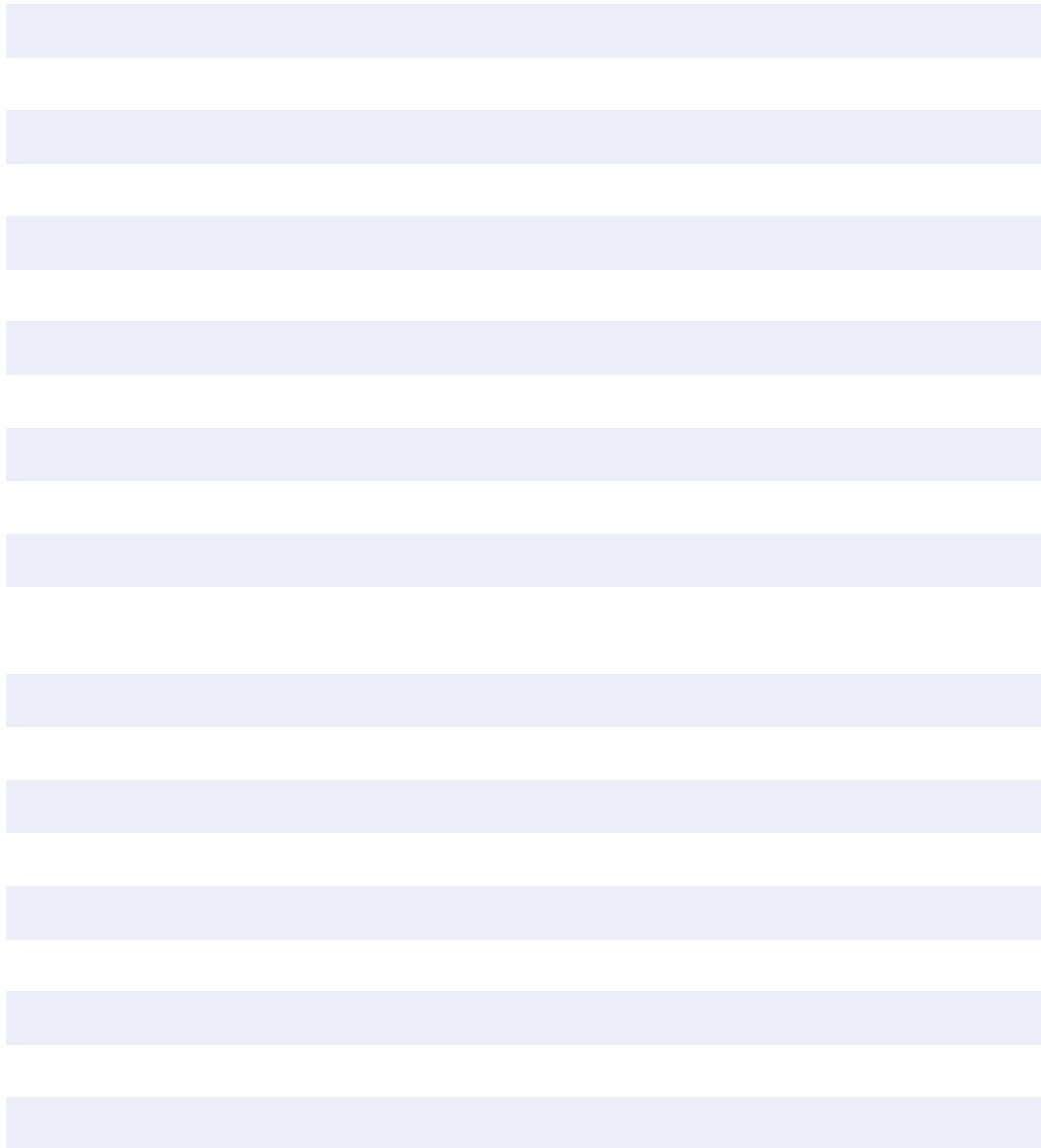
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	TX	75039		N/A
Auto Trakk, LLC	SC	29716		N/A
Citibank	ND	58329		N/A
Avant Credit Corporation	AZ	85379		N/A
Wells Fargo & Company	OH	44142		N/A
Security Finance	GA	30501		N/A
Banco Popular North America	IL	62864		N/A
Ditech Financial LLC	AL	36830		N/A
Credit Acceptance Corporation	CT	06360		N/A
Synchrony Financial	AZ	85018		N/A
Remit Corporation	SC	29716		N/A
Consumer Portfolio Services	GA	30331	Older American, Servicemember	N/A
Consumer Portfolio Services	CA	91304		N/A
Nissan Motor Acceptance Corporation	IL	60090		N/A
Persian Acceptance Corp	MA	02130		N/A
Pentagon FCU	CA	94523		N/A
Risecredit, LLC	AL	35244		N/A
Citibank	NC	28406		N/A
Santander Consumer USA Holdings Inc	AL	35204		N/A
Consumer Portfolio Services	CA	91743	Servicemember	N/A
Citibank	NJ	07013	Older American	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/22/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	01/27/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No
Phone	02/23/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	01/18/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with monetary relief	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	02/18/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	Yes
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1198391

1213220

1206155

1244249

1249906

1227448

1198349

1227456

1198354

1244564

1213224

1234468

1221270

1244573

1244593

1198481

1236631

1249972

1221657

1221640

1249998

Consumer Loan Complaints

Based on Consumer Complaints

02/11/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
01/28/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle lease
01/28/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle lease
02/11/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle lease
02/20/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle lease
01/28/2015	Consumer Loan	Installment loan
02/11/2015	Consumer Loan	Installment loan
02/03/2015	Consumer Loan	Vehicle loan
02/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	WI	54143	Older American	N/A
Delbert Services	VA	22310		N/A
MidCountry Financial Corp.	IN	46350		N/A
Toyota Motor Credit Corporation	CA	94533		N/A
Mission Financial Services Corporation	GA	30213		N/A
Wells Fargo & Company	SC	29707		N/A
Wells Fargo & Company	CO	80504	Older American	N/A
DriveTime	NC	28227		N/A
First Investors Financial Services Group, Inc.	DC	20020		N/A
Hyundai Capital America	NC	28277		N/A
CashCall, Inc.	CA	90706	Older American	N/A
Nissan Motor Acceptance Corporation	NJ	07920		N/A
Ally Financial Inc.	CA	93309		N/A
Santander Consumer USA Holdings Inc	MS	38756		N/A
Santander Consumer USA Holdings Inc	CA	91335		N/A
Santander Consumer USA Holdings Inc	CA	92211		N/A
Credit Acceptance Corporation	CT	06332		N/A
Universal Acceptance Corporation	CA	94605		N/A
Encore Capital Group	MO	64119		N/A
NCB Management Services, Inc.	FL	32762		N/A
Commonwealth Financial Systems, Inc.	PA	19555		N/A
Wheel City Motors East, Inc.	SD	57703		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/11/2015	Closed with monetary relief	Yes	Yes
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	Yes
Referral	03/12/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	Yes
Web	02/03/2015	Closed with non-monetary relief	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with monetary relief	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	Yes
Web	02/03/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	Yes
Web	02/03/2015	Closed with monetary relief	Yes	Yes
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1235178

1221891

1213943

1221893

1244671

1228161

1221923

1244691

1214001

1250056

1221966

1228194

1221997

1235290

1249581

1235295

1250140

1222032

1214119

1235325

1223425

1222041

Consumer Loan Complaints

Based on Consumer Complaints

02/06/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle loan
02/06/2015	Consumer Loan	Vehicle lease
02/06/2015	Consumer Loan	Title loan
02/20/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle lease
02/11/2015	Consumer Loan	Title loan
02/28/2015	Consumer Loan	Installment loan
02/11/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle loan
02/28/2015	Consumer Loan	Title loan
02/06/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Vehicle loan
01/28/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Installment loan
03/01/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
03/01/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Payment to acct not credited

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Applied for loan/did not receive money

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

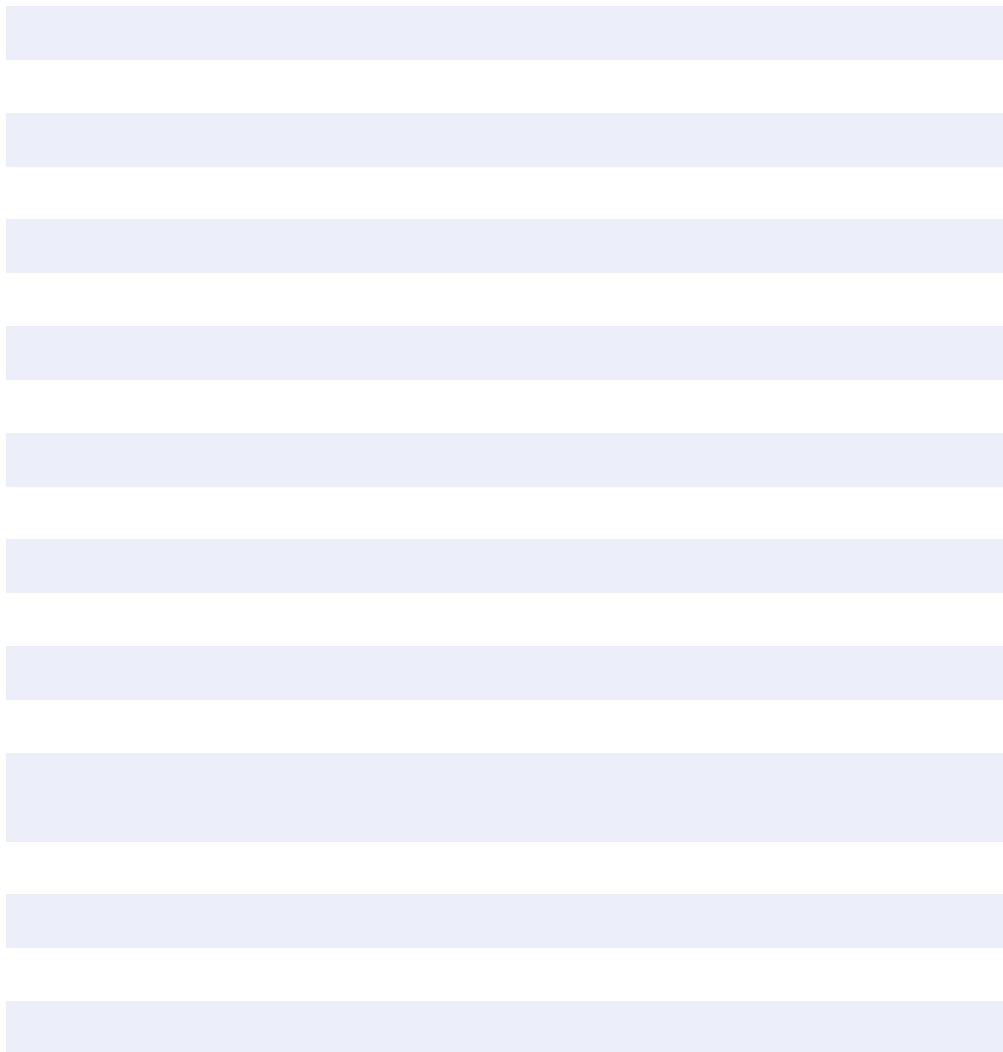
Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

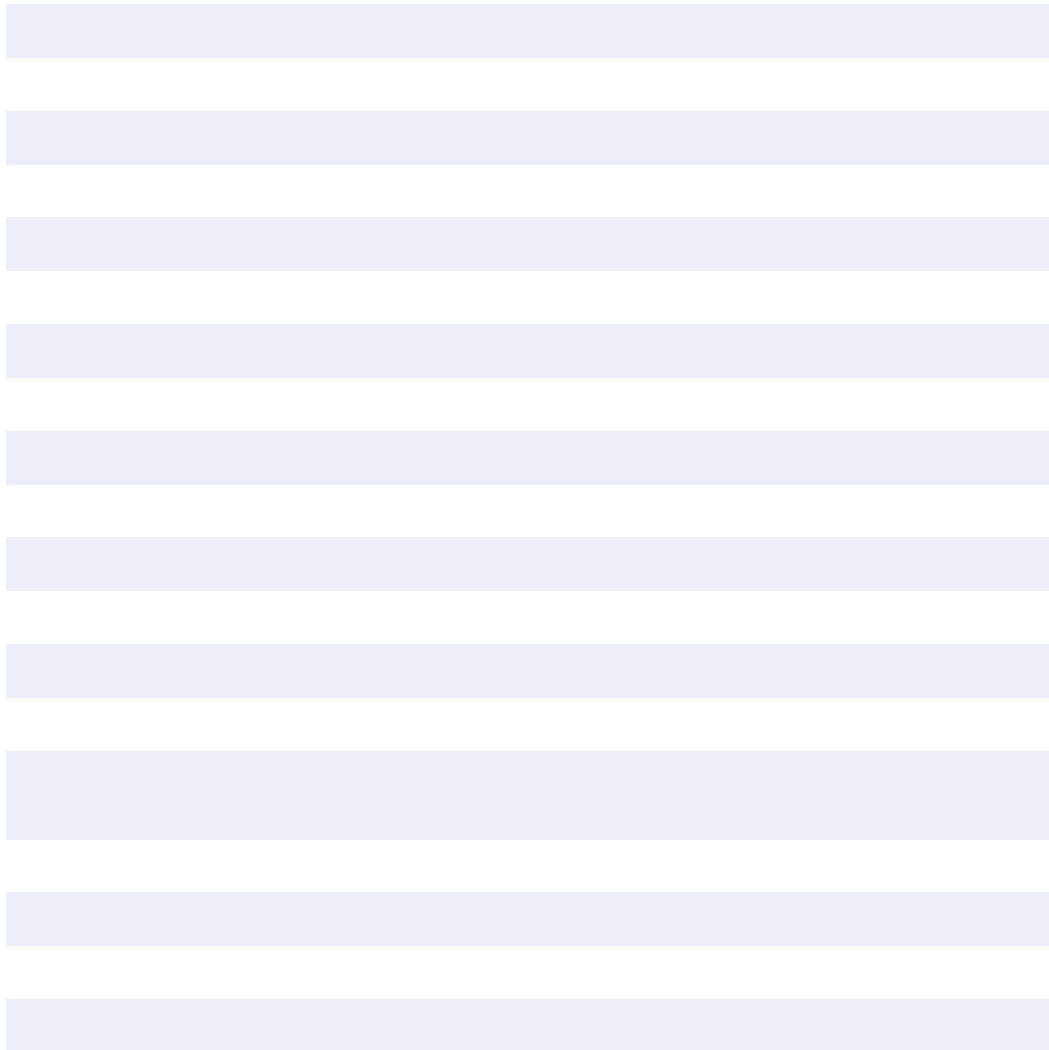
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Avant Credit Corporation	TX	76155		N/A
Fifth Third Financial Corporation	NC	27896		N/A
Tate and Kirlin Assoc	FL	33903	Older American	N/A
Select Management Resources, LLC	TX	76014	Servicemember	N/A
Duvera Billing Services, LLC	CA	92704		N/A
TD Bank US Holding Company	NY	11953		N/A
Toyota Motor Credit Corporation	CA	95401		N/A
Check into Cash, Inc.	CA	95621	Older American	N/A
PayPal Holdings, Inc.	NY	10011		N/A
Tower Loan	MS	39046		N/A
Toyota Motor Credit Corporation	AL	35125	Servicemember	N/A
Wells Fargo & Company	CA	91302	Older American	N/A
U.S. Bancorp	NC	27949	Servicemember	N/A
Bank of America	MN	56307		N/A
Hyundai Capital America	FL	33139		N/A
U.S. Bancorp	NV	89509	Older American, Servicemember	N/A
Wells Fargo & Company	GA	30189		N/A
Consumer Portfolio Services	IL	60411		N/A
Bank of America	FL	33606		N/A
Credit Acceptance Corporation	CA	95822		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/10/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	Yes
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with monetary relief	Yes	No
Web	03/06/2015	Closed with explanation	Yes	Yes
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with non-monetary relief	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with monetary relief	Yes	No
Postal mail	02/23/2015	Closed with explanation	Yes	No
Phone	01/29/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	03/07/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	No	No
Web	03/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1228337

1228346

1228376

1228392

1250300

1250315

1250287

1236848

1261643

1235506

1227974

1261931

1228490

1214344

1250404

1215104

1235536

1262351

1250530

1262075

Consumer Loan Complaints

Based on Consumer Complaints

03/01/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Title loan
02/06/2015	Consumer Loan	Vehicle loan
03/01/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Installment loan
03/01/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan
03/01/2015	Consumer Loan	Installment loan
02/11/2015	Consumer Loan	Vehicle lease
03/01/2015	Consumer Loan	Vehicle loan
03/01/2015	Consumer Loan	Vehicle loan
03/01/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Installment loan
02/11/2015	Consumer Loan	Vehicle loan
02/21/2015	Consumer Loan	Vehicle loan
02/21/2015	Consumer Loan	Vehicle loan
03/01/2015	Consumer Loan	Installment loan
02/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Charged fees or interest I didn't expect

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

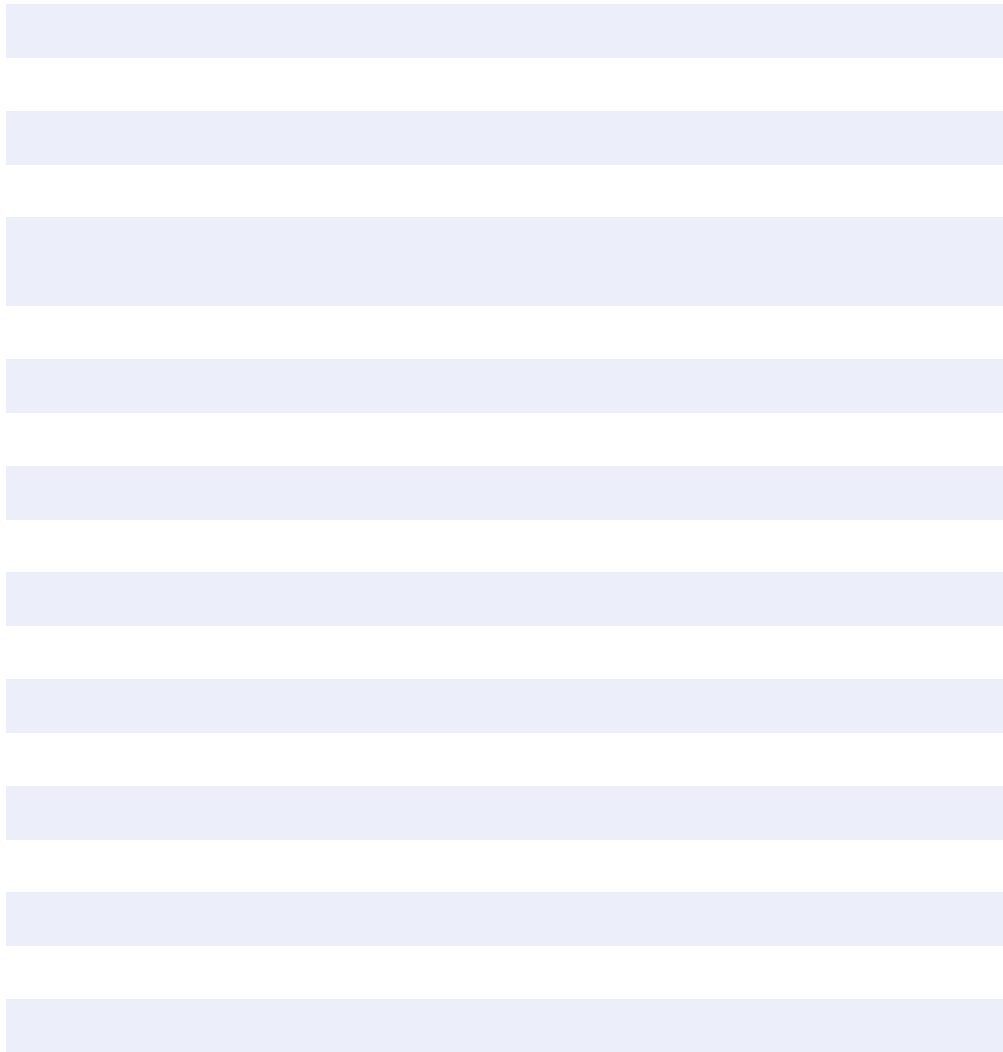
Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	93536		N/A
BB&T Financial	FL	33606		N/A
Embassy Loans	FL	33322		N/A
GM Financial	CA	93727		N/A
Go Capital Holdings, LLC	TX	76020		N/A
TMX Finance LLC	TX	77358		N/A
Synchrony Financial	GA	30828	Older American, Servicemember	N/A
CashCall, Inc.	TX	76065		N/A
BBVA Compass	TX	78405	Older American	N/A
Synchrony Financial	OR	97526		N/A
Sunrise Credit Services Inc.	CO	80525	Servicemember	N/A
American Honda Finance Corporation	GA	31411		N/A
Santander Consumer USA Holdings Inc	TX	76039		N/A
BB&T Financial	PA	18944		N/A
Ally Financial Inc.	TN	37212		N/A
Wells Fargo & Company	NJ	08081		N/A
JPMorgan Chase & Co.	NC	28721		N/A
TCF National Bank	CA	93950		N/A
American Honda Finance Corporation	TN	37122		N/A
PNC Bank N.A.	IL	60048	Older American	N/A
Credit Acceptance Corporation	GA	30022	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/01/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with monetary relief	Yes	No
Web	02/13/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Postal mail	02/27/2015	Closed with monetary relief	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	03/01/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	03/01/2015	Closed with explanation	Yes	No
Web	03/01/2015	Closed with explanation	Yes	No
Web	03/01/2015	Closed with explanation	Yes	No
Phone	02/11/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/21/2015	Closed with explanation	Yes	No
Web	02/21/2015	Closed with explanation	Yes	Yes
Web	03/09/2015	Closed with explanation	Yes	No
Web	02/21/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1262250

1248541

1250463

1228564

1262114

1235624

1248796

1228608

1262144

1250509

1262161

1235670

1262169

1262176

1262273

1237142

1235755

1250775

1250560

1262236

1250784

Consumer Loan Complaints

Based on Consumer Complaints

03/02/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
02/21/2015	Consumer Loan	Vehicle lease
03/02/2015	Consumer Loan	Vehicle lease
02/06/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle loan
02/21/2015	Consumer Loan	Vehicle loan
02/21/2015	Consumer Loan	Installment loan
02/21/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Vehicle loan
02/06/2015	Consumer Loan	Vehicle lease
03/02/2015	Consumer Loan	Vehicle loan
02/06/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Installment loan
02/21/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle loan
02/06/2015	Consumer Loan	Vehicle loan
02/22/2015	Consumer Loan	Vehicle lease
02/06/2015	Consumer Loan	Installment loan
02/11/2015	Consumer Loan	Vehicle lease
02/06/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	FL	33772		N/A
Fifth Third Financial Corporation	AZ	85353		N/A
Toyota Motor Credit Corporation	OK	74127		N/A
World Omni Financial Corp.	FL	33174		N/A
PNC Bank N.A.	PA	19115	Older American	N/A
Fifth Third Financial Corporation	FL	33021		N/A
Fifth Third Financial Corporation	TX	75204		N/A
Navy FCU	VA	23452		N/A
Collection Associates, Ltd.	WI	53066		N/A
Ally Financial Inc.	TX	75052		N/A
Nissan Motor Acceptance Corporation	CA	91320		N/A
Wheels Financial Group, LLC	CA	90305	Older American	N/A
World Acceptance Corporation	OK	74569		N/A
Southern Management Corp	GA	30088		N/A
BB&T Financial	PA	18944		N/A
Santander Consumer USA Holdings Inc	AZ	85323		N/A
Capital One	KY	41048		N/A
Exeter Finance Corp	WA	98687	Servicemember	N/A
Hyundai Capital America	NJ	07003		N/A
Portfolio Recovery Associates, Inc.	TX	77583	Older American	N/A
Santander Consumer USA Holdings Inc	MT	59860		N/A
Duvera Billing Services, LLC	CA	93307		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/09/2015	Closed with non-monetary relief	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/21/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Phone	02/09/2015	Closed with explanation	Yes	No
Referral	02/18/2015	Closed with monetary relief	Yes	No
Web	02/21/2015	Closed with non-monetary relief	Yes	No
Web	02/23/2015	Closed with explanation	Yes	Yes
Web	03/12/2015	Closed	Yes	No
Web	02/10/2015	Closed with non-monetary relief	Yes	No
Web	02/06/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	Yes
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/21/2015	Closed with explanation	Yes	Yes
Postal mail	03/09/2015	Closed with explanation	Yes	Yes
Web	02/11/2015	Closed with explanation	Yes	Yes
Phone	02/09/2015	Closed with explanation	Yes	Yes
Web	02/22/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with non-monetary relief	Yes	Yes
Phone	02/11/2015	Closed with explanation	Yes	Yes
Web	02/10/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1262440

1262443

1250799

1262447

1228765

1235819

1250817

1250528

1250840

1228804

1228817

1262470

1228096

1228829

1250905

1264078

1234925

1228079

1251071

1228962

1236038

1228967

Consumer Loan Complaints

Based on Consumer Complaints

02/22/2015	Consumer Loan	Installment loan
02/22/2015	Consumer Loan	Vehicle loan
02/22/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Vehicle lease
02/22/2015	Consumer Loan	Vehicle loan
02/22/2015	Consumer Loan	Vehicle lease
02/22/2015	Consumer Loan	Vehicle loan
02/22/2015	Consumer Loan	Vehicle loan
02/22/2015	Consumer Loan	Vehicle loan
02/22/2015	Consumer Loan	Installment loan
02/22/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle loan
04/12/2016	Consumer Loan	Title loan
02/23/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle lease
02/11/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Installment loan
04/28/2016	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

ClearSpring Loan Services, Inc.	SC	29349		N/A
Santander Consumer USA Holdings Inc	TN	37742		N/A
Synchrony Financial	NY	10927		N/A
Nissan Motor Acceptance Corporation	MA	02347		N/A
Santander Consumer USA Holdings Inc	MD	20871		N/A
Nissan Motor Acceptance Corporation	GA	31907	Older American	N/A
Santander Consumer USA Holdings Inc	CA	92345		N/A
Santander Consumer USA Holdings Inc	NC	27834	Servicemember	N/A
Beyer Financial Corporation	TX	75751		N/A
CashCall, Inc.	NJ	08033	Older American	N/A
Santander Consumer USA Holdings Inc	OH	44143		N/A
USAA Savings	CO	80247		N/A
Wells Fargo & Company	CA	92694		N/A
Santander Consumer USA Holdings Inc	LA	700XX		Other
Nissan Motor Acceptance Corporation	TX	77025	Older American	N/A
Ally Financial Inc.	CO	80920	Servicemember	N/A
Consumer Portfolio Services	CA	95835		N/A
FC HoldCo LLC	FL	32547	Older American	N/A
Prosperity Bancshares, Inc	TX	77868		N/A
Pentagon FCU	GA	30052	Servicemember	N/A
Nissan Motor Acceptance Corporation	NJ	07430		

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/27/2015	Closed with explanation	Yes	No
Web	02/22/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	02/22/2015	Closed with explanation	Yes	No
Web	02/22/2015	Closed with explanation	Yes	No
Web	02/22/2015	Closed with explanation	Yes	No
Web	02/22/2015	Closed with explanation	Yes	No
Web	04/03/2015	Untimely response	No	
Web	02/23/2015	Closed with explanation	Yes	No
Web	02/22/2015	Closed with explanation	Yes	Yes
Web	02/23/2015	Closed with non-monetary relief	Yes	No
Web	02/11/2015	Closed with monetary relief	Yes	No
Web	05/20/2016	Closed with explanation	Yes	
Web	02/23/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Phone	02/18/2015	Closed with explanation	Yes	No
Referral	03/09/2015	Closed with explanation	Yes	Yes
Postal mail	02/25/2015	Closed with non-monetary relief	Yes	No
Web	05/02/2016	In progress	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1250968

1251117

1251126

1262628

1251132

1251136

1251154

1251020

1251175

1251190

1251203

1253182

1237155

1873037

1253208

1236259

1236273

1236274

1263134

1253229

1901530

Consumer Loan Complaints

Based on Consumer Complaints

02/23/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan
02/06/2015	Consumer Loan	Personal line of credit
02/06/2015	Consumer Loan	Installment loan
02/06/2015	Consumer Loan	Installment loan
02/11/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan
02/11/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Installment loan
02/23/2015	Consumer Loan	Personal line of credit
02/23/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Installment loan
02/12/2015	Consumer Loan	Vehicle lease
03/02/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the line of credit

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	FL	32317		N/A
CarMax, Inc.	CA	90008	Older American	N/A
Atlanticus Services Corporation	CA	94521		N/A
Ad Astra Recovery Services Inc	CA	91764		N/A
CashCall, Inc.	TN	37334		N/A
Worth Finance Corporation	CO	80010		N/A
Santander Consumer USA Holdings Inc	MO	65020		N/A
Toyota Motor Credit Corporation	IN	46307		N/A
Capital One	TX	77266		N/A
Midway Resolution Services LLC	TX	75104		N/A
Amex	CA	92869		N/A
First Niagara Bank	PA	15644		N/A
American Credit Acceptance, LLC	TX	78207		N/A
Ford Motor Credit Company	NC	28311	Older American	N/A
Nationstar Mortgage	IL	60068		N/A
Regions Financial Corporation	TX	75230		N/A
AmerAssist A/R Solutions, Inc.	MD	21009		N/A
Nissan Motor Acceptance Corporation	OH	44105		N/A
Enova International, Inc.	NM	88310		N/A
Capital One	TX	78691		N/A
Bank of America	AL	35582		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	02/25/2015	Closed with explanation	Yes	No
Phone	02/27/2015	Closed with explanation	Yes	No
Fax	02/11/2015	Closed	Yes	No
Web	02/11/2015	Closed with explanation	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Referral	03/03/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Referral	03/12/2015	Closed with explanation	Yes	Yes
Web	02/11/2015	Closed with explanation	Yes	Yes
Web	03/09/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	Yes
Web	03/17/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	No
Referral	03/03/2015	Closed with explanation	Yes	Yes
Web	02/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1251971

1253237

1229266

1227896

1228005

1236372

1264565

1235076

1252797

1236439

1263000

1251299

1251320

1263928

1263123

1264403

1253375

1237254

1263150

1256222

1251427

Consumer Loan Complaints

Based on Consumer Complaints

03/02/2015	Consumer Loan	Vehicle lease
02/24/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Vehicle lease
03/02/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Installment loan
02/09/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Installment loan
02/09/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Installment loan
03/05/2015	Consumer Loan	Vehicle loan
02/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	RI	02910		N/A
Exeter Finance Corp	NY	10550		N/A
SunTrust Banks, Inc.	FL	33611		N/A
Wells Fargo & Company	TX	76036		N/A
Ballybunion Enterprises, Inc	TN	37221	Servicemember	N/A
Wells Fargo & Company	NJ	07801		N/A
World Acceptance Corporation	AL	35160	Servicemember	N/A
Nicholas Financial, Inc.	NC	28208		N/A
Santander Consumer USA Holdings Inc	WA	98031		N/A
JPMorgan Chase & Co.	NY	10467		N/A
Santander Consumer USA Holdings Inc	MA	01810	Older American	N/A
Credit Central Holdings, LLC	TN	37388		N/A
Westlake Services, LLC	TN	37043		N/A
1st Franklin Financial Corporation	GA	30248	Servicemember	N/A
Westlake Services, LLC	CA	92021		N/A
BMW Financial Services	DC	20009		N/A
Wells Fargo & Company	CA	93535		N/A
Westlake Services, LLC	FL	33411		N/A
TD Bank US Holding Company	ME	04429		N/A
Wells Fargo & Company	VA	22191		N/A
Ocwen	MI	48081		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/02/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with explanation	Yes	No
Fax	03/03/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	03/12/2015	Closed with monetary relief	Yes	Yes
Web	02/23/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Referral	03/13/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with explanation	Yes	No
Web	03/05/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with monetary relief	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Referral	03/11/2015	Closed with non-monetary relief	Yes	Yes
Web	03/05/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1263964

1254267

1254925

1263212

1269289

1246288

1263302

1254385

1270872

1263994

1254443

1253384

1247448

1239723

1231891

1270505

1264508

1231967

1270784

1269545

1247531

Consumer Loan Complaints

Based on Consumer Complaints

02/19/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
02/19/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Installment loan
03/05/2015	Consumer Loan	Installment loan
02/13/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
02/19/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

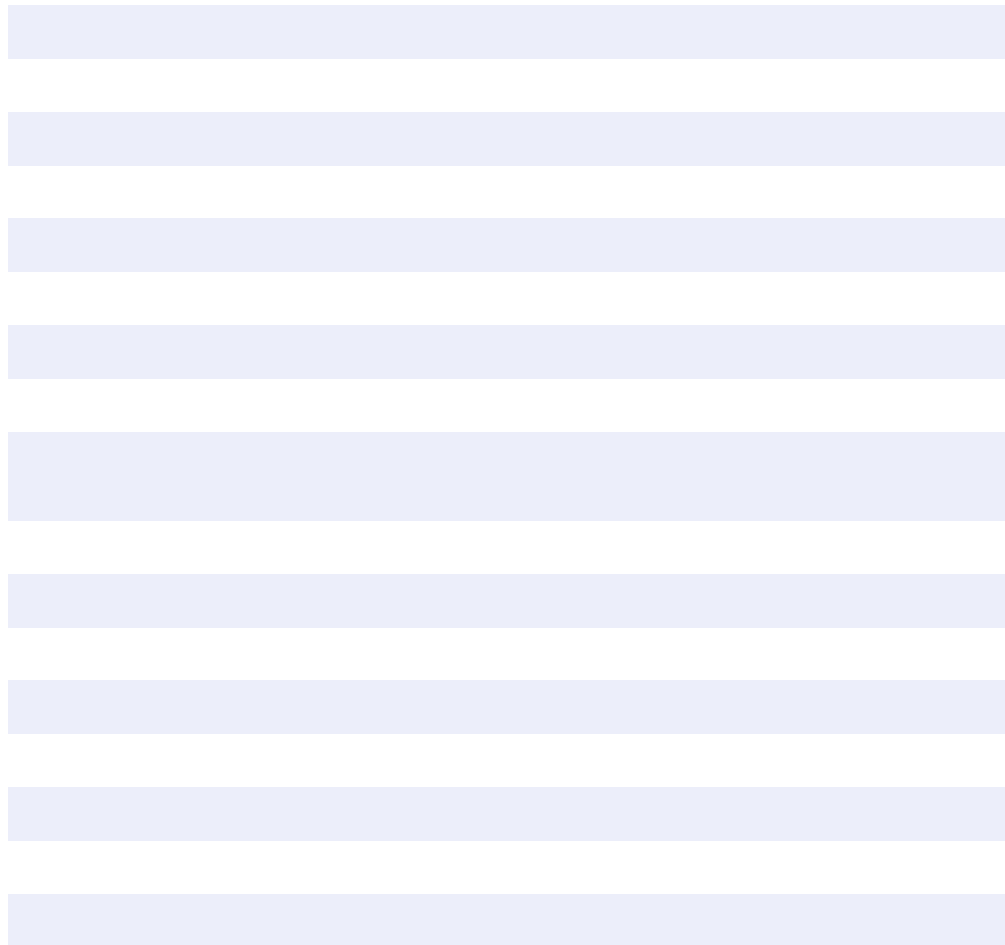
Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

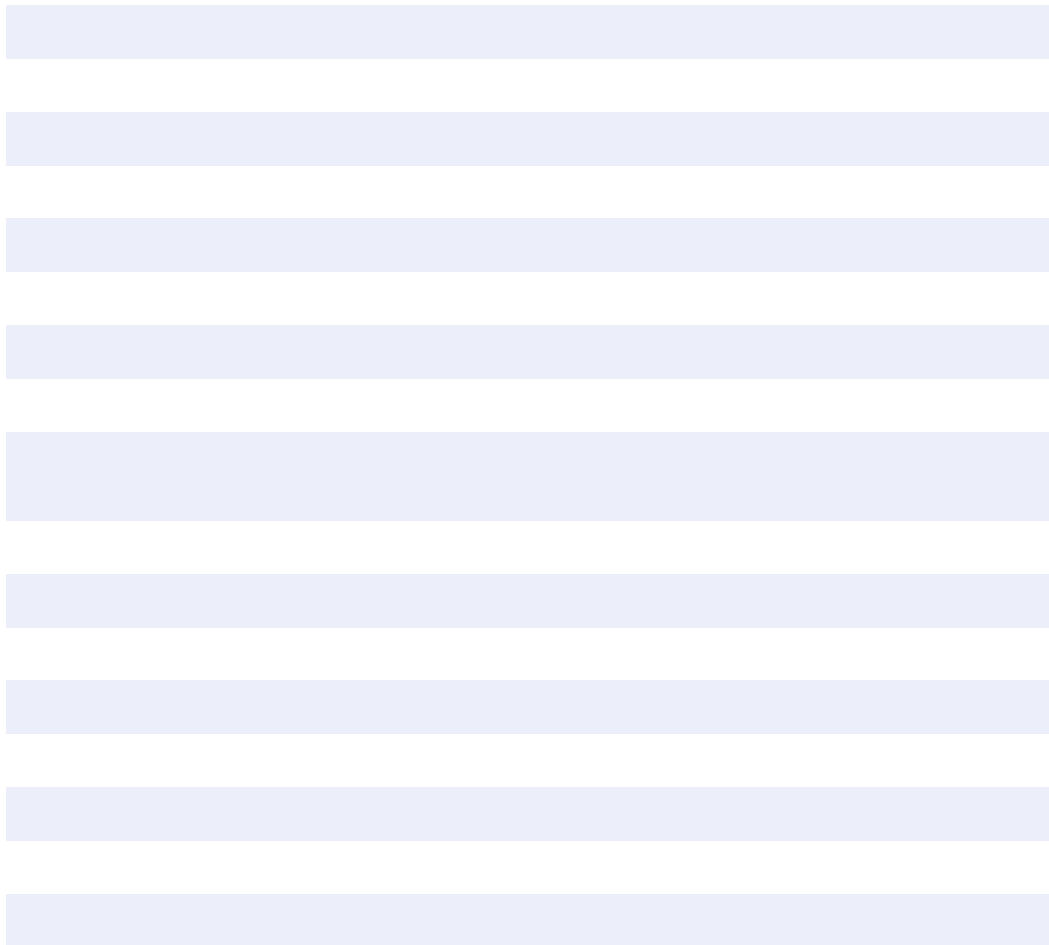
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Discover	TX	77088	Older American, Servicemember	N/A
Bank of America	CA	92404		N/A
Hyundai Capital America	GA	30312		N/A
Ford Motor Credit Company	AL	35209		N/A
Concord Servicing Corporation	MO	65803	Older American	N/A
Capital One	GA	30213		N/A
The Huntington National Bank	OH	44841	Older American	N/A
Cottonwood Financial Ltd.	TX	77019		N/A
TMX Finance LLC	FL	32097		N/A
Ford Motor Credit Company	MD	21222	Older American, Servicemember	N/A
Credit Acceptance Corporation	FL	33165		N/A
Capital One	GA	30126		N/A
Santander Consumer USA Holdings Inc	VA	23462	Older American	N/A
JPMorgan Chase & Co.	NC	28216		N/A
Synchrony Financial	CA	94590	Older American	N/A
Capital One	WA	98240		N/A
Nissan Motor Acceptance Corporation	NY	10462		N/A
JPMorgan Chase & Co.	CA	95521		N/A
Nissan Motor Acceptance Corporation	OH	44224		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	02/20/2015	Closed with explanation	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	Yes
Web	02/19/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	Yes
Phone	03/09/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	Yes
Web	02/09/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Phone	02/20/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Postal mail	02/20/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with monetary relief	Yes	Yes
Web	03/02/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	Yes
Web	03/10/2015	Closed with explanation	Yes	No
Fax	02/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1246387

1255564

1232094

1247583

1269629

1263193

1254700

1232128

1270079

1239045

1276361

1263670

1247866

1232230

1230755

1263679

1262373

1276419

1230810

Consumer Loan Complaints

Based on Consumer Complaints

02/13/2015	Consumer Loan	Vehicle lease
03/02/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Vehicle loan
03/02/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Title loan
02/25/2015	Consumer Loan	Installment loan
03/05/2015	Consumer Loan	Installment loan
03/02/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Installment loan
03/05/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Installment loan
03/05/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle lease
02/10/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

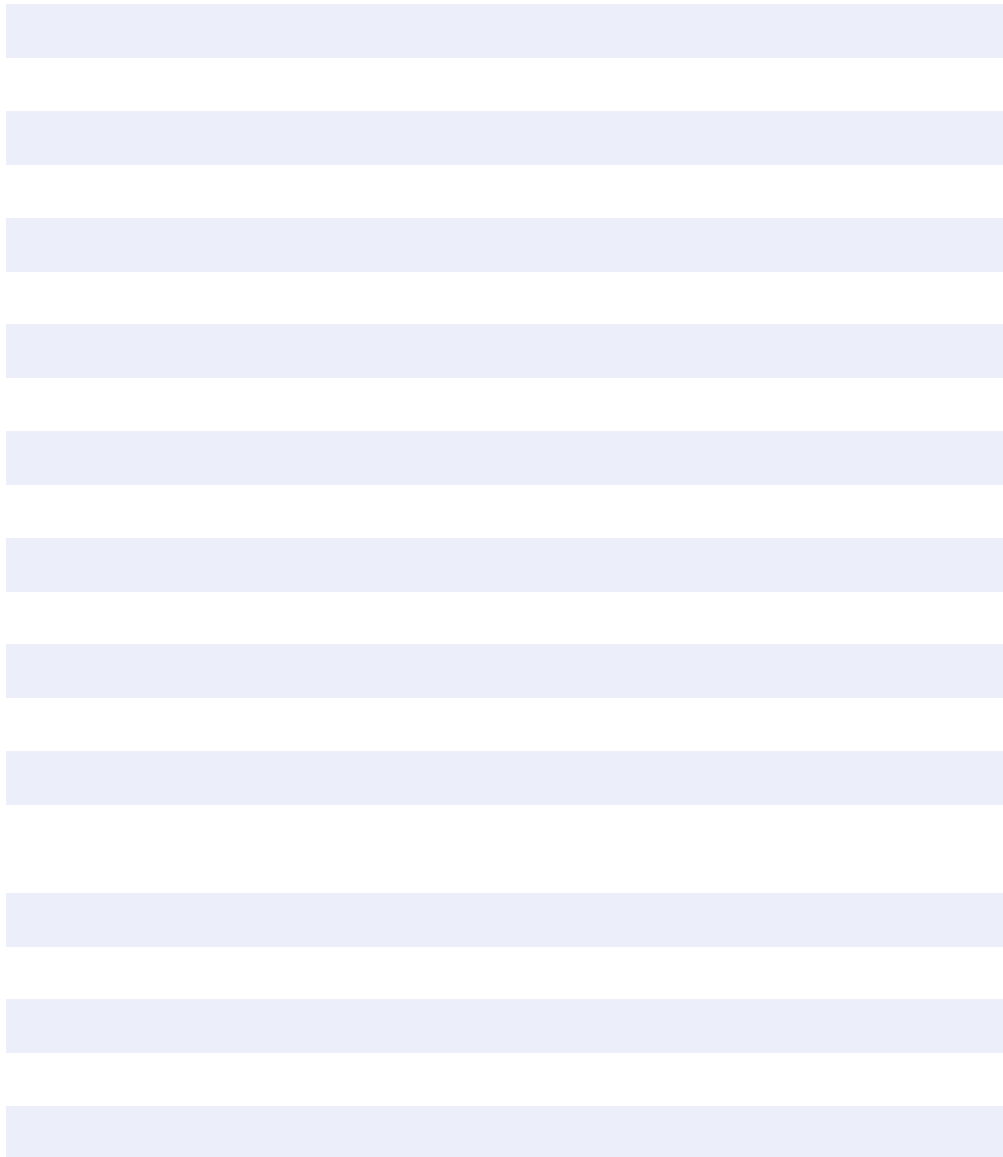
Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

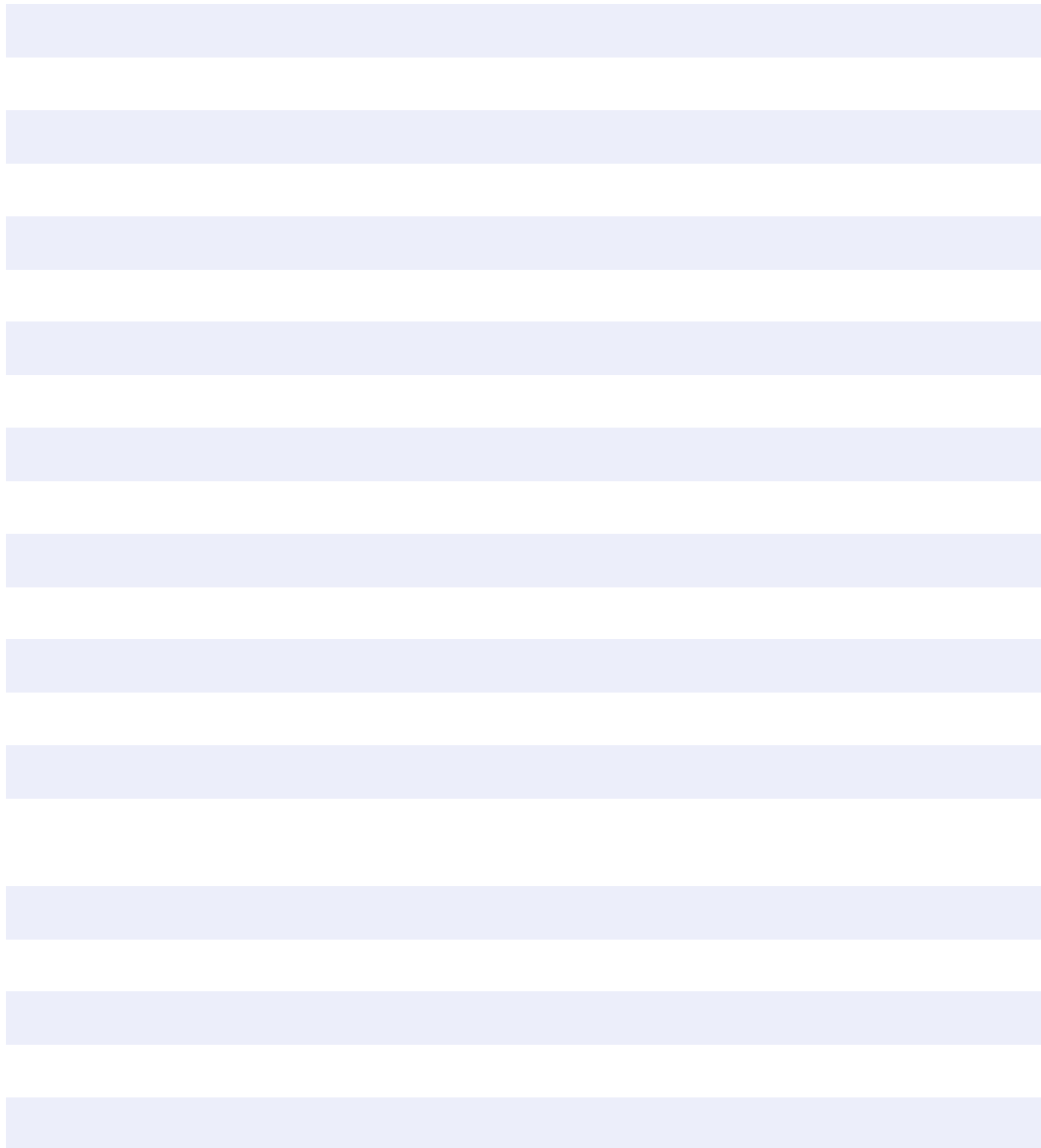
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	WV	26292		N/A
Santander Consumer USA Holdings Inc	OH	45053		N/A
DriveTime	NC	28212		N/A
Wells Fargo & Company	MS	39212		N/A
Westlake Services, LLC	CA	95403		N/A
Fifth Third Financial Corporation	KY	40505		N/A
Mercedes-Benz Financial Services	TX	78714		N/A
EZCORP, Inc.	WI	54806		N/A
OneMain Financial Holdings, LLC	FL	34449		N/A
World Acceptance Corporation	LA	71040		N/A
Credit Central Holdings, LLC	TX	78415		N/A
Wells Fargo & Company	TX	78641		N/A
Toyota Motor Credit Corporation	OR	97013		N/A
TMX Finance LLC	OH	43203		N/A
CashCall, Inc.	CA	90025		N/A
TD Bank US Holding Company	KS	66413	Older American, Servicemember	N/A
Santander Consumer USA Holdings Inc	MS	39206		N/A
Ally Financial Inc.	CA	92801	Older American	N/A
Citibank	DE	19703		N/A
Nissan Motor Acceptance Corporation	TX	76182		N/A
BMW Financial Services	MN	55079		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	02/20/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	03/05/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Referral	03/12/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	02/25/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	03/12/2015	Closed with explanation	Yes	No
Phone	03/09/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Phone	03/12/2015	Closed with non-monetary relief	Yes	No
Postal mail	02/20/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with monetary relief	Yes	No
Referral	03/09/2015	Closed with explanation	Yes	No
Phone	02/10/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with non-monetary relief	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Web	03/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1239283

1263743

1269818

1232313

1255586

1270122

1263801

1255604

1255618

1269863

1263834

1277128

1269876

1239018

1257217

1269905

1232953

1232960

1232891

1232966

1277180

Consumer Loan Complaints

Based on Consumer Complaints

03/11/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Vehicle lease
02/10/2015	Consumer Loan	Vehicle lease
02/10/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Title loan
02/25/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Title loan
03/05/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Installment loan
02/13/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Installment loan
02/05/2016	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Payment to acct not credited

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

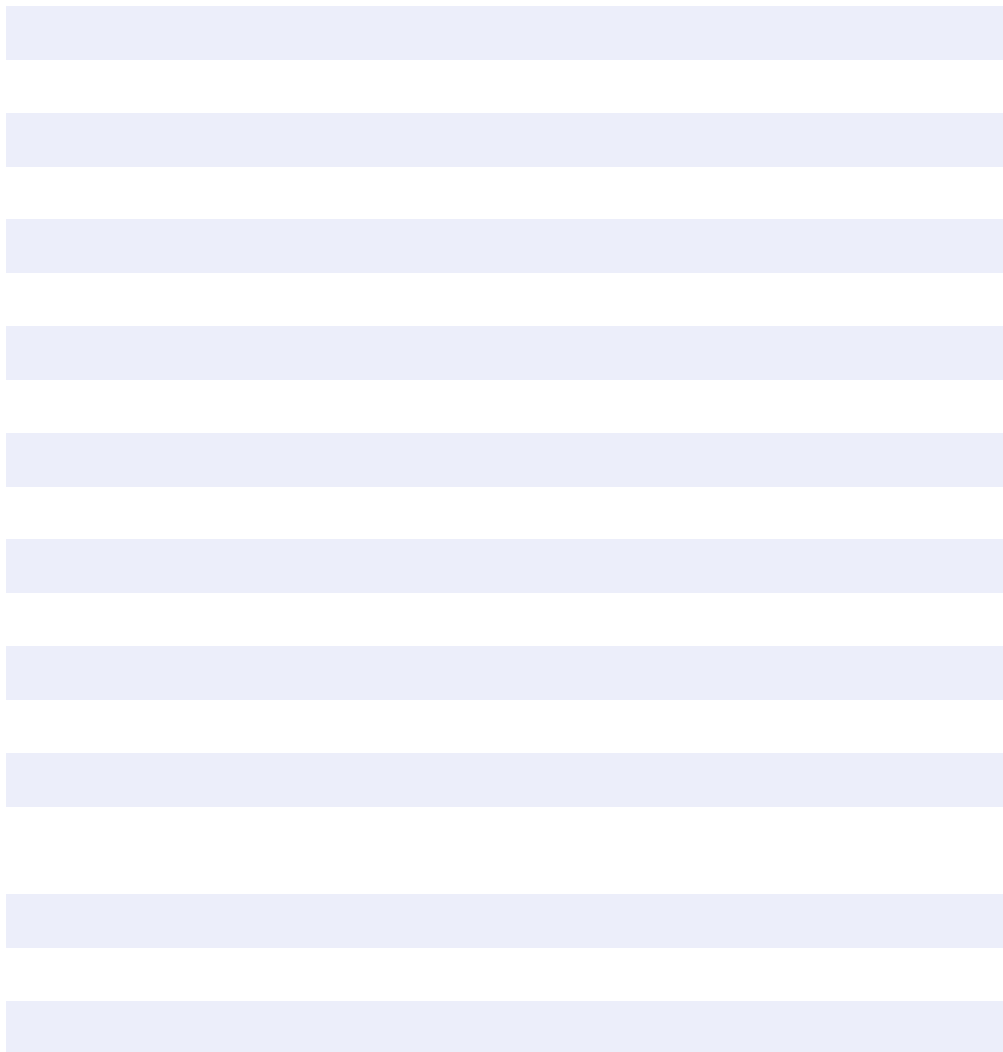
Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	CO	80904		N/A
Ballybunion Enterprises, Inc	MI	48180	Servicemember	N/A
Mariner Finance, LLC	MD	21035		N/A
Ally Financial Inc.	LA	70775		N/A
Toyota Motor Credit Corporation	NY	10012	Older American	N/A
Avant Credit Corporation	IL	60445		N/A
Duvera Billing Services, LLC	WA	98188		N/A
Ballybunion Enterprises, Inc	CA	92054	Servicemember	N/A
TMX Finance LLC	GA	30326		N/A
CashCall, Inc.	CO	80233	Servicemember	N/A
TMX Finance LLC	GA	30326		N/A
State Farm Bank	NY	14611		N/A
Citibank	TN	37722		N/A
DriveTime	VA	23462		N/A
Security Finance	TX	77642		N/A
Express Cash Mart Management	IL	62207		N/A
Synchrony Financial	TX	75007		N/A
Capital One	CA	91040		Consent not provided
Sun Loan Company	TX	77642		N/A
OneMain Financial Holdings, LLC	CO	80301		N/A
Credit Acceptance Corporation	SC	29673	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/11/2015	Closed with non-monetary relief	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with non-monetary relief	Yes	No
Web	03/05/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	Yes
Web	03/17/2015	Closed with monetary relief	Yes	No
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Phone	03/12/2015	Closed with non-monetary relief	Yes	No
Web	02/10/2015	Closed with non-monetary relief	Yes	No
Web	02/13/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	Yes
Web	02/12/2015	Closed with monetary relief	Yes	No
Web	02/08/2016	Closed with non-monetary relief	Yes	No
Web	03/17/2015	Closed with explanation	Yes	Yes
Web	02/10/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1277183

1277193

1248034

1269949

1233006

1232856

1277219

1255719

1257685

1257291

1257686

1268488

1232733

1240179

1277269

1240823

1233112

1773588

1277270

1233124

1279024

Consumer Loan Complaints

Based on Consumer Complaints

03/06/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
03/06/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle loan
02/19/2015	Consumer Loan	Vehicle lease
02/25/2015	Consumer Loan	Vehicle lease
02/25/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle lease
02/19/2015	Consumer Loan	Vehicle lease
02/25/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle lease
03/11/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

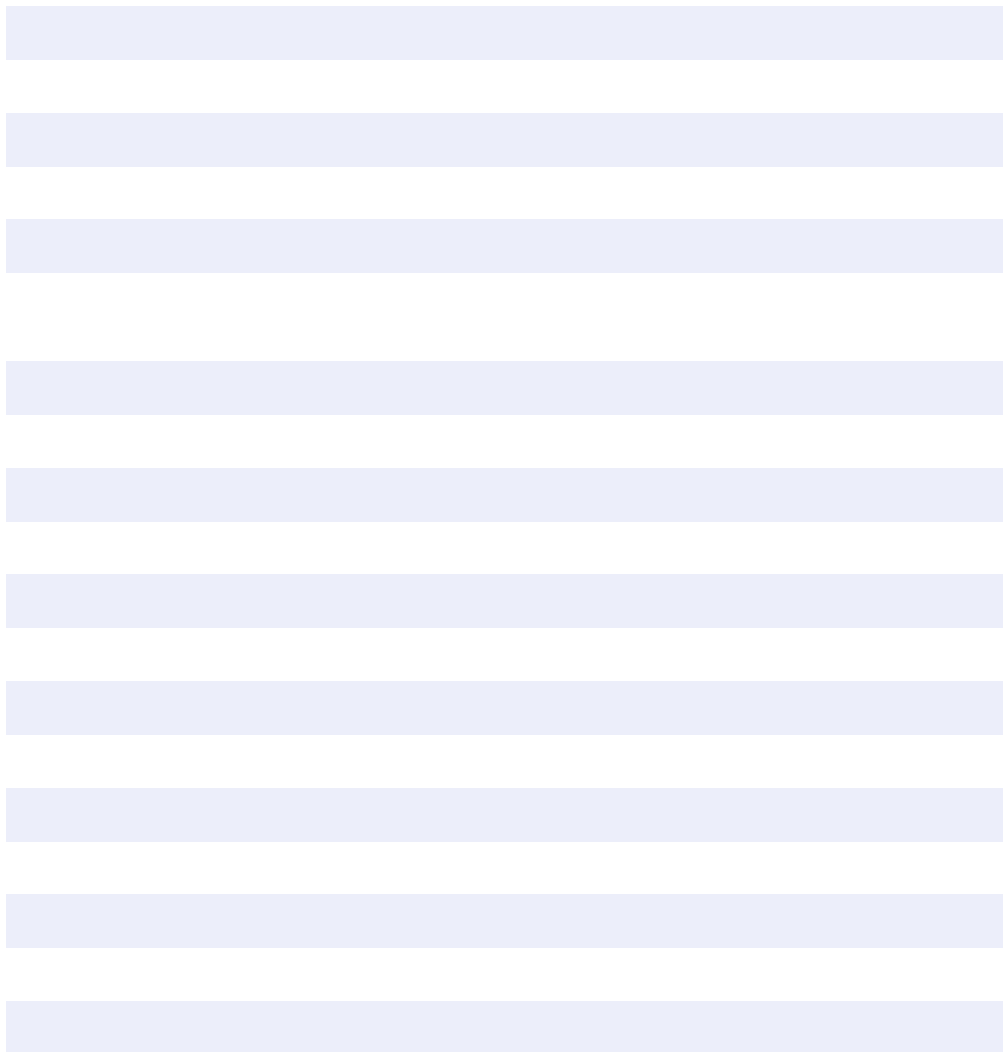
Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	WI	53209		N/A
Wells Fargo & Company	OH	44144		N/A
Capital One	DC	20002		N/A
PNC Bank N.A.	SC	29485		N/A
American Credit Acceptance, LLC	GA	30083		N/A
Security National Automotive Acceptance Company, LLC	NC	28304	Servicemember	N/A
First Data Corporation	NC	28117	Older American	N/A
Credit Central Holdings, LLC	KY	42202	Older American, Servicemember	N/A
Ford Motor Credit Company	AL	35020		N/A
Wells Fargo & Company	CA	94541	Older American	N/A
American Credit Acceptance, LLC	FL	32311		N/A
Citibank	WA	99001	Older American	N/A
Hyundai Capital America	CA	94568	Older American	N/A
U.S. Bancorp	PA	18914		N/A
GM Financial	MA	02324	Older American	N/A
First Heritage Credit, LLC	TN	37122		N/A
American Honda Finance Corporation	OH	43224		N/A
Nissan Motor Acceptance Corporation	CA	92011		N/A
Ally Financial Inc.	CT	06850		N/A
Security Finance	OH	44129		N/A
CashCall, Inc.	OH	43416		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/06/2015	Closed with explanation	Yes	Yes
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with non-monetary relief	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Fax	03/03/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with non-monetary relief	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Fax	02/23/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	No	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Postal mail	03/04/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with non-monetary relief	Yes	No
Web	02/26/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Phone	02/26/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1270608

1270609

1277326

1270630

1255810

1233184

1277037

1270676

1248219

1240296

1257358

1257237

1257385

1246445

1255926

1255929

1246558

1248292

1255950

1277472

1277485

Consumer Loan Complaints

Based on Consumer Complaints

03/11/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle lease
02/10/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle lease
02/19/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/13/2015	Consumer Loan	Installment loan
03/06/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	TX	76051		N/A
Mages & Price LLC	IL	60657		N/A
Tower Loan	MS	38855		N/A
GM Financial	FL	33971		N/A
Nationstar Mortgage	OR	97007		N/A
Santander Consumer USA Holdings Inc	TN	37806	Servicemember	N/A
Hyundai Capital America	FL	32779	Older American	N/A
Santander Consumer USA Holdings Inc	GA	31403		N/A
CashCall, Inc.	VA	20155		N/A
Shermeta Law Group, P.C.	MI	48009		N/A
CarMax, Inc.	MD	21222		N/A
Bank of America	NJ	07740		N/A
CashCall, Inc.	FL	33309		N/A
Wells Fargo & Company	VI	20110	Older American	N/A
Ally Financial Inc.	MO	64029		N/A
Citibank	LA	70809		N/A
GM Financial	PA	18510		N/A
Ford Motor Credit Company	SC	29940		N/A
Santander Consumer USA Holdings Inc	NJ	08857		N/A
Credit Acceptance Corporation	OH	44310		N/A
Exeter Finance Corp	NC	28206		N/A
AC Autopay, LLC	FL	32750		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/17/2015	Closed with non-monetary relief	Yes	No
Web	03/11/2015	Closed with explanation	No	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	Yes
Postal mail	03/16/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Postal mail	02/11/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	Yes
Web	02/13/2015	Closed with explanation	Yes	Yes
Phone	02/23/2015	Closed with explanation	Yes	No
Postal mail	02/11/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	Yes
Phone	03/09/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with monetary relief	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Phone	02/26/2015	Closed with explanation	Yes	No
Phone	03/11/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1278728

1257323

1248369

1232779

1277577

1233460

1277606

1233455

1233475

1232765

1246305

1233508

1239213

1270952

1272086

1277078

1277700

1256198

1257136

1277694

1249152

1233559

Consumer Loan Complaints

Based on Consumer Complaints

02/25/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan
02/13/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Personal line of credit
03/06/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan
03/06/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/25/2016	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle lease
02/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

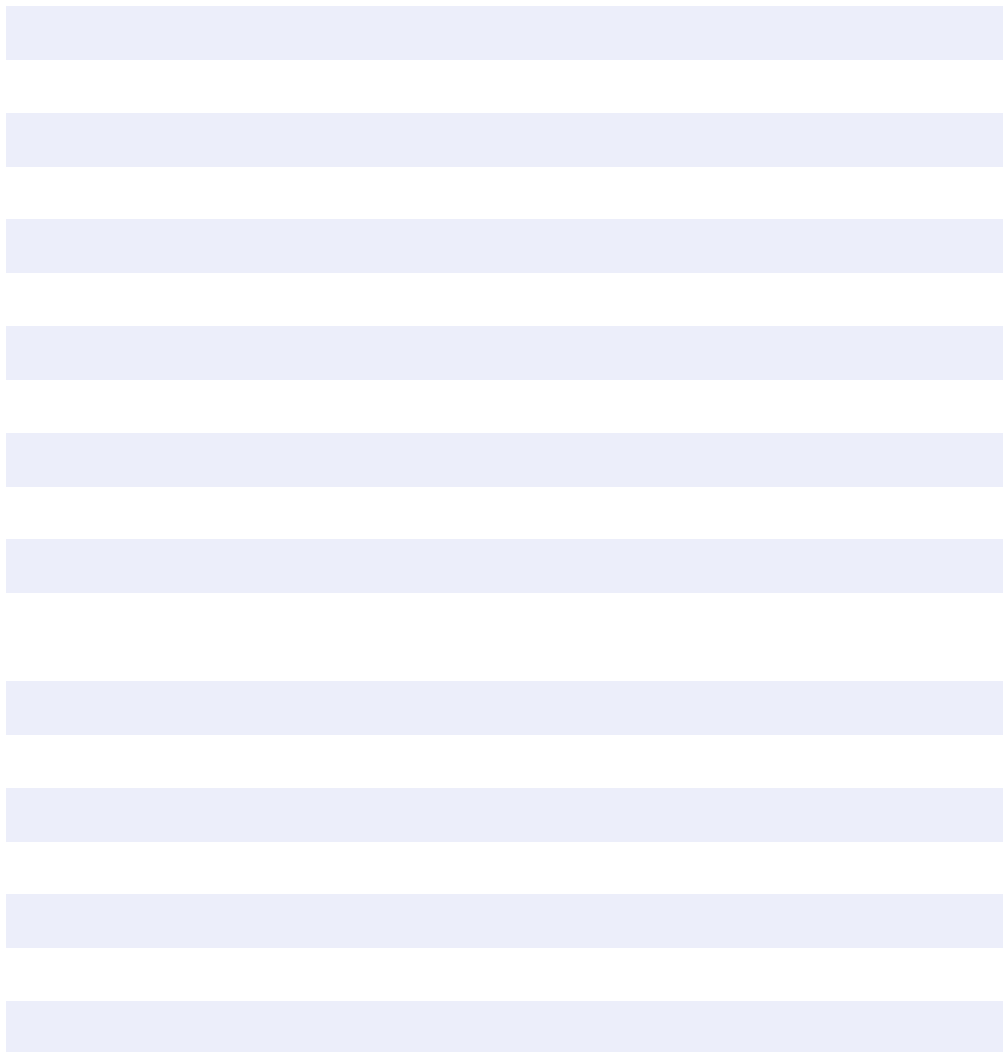
Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

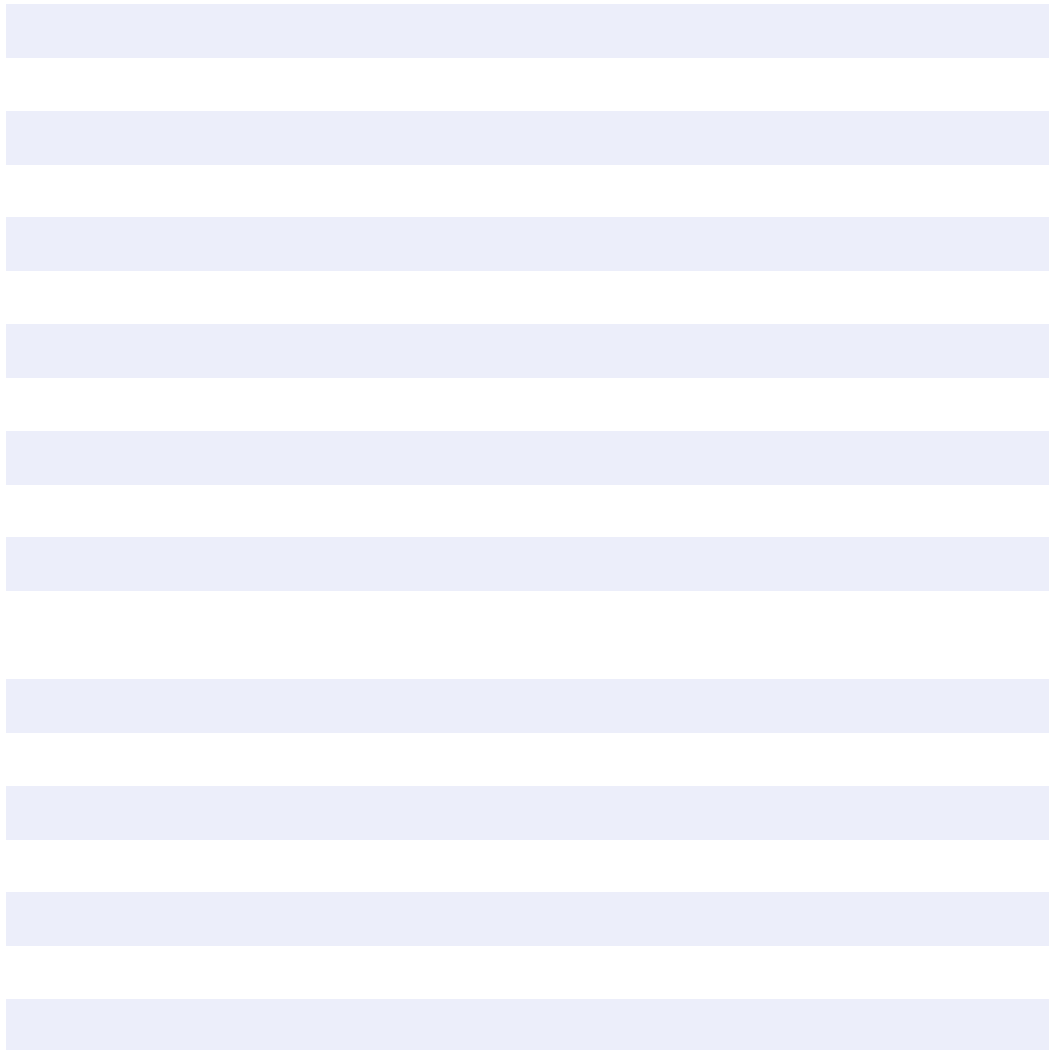
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CT	06010		N/A
Delbert Services	AL	35757	Servicemember	N/A
Consumer Portfolio Services	WA	98338		N/A
Wells Fargo & Company	GA	30014		N/A
Capital One	CA	95820		N/A
Atlantic Credit & Finance, Inc.	FL	33023		N/A
Wells Fargo & Company	CA	90631		N/A
Discover	CA	92628		N/A
JPMorgan Chase & Co.	TX	77388		N/A
HSBC North America Holdings Inc.	NY	13126		N/A
Santander Consumer USA Holdings Inc	GA	30234		N/A
Wells Fargo & Company	CA	95826	Servicemember	N/A
Consumer Portfolio Services	MA	01876		Consent not provided
Ally Financial Inc.	TX	76180		N/A
Harley-Davidson Financial Services, Inc.	NY	11561		N/A
BlueChip Financial	KY	40014		N/A
Receivable Recovery Services, LLC	SC	29325		N/A
Bank of America	AZ	85032		N/A
BMW Financial Services	AZ	85032		N/A
U.S. Auto Credit Corporation	KY	40591		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	03/03/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/13/2015	Closed with explanation	Yes	Yes
Referral	03/02/2015	Closed with explanation	Yes	No
Phone	02/13/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	Yes
Postal mail	04/17/2015	Closed with explanation	Yes	No
Referral	03/19/2015	Closed with non-monetary relief	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/26/2016	Closed with explanation	Yes	
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1256632

1248735

1240579

1232728

1257746

1233594

1278692

1277776

1271064

1249217

1271076

1248588

1801951

1277810

1249234

1272085

1256185

1248823

1249253

1233685

Consumer Loan Complaints

Based on Consumer Complaints

03/06/2015	Consumer Loan	Vehicle lease
03/06/2015	Consumer Loan	Installment loan
02/14/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle lease
02/10/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Vehicle lease
02/14/2015	Consumer Loan	Vehicle loan
02/15/2015	Consumer Loan	Vehicle loan
02/14/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Installment loan
02/14/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Installment loan
02/14/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Installment loan
02/14/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/14/2015	Consumer Loan	Installment loan
03/06/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	CA	91403	Older American	N/A
Bank of the West	SC	29170		N/A
Prestige Financial Services, Inc.	OH	44011		N/A
U.S. Bancorp	NJ	08096		N/A
PNC Bank N.A.	KY	40065	Older American	N/A
U.S. Bancorp	NY	11579		N/A
Santander Consumer USA Holdings Inc	SC	29340		N/A
Ally Financial Inc.	CT	06141		N/A
USAA Savings	TN	37067		N/A
Praxis Financial Solutions, Incorporated	VA	20170		N/A
AALM Consulting Services LTD (International company)	CO	80231		N/A
American Honda Finance Corporation	OK	73505	Servicemember	N/A
Wells Fargo & Company	AZ	85381		N/A
Citibank	OH	45640	Servicemember	N/A
Nissan Motor Acceptance Corporation	VT	05641		N/A
USAA Savings	IL	60174		N/A
Synchrony Financial	GA	31522		N/A
Ally Financial Inc.	MD	20878		N/A
Go Capital Holdings, LLC	MS	39202		N/A
Delbert Services	HI	96817		N/A
PNC Bank N.A.	OH	45011	Older American	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Phone	03/12/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with monetary relief	Yes	No
Web	02/20/2015	Closed with non-monetary relief	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/14/2015	Closed with explanation	Yes	No
Web	02/15/2015	Closed with explanation	Yes	No
Web	02/14/2015	Closed with non-monetary relief	Yes	Yes
Web	03/20/2015	Closed with explanation	Yes	No
Referral	02/13/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	Yes
Web	02/10/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with non-monetary relief	Yes	No
Web	02/14/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	Yes
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/14/2015	Closed with explanation	Yes	Yes
Web	03/26/2015	Closed with explanation	Yes	No
Web	02/14/2015	Closed with explanation	Yes	Yes
Referral	03/12/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1271164

1271169

1240878

1249285

1233713

1249301

1241018

1241435

1241024

1277934

1233780

1241048

1236642

1271269

1241073

1248573

1249390

1240855

1233856

1240863

1271329

Consumer Loan Complaints

Based on Consumer Complaints

02/14/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
02/14/2015	Consumer Loan	Vehicle loan
02/14/2015	Consumer Loan	Installment loan
02/10/2015	Consumer Loan	Vehicle loan
02/15/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle lease
03/06/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/15/2015	Consumer Loan	Vehicle loan
02/15/2015	Consumer Loan	Vehicle loan
02/20/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle loan
02/15/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

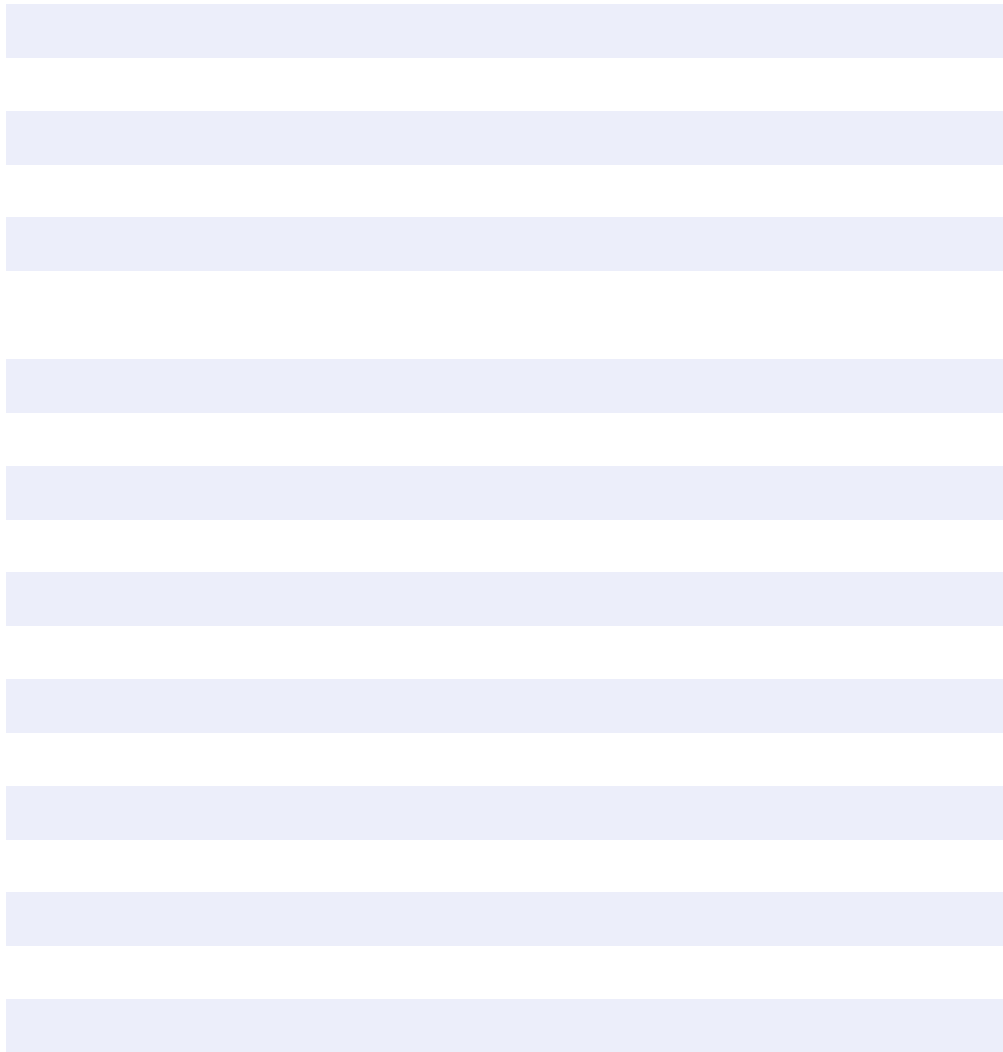
Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	MI	48224		N/A
Mid-Atlantic Finance Co., Inc.	TX	77055		N/A
Whitehouse Law Firm LPA	OH	45230		N/A
Ally Financial Inc.	CO	80031		N/A
Wells Fargo & Company	FL	33881		N/A
Ford Motor Credit Company	PA	15012		N/A
Santander Consumer USA Holdings Inc	SC	29910	Servicemember	N/A
BMW Financial Services	CT	06231	Older American, Servicemember	N/A
Santander Consumer USA Holdings Inc	TX	78002		N/A
GM Financial	NY	10034		N/A
World Omni Financial Corp.	AR	72086	Servicemember	N/A
JPMorgan Chase & Co.	FL	33179		N/A
Santander Consumer USA Holdings Inc	OH	44128		N/A
Nissan Motor Acceptance Corporation	FL	33179		N/A
Mercedes-Benz Financial Services	FL	33179		N/A
Ally Financial Inc.	TX	79413		N/A
Capital One	FL	32216		N/A
Ally Financial Inc.	AL	36272		N/A
Santander Bank US	MA	01108	Older American	N/A
Wells Fargo & Company	CA	93728	Older American	N/A
Synchrony Financial	OH	45629	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/24/2015	Closed with explanation	Yes	Yes
Fax	02/13/2015	Closed with monetary relief	Yes	No
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	02/14/2015	Closed with explanation	Yes	Yes
Web	02/23/2015	Closed with explanation	Yes	Yes
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/15/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	Yes
Web	03/16/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Phone	02/23/2015	Closed with explanation	Yes	Yes
Web	03/16/2015	Closed with explanation	Yes	Yes
Web	02/20/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/15/2015	Closed with explanation	Yes	No
Web	02/15/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1241115

1233873

1278724

1241126

1241142

1233982

1241250

1284418

1271456

1232817

1233212

1283879

1249557

1283880

1283881

1234055

1241356

1241364

1250522

1236599

1241186

Consumer Loan Complaints

Based on Consumer Complaints

03/11/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Title loan
02/15/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
02/10/2015	Consumer Loan	Vehicle lease
03/16/2015	Consumer Loan	Vehicle lease
03/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Personal line of credit
02/16/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
02/20/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Installment loan
02/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
02/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Personal line of credit
03/16/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Taking out the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

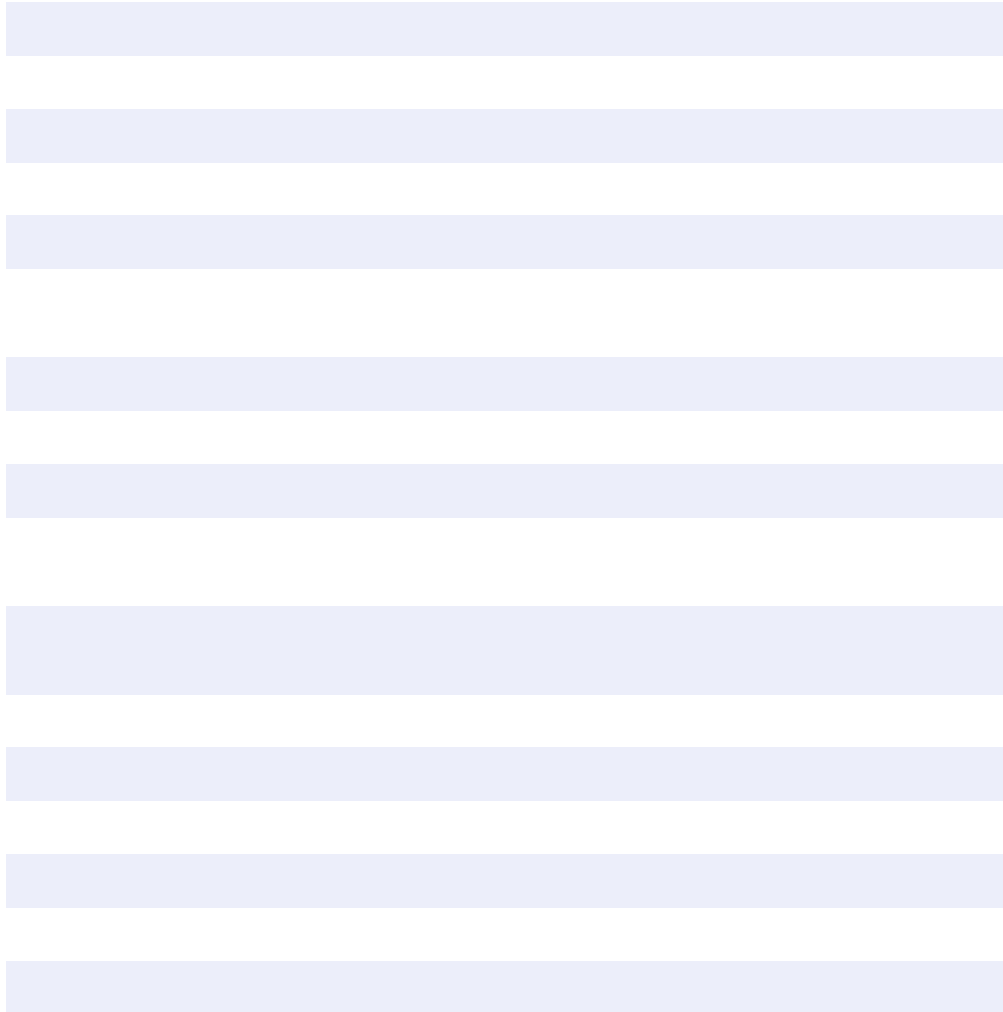
Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	OH	44130	Servicemember	N/A
Advance America, Cash Advance Centers, Inc.	TN	37363		N/A
TMX Finance LLC	TX	77004	Servicemember	N/A
PayPal Holdings, Inc.	CA	74834	Servicemember	N/A
Toyota Motor Credit Corporation	NC	27519		N/A
Ford Motor Credit Company	AZ	85281		N/A
BB&T Financial	KY	41042		N/A
Citibank	ND	58316	Older American, Servicemember	N/A
Citibank	PA	16001		N/A
Ford Motor Credit Company	AL	35954		N/A
Sun Loan Company	TX	78217		N/A
Citibank	CA	90028	Older American, Servicemember	N/A
CashCall, Inc.	IL	60406	Older American, Servicemember	N/A
P&B Capital Group, LLC	WI	53222		N/A
Santander Consumer USA Holdings Inc	FL	33414		N/A
Ally Financial Inc.	OH	45420		N/A
Ally Financial Inc.	TX	77373		N/A
Citibank	VA	24019		N/A
Bank of America	NC	27614		N/A
Ally Financial Inc.	KY	41048		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/19/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	Yes
Web	02/13/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	Yes
Web	03/16/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with monetary relief	Yes	No
Web	03/20/2015	Closed with explanation	Yes	Yes
Web	03/20/2015	Closed with explanation	Yes	No
Phone	03/16/2015	Closed with explanation	Yes	Yes
Web	02/26/2015	Closed with explanation	Yes	Yes
Web	03/18/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Referral	03/18/2015	Closed with explanation	Yes	Yes
Web	02/16/2015	Closed with monetary relief	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Referral	03/16/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	Yes
Web	03/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1278265

1278297

1234159

1241437

1284619

1234185

1287796

1285537

1284729

1241652

1278462

1249764

1278497

1241527

1285517

1241536

1283757

1278571

1284897

1284903

Consumer Loan Complaints

Based on Consumer Complaints

03/11/2015	Consumer Loan	Installment loan
03/11/2015	Consumer Loan	Vehicle loan
03/11/2015	Consumer Loan	Pawn loan
02/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Installment loan
02/16/2015	Consumer Loan	Vehicle lease
03/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Installment loan
02/17/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle lease
02/17/2015	Consumer Loan	Vehicle loan
02/17/2015	Consumer Loan	Vehicle lease
03/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Can't contact lender

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

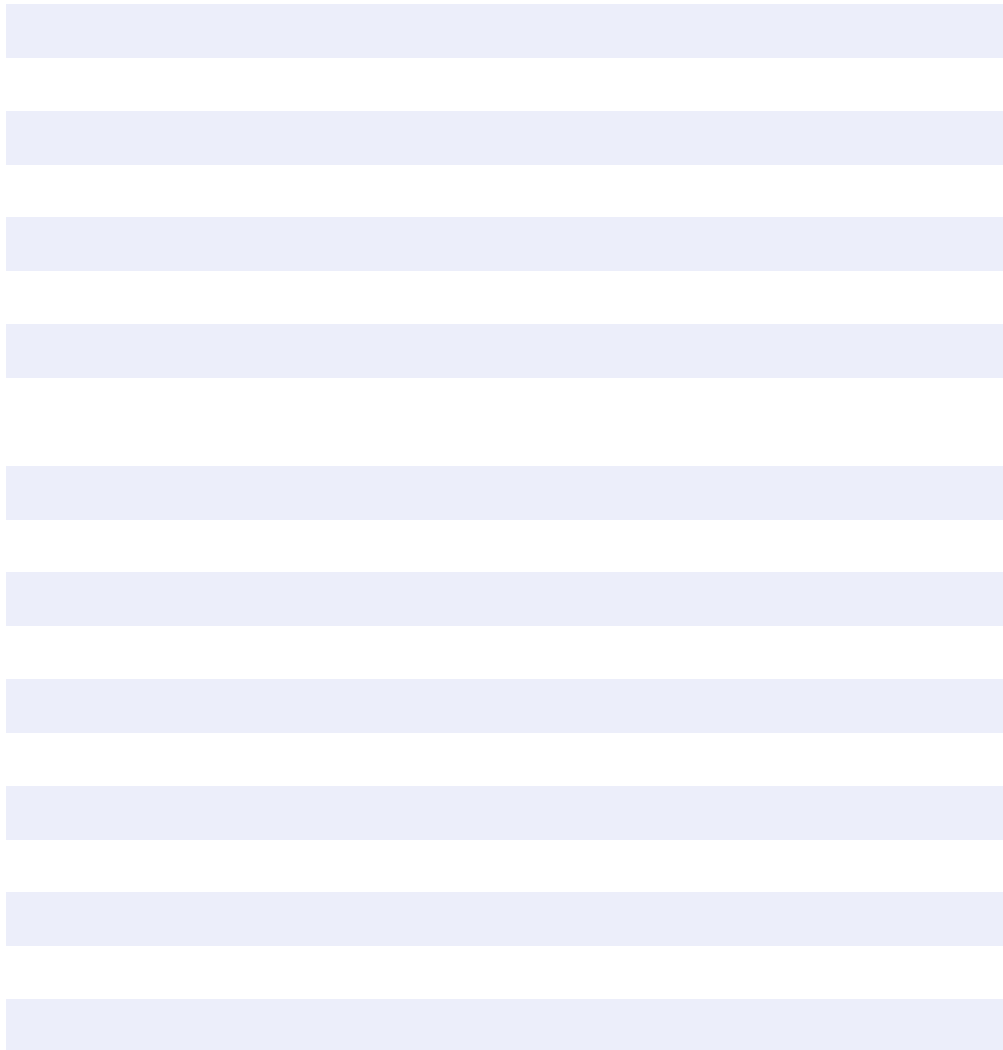
Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	MN	55123		N/A
Ally Financial Inc.	FL	33172	Older American	N/A
OneMain Financial Holdings, LLC	MI	49091		N/A
GVA Holdings, LLC	CA	94132		N/A
Go Capital Holdings, LLC	MI	49120	Servicemember	N/A
Santander Consumer USA Holdings Inc	NV	89502		N/A
Southern Management Corp	TN	37150		N/A
American Honda Finance Corporation	OR	97211		N/A
CashCall, Inc.	WI	54403	Older American, Servicemember	N/A
BMO Harris	MN	55408		N/A
Tower Loan	MS	38756		N/A
Bankers Auto Acceptance	CA	90022		N/A
CashCall, Inc.	MA	01803		N/A
MAS Financial Services, Inc.	CA	92626		N/A
Capital One	TX	77494		N/A
Nissan Motor Acceptance Corporation	NY	11725		N/A
UNIFOUR FINANCIAL SERVICES, LLC	NC	27932		N/A
Ally Financial Inc.	CA	94105		N/A
American Honda Finance Corporation	MO	64503		N/A
Nissan Motor Acceptance Corporation	NH	03290		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/18/2015	Closed with explanation	Yes	Yes
Web	03/11/2015	Closed with monetary relief	Yes	Yes
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with non-monetary relief	Yes	No
Web	03/26/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	02/16/2015	Closed with explanation	Yes	Yes
Phone	03/17/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Phone	03/17/2015	Closed with monetary relief	No	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/17/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1278611

1278616

1278623

1241798

1284936

1279277

1279341

1241514

1285040

1285054

1279367

1242242

1285589

1285140

1285141

1285144

1242267

1242268

1285171

1285212

Consumer Loan Complaints

Based on Consumer Complaints

03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle lease
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Installment loan
03/17/2015	Consumer Loan	Personal line of credit
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle lease
03/17/2015	Consumer Loan	Vehicle loan
02/09/2016	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the line of credit

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	CA	92171		N/A
Citibank	MO	63101	Older American	N/A
Citibank	RI	02878	Older American	N/A
Santander Consumer USA Holdings Inc	CT	06516		N/A
Bank of America	NJ	07106		N/A
Ally Financial Inc.	FL	32245	Older American	N/A
Capital One	MS	39056		N/A
CarFinance Capital LLC	OH	44310		N/A
BMW Financial Services	AZ	85020		N/A
Wells Fargo & Company	OR	97487		N/A
Wells Fargo & Company	IA	50317		N/A
Select Management Resources, LLC	TX	77099		N/A
ONTARIO AUTO LENDING	NY	14530		N/A
Synchrony Financial	LA	70363		N/A
Ally Financial Inc.	CO	81008	Older American	N/A
Wells Fargo & Company	CT	06516		N/A
World Omni Financial Corp.	FL	34690		N/A
BB&T Financial	VA	23454		N/A
Santander Consumer USA Holdings Inc	FL	33973		N/A
1st Franklin Financial Corporation	AL	35904	Servicemember	N/A
JPMorgan Chase & Co.	VA	23454		N/A
Ford Motor Credit Company	CT	06354		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/16/2015	Closed with explanation	Yes	No
Phone	03/17/2015	Closed with non-monetary relief	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Phone	03/23/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed	Yes	Yes
Web	03/17/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Phone	03/18/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with non-monetary relief	Yes	No
Web	04/20/2015	Closed with explanation	Yes	Yes
Phone	03/20/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with explanation	Yes	Yes
Phone	03/17/2015	Closed with explanation	Yes	No
Postal mail	02/12/2016	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Referral	02/25/2015	Closed with explanation	Yes	Yes
Web	03/06/2015	Closed with explanation	Yes	Yes
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1285829

1285259

1285270

1285846

1286054

1283861

1286081

1286105

1286158

1286191

1286211

1286363

1286409

1286428

1286442

1285847

1778964

1244150

1245529

1251467

1244315

1251542

Consumer Loan Complaints

Based on Consumer Complaints

02/18/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Installment loan
02/23/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Personal line of credit
02/23/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Title loan
02/26/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Account terms and changes

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Taking out the loan or lease

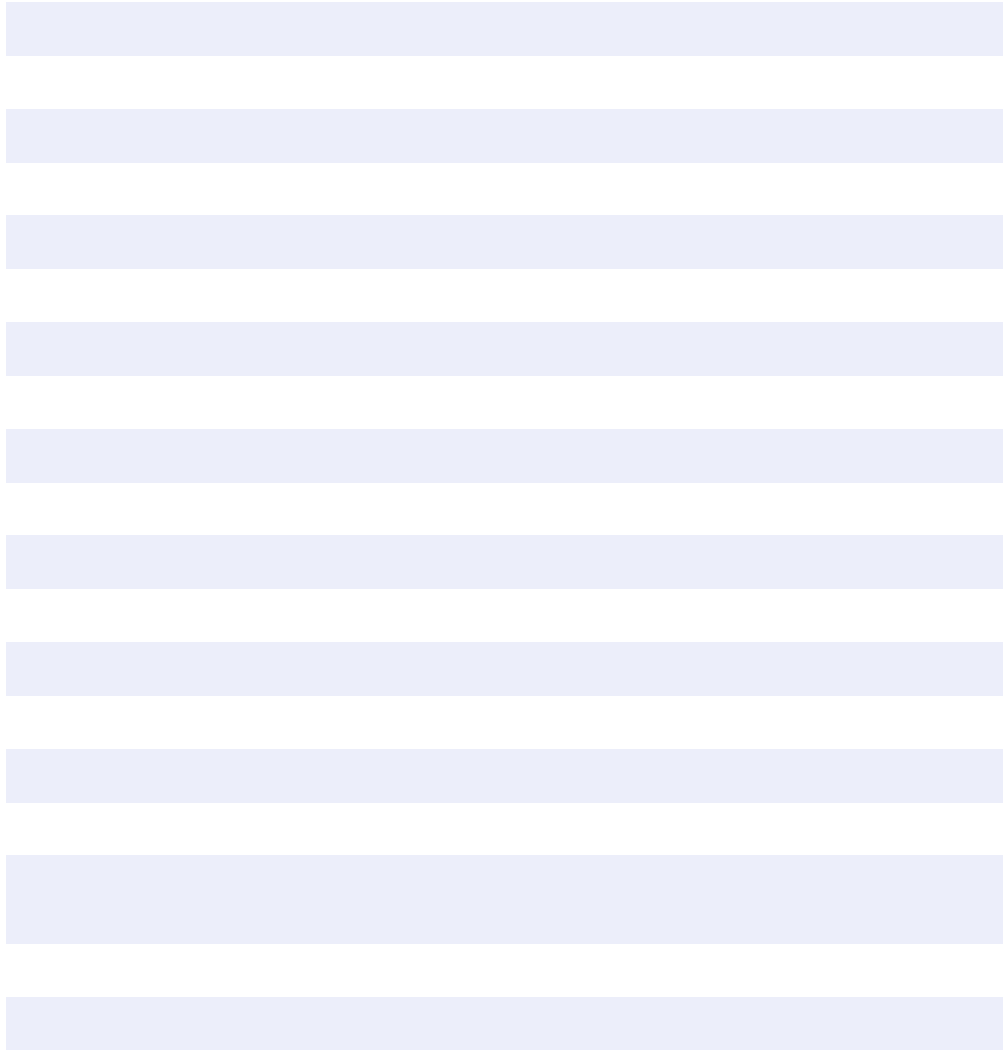
Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

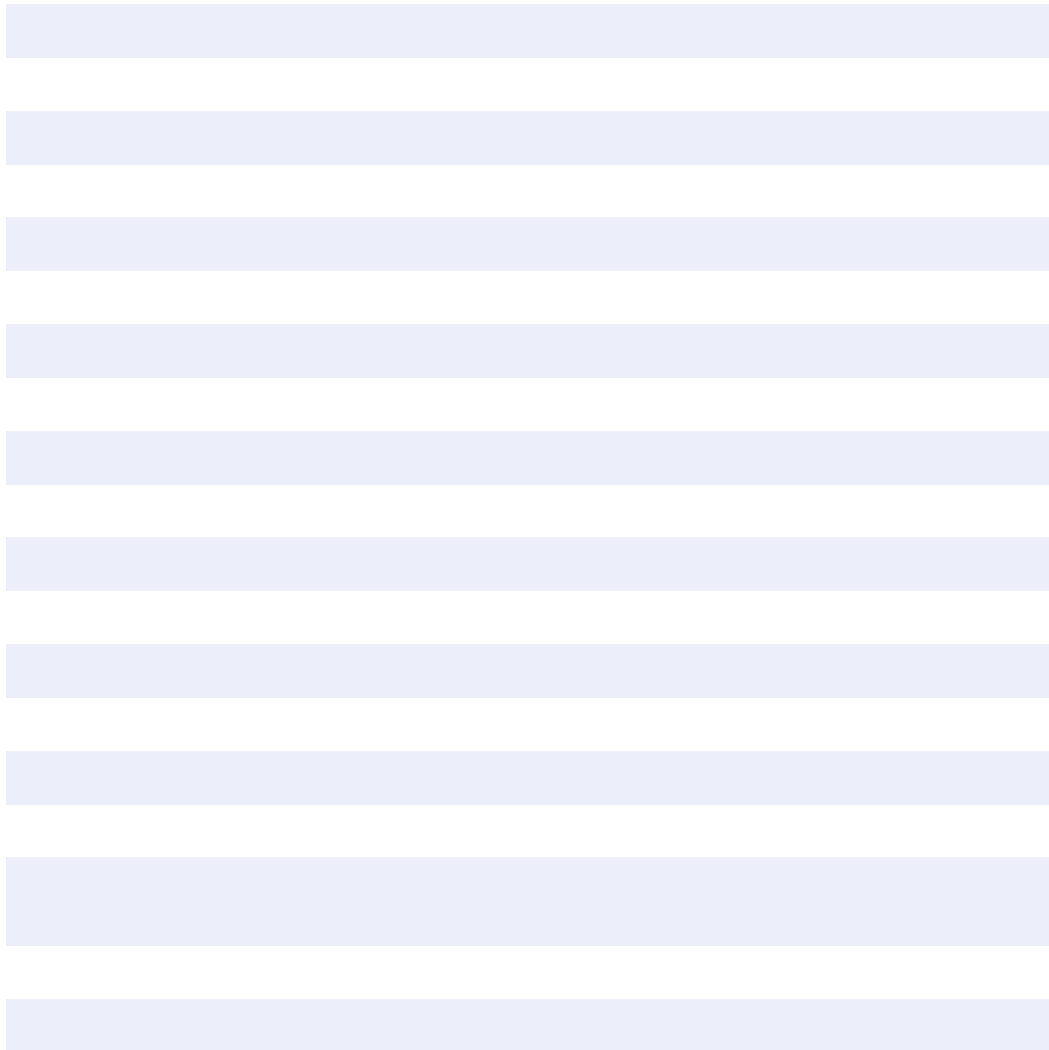
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	MO	63090	Older American	N/A
World Acceptance Corporation	MD	20910		N/A
Delbert Services	OH	44113		N/A
First Investors Financial Services Group, Inc.	WI	53222		N/A
Synchrony Financial	GA	30705		N/A
GM Financial	FL	33314		N/A
Ally Financial Inc.	GA	31763		N/A
Umpqua Holdings Corporation	NV	89701		N/A
World Acceptance Corporation	MO	64083		N/A
JPMorgan Chase & Co.	FL	33314		N/A
Wells Fargo & Company	CA	95020		N/A
Fifth Third Financial Corporation	TX	76643		N/A
JPMorgan Chase & Co.	AL	35124		N/A
Capital One	SC	29576	Older American	N/A
TMX Finance LLC	GA	31907		N/A
TD Bank US Holding Company	MS	39325		N/A
Santander Consumer USA Holdings Inc	MO	64129		N/A
Exeter Finance Corp	OH	43615	Older American, Servicemember	N/A
Wells Fargo & Company	MT	59901		N/A
BHFC Financial Services INC	AZ	85345	Servicemember	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Phone	02/23/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	Yes
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Phone	02/23/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Phone	02/20/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	Yes
Web	02/23/2015	Closed with monetary relief	Yes	No
Web	02/24/2015	Closed with explanation	Yes	Yes
Phone	03/09/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with monetary relief	Yes	Yes
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No
Referral	03/16/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1244092

1244195

1245018

1252643

1266862

1266884

1259057

1266903

1245147

1266885

1244204

1251881

1251886

1245176

1259128

1259158

1268108

1245134

1275584

1259188

Consumer Loan Complaints

Based on Consumer Complaints

02/18/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Personal line of credit
03/13/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Vehicle lease
02/18/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Installment loan
02/27/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle lease
02/27/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Title loan
02/27/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Lender repossessed or sold the vehicle

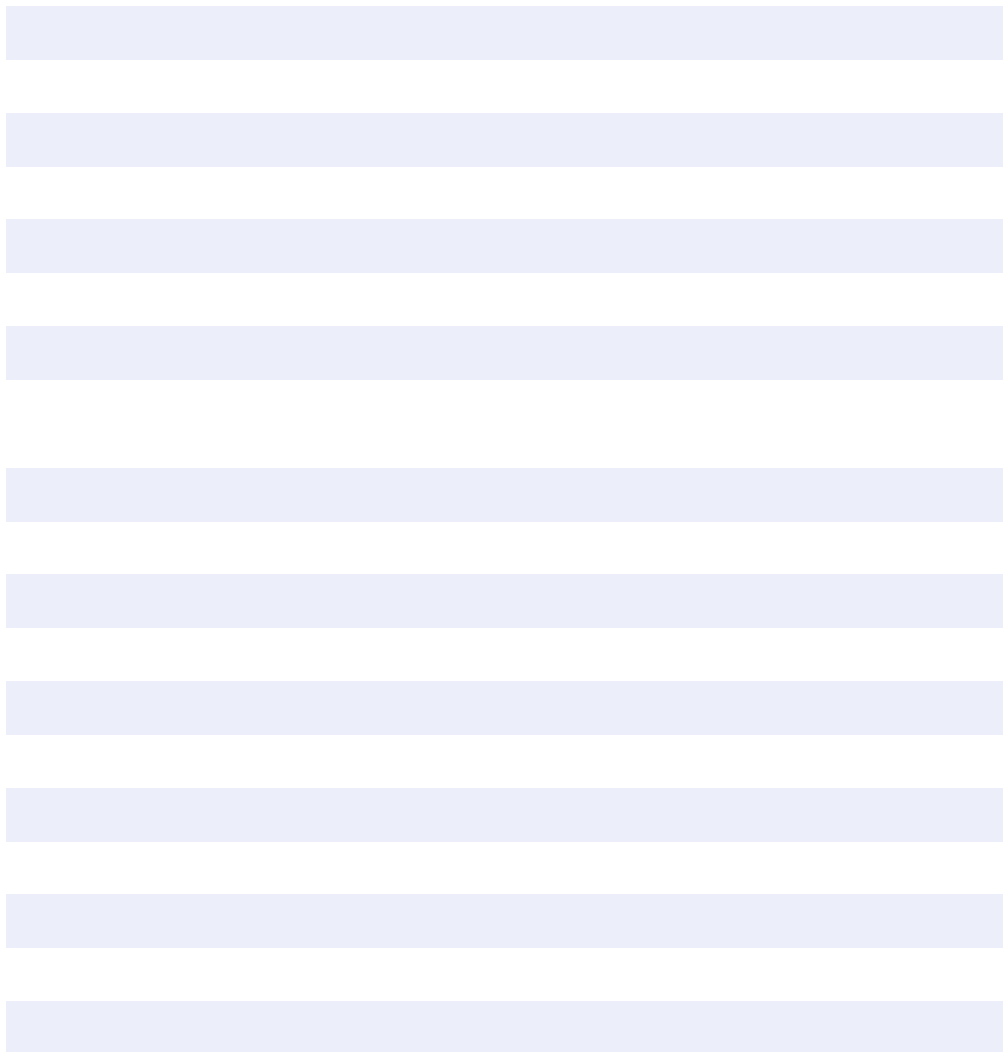
Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Consumer Loan Complaints

Based on Consumer Complaints

BMO Harris	OK	74501		N/A
Nissan Motor Acceptance Corporation	IL	60647		N/A
Ally Financial Inc.	NC	28390	Servicemember	N/A
M&T Bank Corporation	MD	21136		N/A
Santander Consumer USA Holdings Inc	NY	10475		N/A
Lobel Financial Corporation	CA	95815		N/A
Prestige Financial Services, Inc.	AL	35023	Older American	N/A
Ally Financial Inc.	CA	93063		N/A
Tebo Financial Services, Inc.	OH	44125		N/A
First Investors Financial Services Group, Inc.	CO	80134		N/A
Ally Financial Inc.	CO	80422	Older American	N/A
JPMorgan Chase & Co.	CO	80020		N/A
Citibank	CA	91765		N/A
ACE Cash Express Inc.	OH	43302		N/A
Capital One	AZ	85350		N/A
Mercedes-Benz Financial Services	CA	92673		N/A
The Huntington National Bank	OH	44060		N/A
Check into Cash, Inc.	CA	93428		N/A
CarMax, Inc.	NC	27703		N/A
Risecredit, LLC	OH	43615		N/A
CashCall, Inc.	MA	02155		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/24/2015	Closed with explanation	Yes	Yes
Web	02/26/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Referral	03/16/2015	Closed with explanation	Yes	Yes
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with non-monetary relief	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Referral	03/10/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with non-monetary relief	No	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with monetary relief	Yes	No
Web	02/27/2015	Closed with monetary relief	Yes	No
Web	03/04/2015	Closed with non-monetary relief	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1245222

1259191

1267006

1275526

1281857

1252011

1244184

1281943

1245314

1281958

1282002

1267179

1260014

1259968

1282036

1268123

1260012

1245424

1260034

1252213

1245441

Consumer Loan Complaints

Based on Consumer Complaints

03/13/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Installment loan
02/27/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle lease
02/27/2015	Consumer Loan	Vehicle loan
02/23/2015	Consumer Loan	Personal line of credit
03/09/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle lease
02/27/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Installment loan
02/23/2015	Consumer Loan	Installment loan
02/23/2015	Consumer Loan	Installment loan
02/18/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

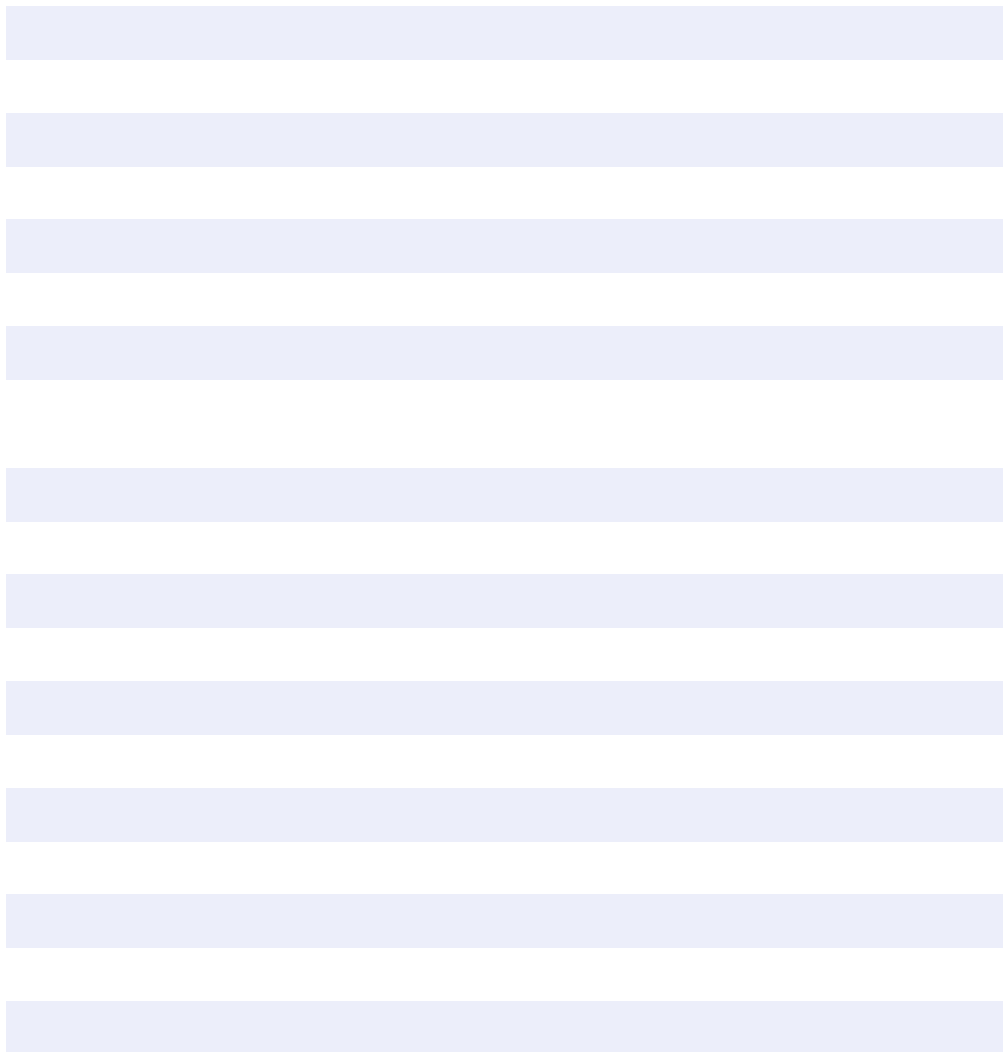
Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Bank of the West	OR	97022	Older American	N/A
Wells Fargo & Company	OH	45040		N/A
Citibank	GA	30311		N/A
First Investors Financial Services Group, Inc.	GA	30705		N/A
Toyota Motor Credit Corporation	CA	91360		N/A
Condor Capital Corp.	FL	34201		N/A
Portfolio Recovery Associates, Inc.	VA	23237		N/A
TCF National Bank	OK	73112		N/A
GM Financial	NY	10469		N/A
SunTrust Banks, Inc.	NC	27332	Older American, Servicemember	N/A
First National Bank of Omaha	NE	68114		N/A
TD Bank US Holding Company	PA	18225		N/A
Ford Motor Credit Company	IL	60031		N/A
Universal Account Servicing, LLC	OK	73112		N/A
OneMain Financial Holdings, LLC	CA	92660		N/A
First Investors Financial Services Group, Inc.	OK	73112		N/A
Cliff's Finance Co., Inc.	TX	76205		N/A
HSBC North America Holdings Inc.	NY	12839	Older American	N/A
Unified Global Group	CA	92078		N/A
Seterus, Inc.	TX	78728		N/A
Dynamic Recovery Solutions, LLC	CA	94608		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/13/2015	Closed with explanation	Yes	Yes
Web	02/27/2015	Closed with explanation	Yes	No
Postal mail	03/02/2015	Closed with non-monetary relief	Yes	No
Web	02/25/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Referral	03/04/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with non-monetary relief	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Phone	02/27/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	Yes
Phone	03/10/2015	Closed with explanation	Yes	No
Phone	02/20/2015	Closed with explanation	Yes	Yes
Web	03/09/2015	Closed with explanation	Yes	No
Phone	03/31/2015	Closed with monetary relief	Yes	Yes
Web	03/09/2015	Closed with non-monetary relief	Yes	No
Web	03/11/2015	Untimely response	No	
Web	03/19/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1282080

1260044

1252228

1245484

1282138

1260599

1267360

1261464

1245570

1261402

1252363

1273905

1244069

1261467

1268252

1261468

1268037

1282268

1253399

1252453

1245709

Consumer Loan Complaints

Based on Consumer Complaints

03/09/2015	Consumer Loan	Installment loan
03/09/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Installment loan
03/09/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Personal line of credit
03/04/2015	Consumer Loan	Vehicle lease
03/13/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Personal line of credit
02/27/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Installment loan
02/27/2015	Consumer Loan	Vehicle loan
02/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a line of credit

Managing the loan or lease

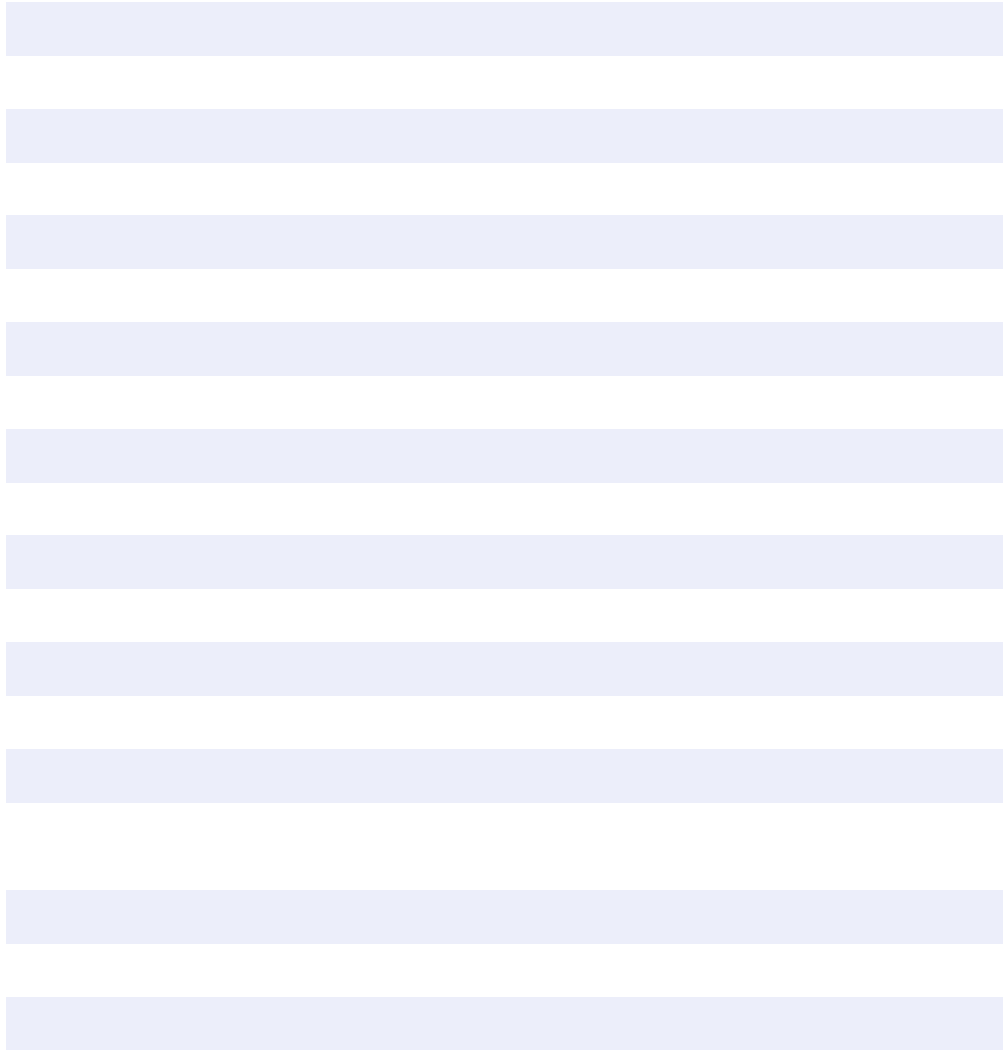
Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

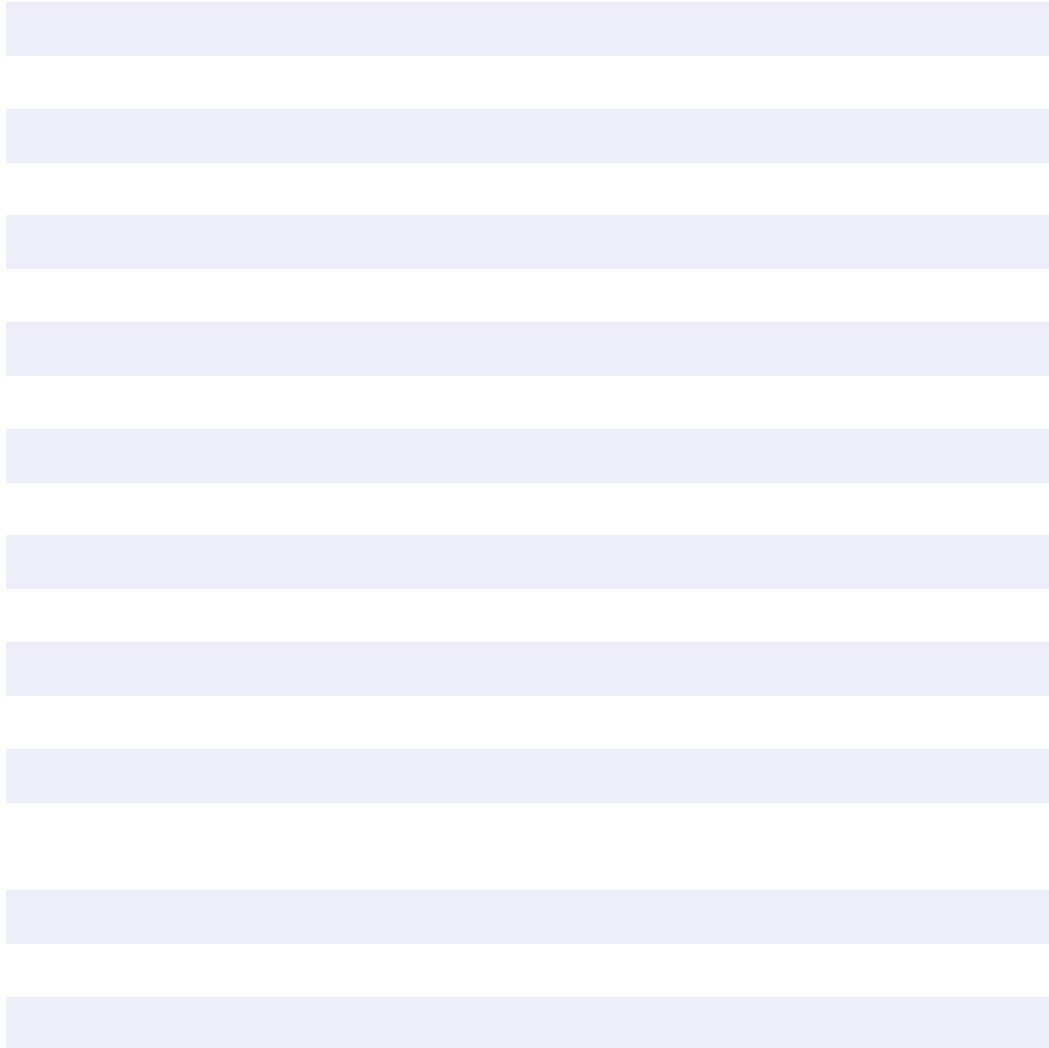
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	GA	30017		N/A
Duvera Billing Services, LLC	IL	60545		N/A
Santander Consumer USA Holdings Inc	FL	32218		N/A
Ally Financial Inc.	TX	75044		N/A
FirstMerit Bank	IL	60085	Older American	N/A
Expert Global Solutions, Inc.	OR	97702		N/A
Ocwen	MI	49456	Servicemember	N/A
Wells Fargo & Company	NJ	08081		N/A
Westlake Services, LLC	MS	39272		N/A
Expert Global Solutions, Inc.	VA	20110		N/A
Santander Consumer USA Holdings Inc	NY	10703		N/A
Flagstar Bank	KS	67208		N/A
VW Credit, Inc	NJ	08753	Older American	N/A
Prestige Financial Services, Inc.	TX	77489	Older American	N/A
Capital One	CA	91709		N/A
Santander Consumer USA Holdings Inc	NY	10703		N/A
Quick Click Loans, LLC	VA	22026	Servicemember	N/A
PayPal Holdings, Inc.	OH	45419	Older American, Servicemember	N/A
Synchrony Financial	VA	20190		N/A
FC HoldCo LLC	NV	89052		N/A
Capital One	NC	27517		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/10/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with monetary relief	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Phone	03/09/2015	Closed	Yes	No
Web	03/09/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	No
Referral	03/12/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	Yes
Referral	03/06/2015	Closed with explanation	Yes	No
Phone	03/05/2015	Closed with explanation	Yes	Yes
Web	03/19/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with non-monetary relief	Yes	Yes
Web	03/09/2015	Closed with explanation	Yes	Yes
Phone	03/11/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	03/04/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1274550

1274044

1268548

1274060

1260326

1274067

1267578

1274071

1245790

1267612

1272693

1267654

1267685

1282868

1267693

1272694

1267702

1260470

1255183

1260490

1245945

Consumer Loan Complaints

Based on Consumer Complaints

03/13/2015	Consumer Loan	Vehicle loan
01/28/2016	Consumer Loan	Installment loan

03/13/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle lease
03/04/2015	Consumer Loan	Vehicle loan
03/04/2016	Consumer Loan	Vehicle loan

03/09/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

[REDACTED]

[REDACTED]

XX/XX/2016 I bought a car from Honda here in XXXX XXXX, a Chrysler PT Cruiser. It was financed by CPS INC located in XXXX XXXX. This car has had major problems costing me close to {\$2000.00} to repair to date. I 've tried to trade this car do to the fact my payments have been on time and up to date just to find out this car has structural damage which was kept hidden from me due to the fact it was not on carfax. I was informed this by XXXX different car companies who both told me this car should not have been sold to me. This car was bought at an auction and the car company was informed which they lied when I went back, not knowing both companies gave me the paper proving they were told. I informed CPS of this when i needed to call them and get my payment moved back a couple of weeks due to one of these high prices to fix this car. No one will trade this car CPS wo n't even help me. I 'm just about out of all my savings and will not be able to keep up with my payments if I have to keep fixing this car besides how dangerous it is to keep driving. please help me if you can I 'm drowning.

[REDACTED]

[REDACTED]

[REDACTED]

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	IN	46816	Older American	N/A
BorrowersFirst, Inc.	PA	19348		Consent not provided
Ally Financial Inc.	TX	75662	Servicemember	N/A
Prestige Financial Services, Inc.	FL	32118		N/A
Wells Fargo & Company	CA	90049		N/A
Consumer Portfolio Services	NC	281XX		Consent provided
Discover	IL	60126		N/A
Bliksum, LLC	CA	90008		N/A
Santander Consumer USA Holdings Inc	IL	62702		N/A
Enova International, Inc.	CA	95336		N/A
Roquemore Holdings LLC	MI	48631		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/13/2015	Closed with non-monetary relief	Yes	No
Web	02/03/2016	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	Yes
Web	03/14/2015	Closed with monetary relief	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	03/10/2016	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	Yes
Web	02/19/2015	Closed with explanation	Yes	Yes
Web	02/24/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1282555

1762026

1282563

1274242

1268559

1815217

1274257

1246637

1246731

1253647

1267833

Consumer Loan Complaints

Based on Consumer Complaints

02/24/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Vehicle lease
03/04/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Installment loan
02/27/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Installment loan
02/27/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Vehicle loan
04/25/2016	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Installment loan
02/27/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	FL	33317		N/A
Universal Acceptance Corporation	WA	99205		N/A
BMW Financial Services	CA	95070		N/A
Santander Consumer USA Holdings Inc	MI	48438		N/A
Castle Credit Corp	TX	77205	Servicemember	N/A
Prestige Financial Services, Inc.	CO	80107		N/A
American Honda Finance Corporation	FL	34744		N/A
Credit Central Holdings, LLC	GA	31410		N/A
Sun Loan Company	TX	78225		N/A
American Honda Finance Corporation	MA	02180		N/A
BBVA Compass	AL	35062		N/A
BMW Financial Services	CA	92880		
First Investors Financial Services Group, Inc.	WI	53222		N/A
Nationwide Intermediary Services Ilc	CA	95117		N/A
Wells Fargo & Company	PA	18951		N/A
Amex	CA	90011		N/A
WAKEFIELD & ASSOCIATES, INC.	MI	48239		N/A
Russell Collection Agency, Inc	MI	48239		N/A
Tower Loan	MS	39652		N/A
Afni, Inc.	MI	48239		N/A
CMRE Financial Services, Inc.	MI	48239		N/A
Credit Protection Association, L.P.	MI	48239		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/24/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with non-monetary relief	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Phone	03/05/2015	Closed with explanation	Yes	Yes
Phone	03/12/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with non-monetary relief	Yes	No
Web	03/04/2015	Closed with explanation	Yes	Yes
Web	04/28/2016	Closed with explanation	Yes	Yes
Web	03/24/2015	Closed with explanation	Yes	Yes
Web	03/24/2015	Closed with explanation	Yes	No
Referral	03/18/2015	Closed with monetary relief	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1253659

1260584

1282629

1267755

1267863

1260607

1253687

1253699

1253707

1260643

1267893

1894805

1289784

1288990

1282837

1260707

1275073

1275074

1246858

1275077

1275078

1275079

Consumer Loan Complaints

Based on Consumer Complaints

03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Installment loan
03/05/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Vehicle loan
03/05/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
03/09/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

I paid my auto loan on the website and received an email to my personal account with an alert stating that it was suspicious. I will like to know if a third party is receiving my payment.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	CA	92408		N/A
ALCHRO INC.	MI	48239		N/A
LJ Ross Associates	MI	48239		N/A
Duncan Solutions, Inc.	MI	48239		N/A
Portfolio Recovery Associates, Inc.	MI	48239		N/A
Social Finance, Inc.	CA	94112		N/A
Ally Financial Inc.	NY	11967		N/A
Sunset Management, Inc	SC	29801		N/A
Citibank	MO	63552	Servicemember	N/A
JPMorgan Chase & Co.	VA	76053	Older American	N/A
Ford Motor Credit Company	IL	60613		N/A
Big Picture Loans, LLC	FL	33563		N/A
Capital One	PA	19027		N/A
Fifth Third Financial Corporation	OH	45244		N/A
Blackhawk Network Holdings Inc.	FL	33765		N/A
DriveTime	AZ	85712		N/A
KeyBank NA	NY	10924		N/A
Westlake Services, LLC	MD	20747		N/A
Ally Financial Inc.	SC	297XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/10/2015	Closed with explanation	Yes	No
Web	03/16/2015	Untimely response	No	
Web	03/16/2015	Closed	Yes	No
Web	03/20/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with monetary relief	Yes	No
Web	03/11/2015	Closed with non-monetary relief	Yes	No
Phone	03/19/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Postal mail	03/21/2015	Closed with explanation	Yes	Yes
Postal mail	03/02/2015	Closed with explanation	Yes	No
Referral	02/25/2015	Closed with explanation	Yes	Yes
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Phone	04/13/2015	Closed with explanation	Yes	Yes
Web	03/16/2015	Closed with explanation	Yes	Yes
Web	03/09/2016	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1275103

1275081

1275082

1275083

1275084

1274845

1246892

1260772

1268609

1289261

1275133

1270070

1255084

1254589

1268659

1275174

1289325

1274805

1825249

Consumer Loan Complaints

Based on Consumer Complaints

03/14/2015	Consumer Loan	Vehicle loan
03/14/2015	Consumer Loan	Vehicle loan
02/19/2015	Consumer Loan	Vehicle loan
02/19/2015	Consumer Loan	Vehicle lease
03/14/2015	Consumer Loan	Installment loan
03/14/2015	Consumer Loan	Pawn loan
03/14/2015	Consumer Loan	Vehicle loan
03/14/2015	Consumer Loan	Vehicle loan
03/14/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan
03/15/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Installment loan
02/19/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Installment loan
02/24/2015	Consumer Loan	Vehicle loan
02/24/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Pawn loan
03/18/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

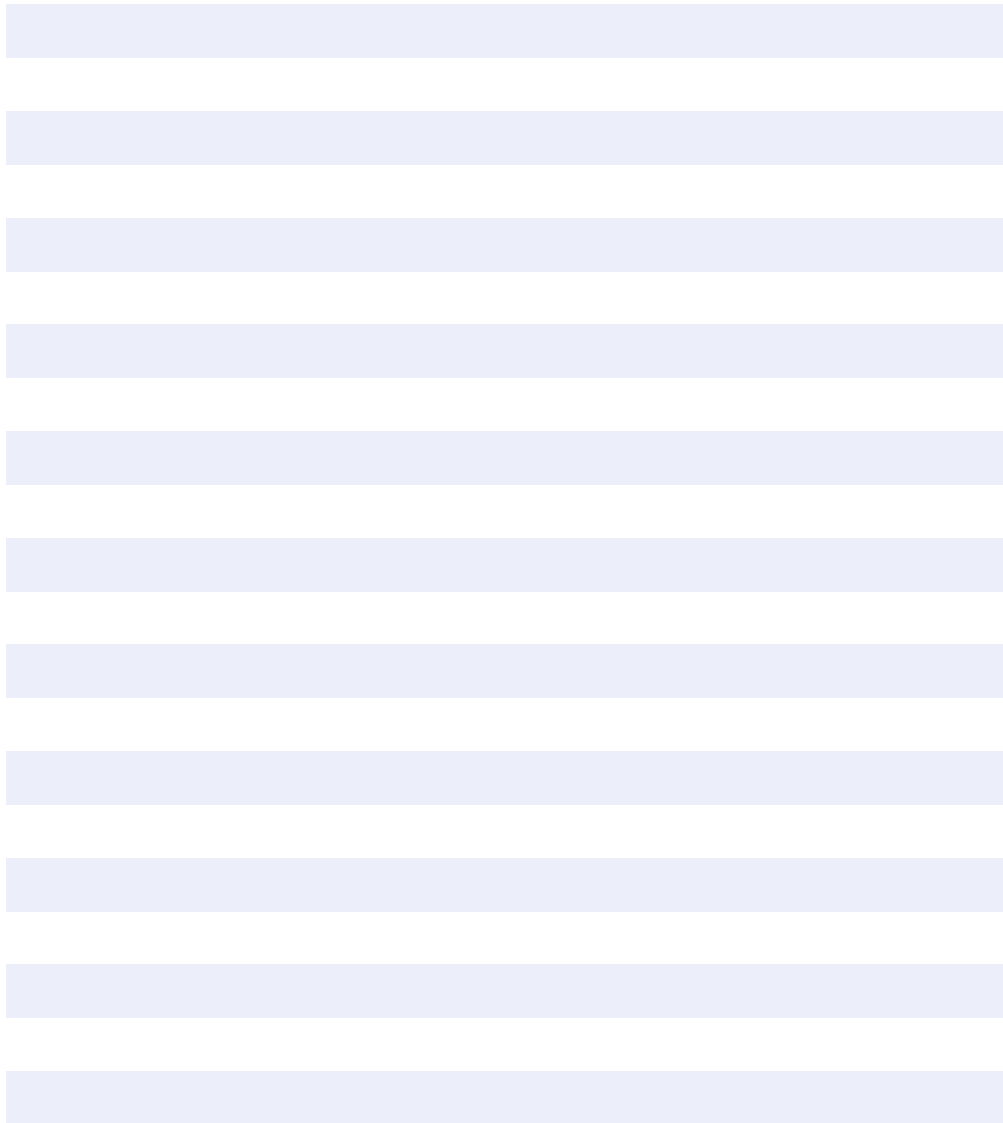
Can't contact lender

Managing the loan or lease

Managing the loan or lease

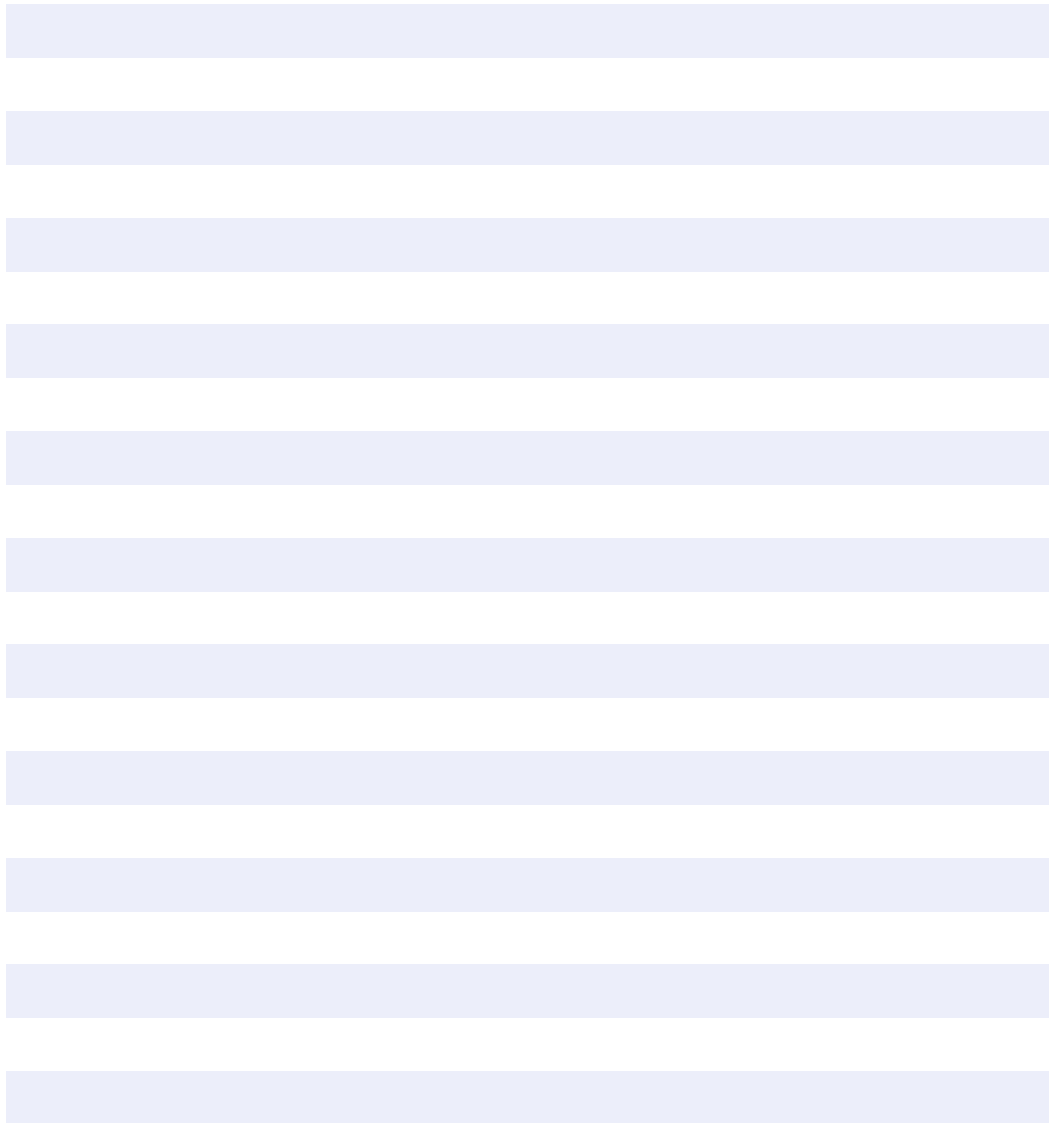
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	MO	65804	Older American	N/A
Ally Financial Inc.	NY	14215		N/A
Santander Consumer USA Holdings Inc	TN	38125		N/A
DriveTime	FL	33578		N/A
DFC Global Corp	AZ	85295	Servicemember	N/A
JPMorgan Chase & Co.	NY	11754		N/A
Toyota Motor Credit Corporation	FL	33813		N/A
Toyota Motor Credit Corporation	TX	75087		N/A
Synchrony Financial	TX	75087		N/A
Citibank	NJ	07924		N/A
GreenSky Trade Credit, LLC	CA	92111	Older American	N/A
Ally Financial Inc.	TX	78214		N/A
Ally Financial Inc.	OH	44614		N/A
Synchrony Financial	KY	40291		N/A
Synchrony Financial	NY	11933		N/A
HSBC North America Holdings Inc.	GA	30344		N/A
Capital One	IL	60652		N/A
CashCall, Inc.	NH	03820		N/A
GM Financial	FL	34744		N/A
Citibank	AL	36867		N/A
Prestige Financial Services, Inc.	AZ	85225		N/A
JPMorgan Chase & Co.	NH	07719		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/14/2015	Closed with explanation	Yes	No
Web	03/14/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	03/14/2015	Closed	Yes	Yes
Web	03/20/2015	Closed with explanation	Yes	No
Web	03/14/2015	Closed with explanation	Yes	No
Web	03/14/2015	Closed with explanation	Yes	Yes
Web	03/20/2015	Closed with explanation	Yes	No
Referral	03/24/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Web	03/15/2015	Closed with explanation	Yes	No
Referral	03/16/2015	Closed with monetary relief	Yes	No
Web	03/24/2015	Closed with monetary relief	Yes	No
Web	02/25/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with non-monetary relief	Yes	No
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	03/10/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with non-monetary relief	Yes	No
Web	03/25/2015	Closed with explanation	Yes	Yes
Referral	03/25/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1283320

1283322

1247067

1247075

1283366

1283381

1283385

1283152

1283153

1289395

1274843

1283500

1275718

1289433

1247168

1254941

1254024

1254046

1274812

1260992

1289466

1289483

Consumer Loan Complaints

Based on Consumer Complaints

03/18/2015	Consumer Loan	Installment loan
03/15/2015	Consumer Loan	Vehicle loan
03/15/2015	Consumer Loan	Vehicle lease
03/10/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
02/27/2015	Consumer Loan	Vehicle loan
01/22/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Yet another complaint against Consumer Portfolio Services. This will be my XXXX and Hopefully final complaint against them. They have replied to an earlier complaint, I have disputed it and have had no response. so here it is. The contract should be NULL and Void as the Main applicant (XXXX XXXX) NEVER signed the contract.

The contract should be deemed null and void.

1.

On the contract you can see that the due date is to be the XXXX of each month. When the XXXX payment was made early, (on the first of the month to be considered for the up-coming payment on the XXXX). Cps took it upon themselves to change the due date to the XXXX of the month, in the situation, it showed that a payment had been made for the XXXX of the previous month and then due again 2 days later on the XXXX (which is when the account started showing a delinquency). XXXX XXXX noticed the account was showing behind, when in fact it was paid ahead. He contacted CPS via phone and was told they had permission to change the due date, he said that neither he nor XXXX XXXX authorized this change, they dismissed it and refused to put the date back to the XXXX. He then asked for a written and signed document from either him or XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Rubin & Yates, LLC	IL	60087		N/A
Wells Fargo & Company	GA	31313	Servicemember	N/A
American Honda Finance Corporation	VA	20176		N/A
Santander Consumer USA Holdings Inc	IN	46254		N/A
Santander Consumer USA Holdings Inc	PA	16365		N/A
Wells Fargo & Company	TX	78160		N/A
Consumer Portfolio Services	FL	338XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/25/2015	Untimely response	No	
Web	03/15/2015	Closed with explanation	Yes	No
Web	03/15/2015	Closed with non-monetary relief	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	Yes
Web	02/27/2015	Closed with monetary relief	Yes	No
Web	01/28/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1289488

1283567

1283571

1275380

1261043

1261045

1753599

Consumer Loan Complaints

Based on Consumer Complaints

03/15/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX, requesting proof of the change, it has been over 4 years and still no such document!!!

2.

XXXX XXXX was NOT present at the time of purchase and did NOT sign the contract for the loan. Her son was employed by the selling dealership and was allowed by the selling dealership to purchase and sign the contract for XXXX XXXX, even though she may have given verbal permission over the phone for him to do so, there was NO power of attorney signed. A hand writing analysis can be performed to verify the signature is Not XXXX signature. In fact she was at her place of employment (working) XXXX miles away from the selling dealership. (this can be proved from payroll records.) 3.

The vehicle was purchased for a 3rd party, which to the best of my knowledge is NOT allowed by CPS. In fact neither XXXX XXXX nor XXXX XXXX ever driven the vehicle (the vehicle in question is a manual shift, neither one of them know how to drive a manual transmission.) The contract itself is not even a CPS contract. Cps has been trying to implement policies and fees off of someone else 's contract. The contract is on an XXXX contract, and only has CPS (hand written) on it, with NO address or phone contact information for CPS.

For any one or all of the above reasons, the contract should be considered NULL and VOID, and the vehicle returned to CPS, with all and any Balances removed, and the loan as a whole be removed from XXXX XXXX and XXXX XXXX credit reports considering she NEVER signed the contract in the first place.

We have copies of the contract and XXXX XXXX Signature that can be provided, we can also go to a notary public to verify her signature if needed.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

FL

33971

Servicemember

N/A

TMX Finance LLC

GA

31021

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/17/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1283602

1275419

Consumer Loan Complaints

Based on Consumer Complaints

03/05/2015	Consumer Loan	Personal line of credit
03/05/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle loan
03/16/2015	Consumer Loan	Vehicle lease
03/18/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Installment loan
02/28/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle lease
02/28/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle lease
03/05/2015	Consumer Loan	Installment loan
03/19/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	WI	54143	Older American	N/A
CashCall, Inc.	AL	36587		N/A
JPMorgan Chase & Co.	TX	75094		N/A
Navient Solutions, Inc.	NY	10940		N/A
GM Financial	GA	30655		N/A
TCF National Bank	TX	75103		N/A
CarMax, Inc.	TX	75050		N/A
Ally Financial Inc.	FL	33154		N/A
Santander Bank US	PA	17361		N/A
Wells Fargo & Company	TX	78155	Servicemember	N/A
American Credit Acceptance, LLC	AZ	85710		N/A
Citibank	NJ	08037		N/A
Banco Santander Puerto Rico				N/A
Capital One	HI	96819	Servicemember	N/A
Nissan Motor Acceptance Corporation	GA	30084		N/A
American Honda Finance Corporation	NJ	07470		N/A
Mid-Atlantic Finance Co., Inc.	FL	32250		N/A
Harvard Collections, LLC	FL	34698		N/A
Ally Financial Inc.	VA	22204		N/A
CashCall, Inc.	CA	91709		N/A
Signature Performance Tiburon, LLC	NJ	07701		

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/05/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with explanation	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with explanation	Yes	Yes
Web	03/20/2015	Closed with explanation	Yes	Yes
Web	03/20/2015	Closed with non-monetary relief	Yes	No
Web	03/16/2015	Closed with explanation	Yes	Yes
Postal mail	03/25/2015	Closed with monetary relief	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with explanation	Yes	No
Postal mail	03/20/2015	Closed with explanation	Yes	No
Web	02/28/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with non-monetary relief	Yes	No
Web	02/28/2015	Closed with monetary relief	Yes	No
Web	03/17/2015	Closed	Yes	No
Referral	03/18/2015	Closed with monetary relief	Yes	No
Web	03/05/2015	Closed with explanation	Yes	Yes
Web	03/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1269028

1269037

1283933

1274993

1283946

1283890

1283966

1283913

1288043

1274905

1275647

1289744

1284022

1261691

1289757

1290134

1261724

1275688

1284696

1269246

1290455

Consumer Loan Complaints

Based on Consumer Complaints

03/10/2015	Consumer Loan	Vehicle loan
02/28/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Vehicle lease
02/28/2015	Consumer Loan	Title loan
03/19/2015	Consumer Loan	Vehicle loan
03/23/2015	Consumer Loan	Vehicle loan
02/28/2015	Consumer Loan	Installment loan
04/10/2016	Consumer Loan	Vehicle loan
02/28/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan
03/23/2015	Consumer Loan	Vehicle loan
02/28/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Received a loan I didn't apply for

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX, 2016 Ally Financial sent me XXXX different letters pertaining to my disputes regarding inquiries that I observed on my XXXX Report. I wrote Ally Financial a letter on XXXX XXXX, 2016 advising that I did n't recall giving Ally financial authorization to do a hard inquire on my credit report. Ally Financial has placed the burden on me to contact the original institution to verify that the inquire were authorized which is a violation of the FCRA (1681 (a) (4)). Ally Financial is not acting in good faith because my individual dispute with XXXX regarding the inquire XXXX XXXX XXXX by Ally Financial, XXXX deleted the inquire from my credit report because they were unable to provide me any documentation that gave them or Ally Financial to conduct a hard inquire on my credit report.

Due to inconsistencies in the amount owed that I was told by M & T Bank and the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	IN	47130		N/A
Select Management Resources, LLC	TX	79605		N/A
DriveTime	NC	28211		N/A
Check into Cash, Inc.	TN	38115		N/A
Berco Finance Corp	OR	972XX		Other
SunTrust Banks, Inc.	FL	32804		Consent not provided
Regional Acquisition Group, Inc.	IL	60538		N/A
Ally Financial Inc.	FL	331XX		Consent provided
Nissan Motor Acceptance Corporation	MA	02360		N/A
JPMorgan Chase & Co.	GA	300XX		
American Honda Finance Corporation	UT	84036		N/A
Capital One	FL	32256		N/A
M&T Bank Corporation	VA	221XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/10/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with non-monetary relief	No	No
Phone	03/17/2015	Closed with explanation	Yes	No
Web	02/28/2015	Closed with monetary relief	Yes	No
Web	04/25/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	Yes
Web	03/06/2015	Closed with explanation	Yes	No
Web	04/10/2016	Closed with explanation	Yes	Yes
Web	02/28/2015	Closed with explanation	Yes	Yes
Web	03/19/2015	Closed with explanation	Yes	No
Postal mail	03/27/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1275714

1261972

1275754

1261785

1290479

1296734

1261789

1872518

1261946

1290506

1295112

1261831

1290492

Consumer Loan Complaints

Based on Consumer Complaints

03/23/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

amount that was reported to the credit reporting agencies, I was advised to write a good will letter in order to address the issue and request the negative entry be removed from my credit report all together. I had a vehicle that was stolen and it was declared a total loss by insurance company. The insurance company and the GAP insurance company paid the outstanding balance of the loan, but I was told by M & T Bank that there was still a balance due on the loan. In good faith, without having received any proof as to why there was still a balance, I made a partial payment towards the remaining debt. I then sent the goodwill letter still offering to pay the remainder of the debt, but in exchange for the removal of the negative entry on my credit report. At one point, in XXXX 2015, per my credit monitoring agency, it showed a delinquent balance of {\$0.00}, but when I checked my credit report again on XXXX XXXX 2015, there was a delinquent balance of {\$1400.00}. The monies from the GAP insurance and my insurance company has been paid, M & T Bank says that I still owe {\$620.00}, of which {\$210.00} has already been paid. I contacted M & T Bank via return receipt mail, but I have not been given the courtesy of a response yet.

it was a rent to own managed by XXXX al. we were told by realtor that payment would be XXXX a month with XXXX down and could buy the property in 2 years. The payment ended up being XXXX a month. We had already moved in so we decided to tough it out for 2 years until we could refinance. the start date was XX/XX/XXXX. Two years later we tried to go forward with purchase at fair market value but investor didn't want to he didn't want to sell at market value he expected the price to go up and real estate prices hit the bottom. so he said to pay him the XXXX a month not to XXXX. I told him that in XX/XX/XXXX last payment we moved to hotel in XX/XX/XXXX and in XX/XX/XXXX rented another place .we had XXXX invested and lost it all thanks to these people. XXXX has the audacity to report this against my credit report and even use the wrong date .They have XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

NCC Business Services, Inc.

AL

357XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/25/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1296925

Consumer Loan Complaints

Based on Consumer Complaints


03/10/2015	Consumer Loan	Vehicle lease
03/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

delinquency XX/XX/XXXX if you look at my address history you will see we did not live there so could not owe them rent. we left owing them XXXX but after our deposit and payments they actually owe us. They put it with NCC business services (XXXX) i have called them with no response. These people are wrong in what they are doing for one thing do n't owe them a dime and they have ruined my credit. This needs to be deleted from my credit file and the fake ledger they kept destroyed. The dates reported are no good just like their company. I hope no one else has to go through this night mare. Do not rent to own people it 's a scam.

I applied for a loan with XXXX XXXX and had purchased XXXX vehicle during the month of XXXX 2014. I was told that I would be getting a good deal on the vehicles in which i purchased. I later found out that the interest rate charged for the loans at the time was almost XXXX times that of the average consumer for the credit score that I had and when I came back to speak to the finance manager. The dealership had let her go for fudging many of the loans and jacking up many customers interest in order to make a higher commission and she was no longer employed with the company due to her increasing many loans on the interest that some of their consumers were paying. The dealership as of today 's date has never contacted me and had i not inquired I would have never known the truth. When I applied my credit score was showing XXXX approximately and thought that I would get the lowest interest rate at the dealership offered but instead I received an interest rate that was nearly XXXX of that of the regular consumer. I am requesting an investigation on the lending of loans and services of this company based on the following Discrimination based on race, and color, gender for I was charged a higher rate than other consumers of a different race, gender or color I request an immediate investigation on the loans that were processed during the time that I applied and it will show this to be a everyday factor practice based

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

VW Credit, Inc	NY	10974	N/A
Hyundai Capital America	MS	392XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/10/2015	Closed with monetary relief	Yes	Yes
Web	03/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

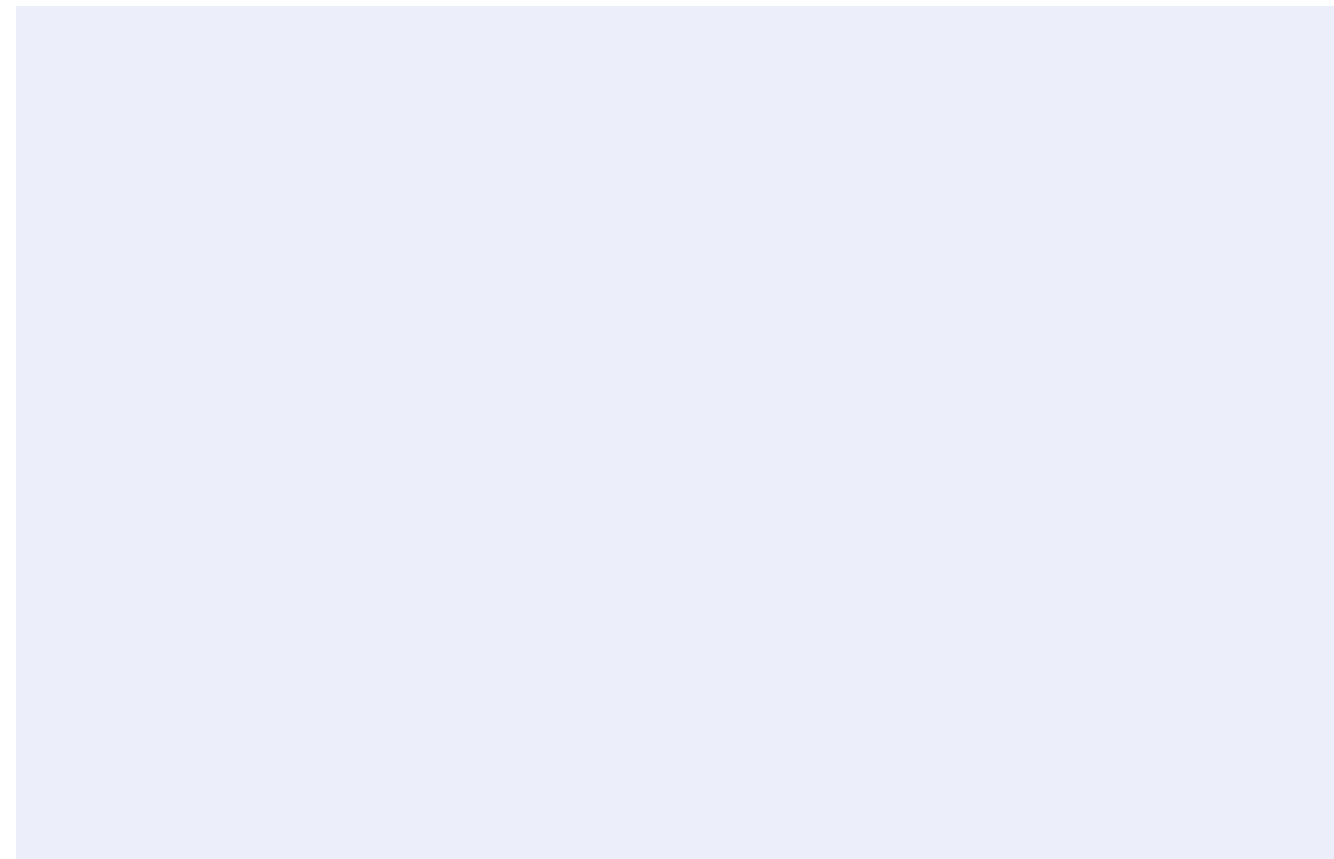
1275860

1292159



Consumer Loan Complaints

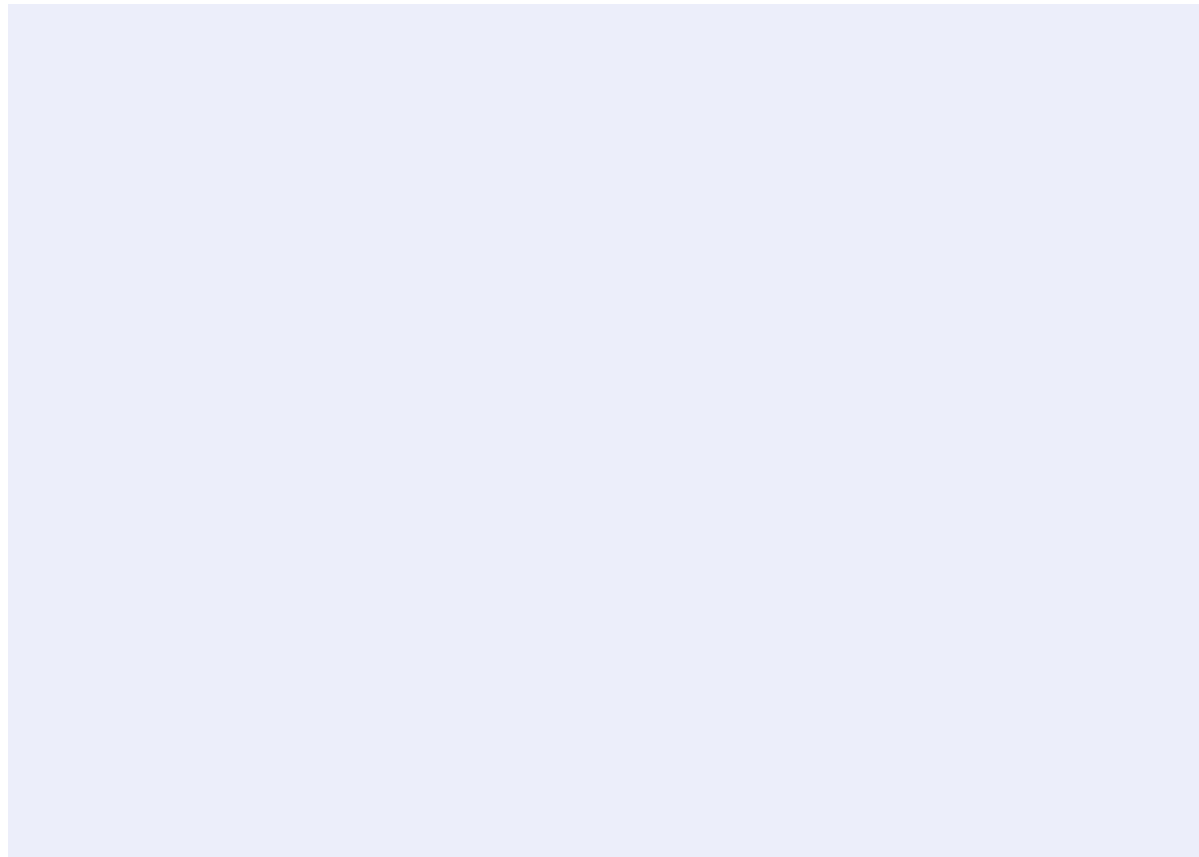
Based on Consumer Complaints



03/10/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
02/28/2015	Consumer Loan	Installment loan
03/16/2015	Consumer Loan	Vehicle loan
03/10/2015	Consumer Loan	Installment loan
03/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

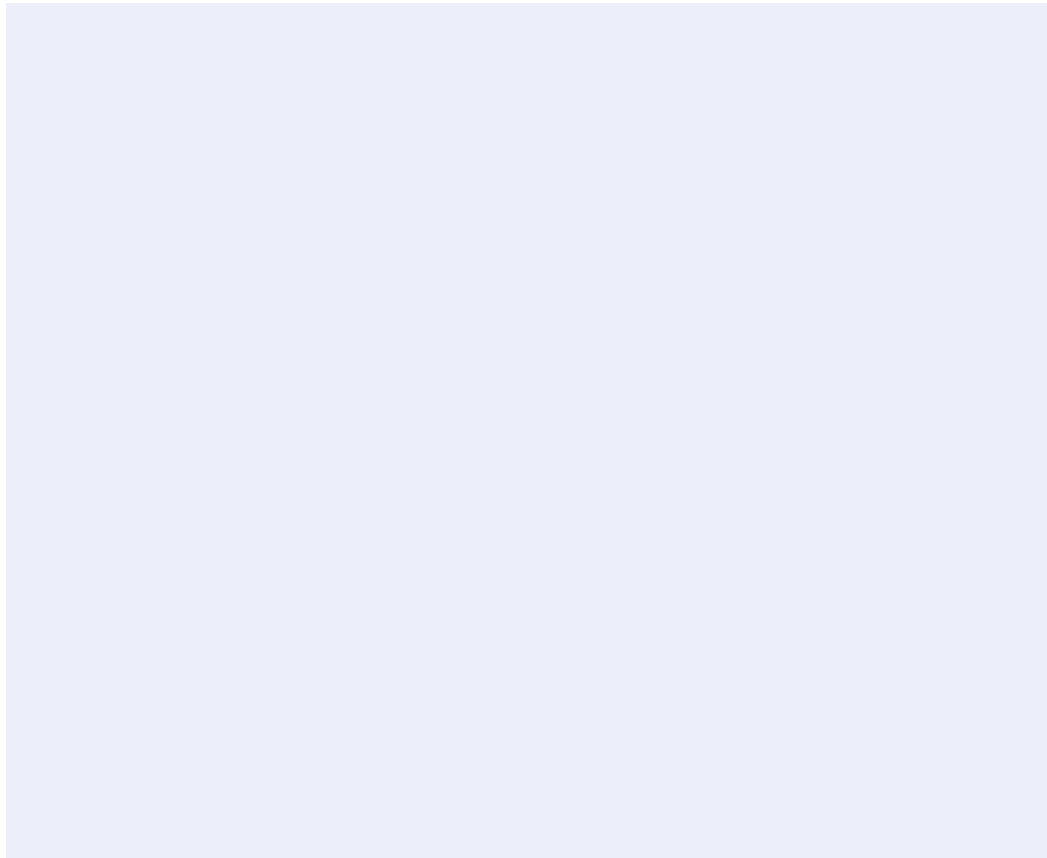
Consumer Loan Complaints

Based on Consumer Complaints

on race and to investigate the transactions of this company and how they are advertising a certain price and then selling their vehicles for more than the advertised price. It is like a bait and switch on the consumer. Predatory lending has clearly been an everyday factor in order for the finance department to make a better commissions on the consumer who is not aware of how the process works. I was charged a higher rate for no reason other than greed. Fair and accurate transaction was not taken into account by dealership. Equal credit opportunity act has been was not taken into account. Gramm leach biley act was not taken into account. After purchasing the vehicle I was called back into the office to sign more paperwork again after the vehicle was in my possession for more than a month. I was told that it was necessary in order to get my military discount. I never got the discount on my vehicles and the price of the vehicles was sold for more than they advertised which I later found out from the XXXX ledger. I am still trying to figure out where is the discount and why was I charged a higher interest rate and why did the finance manager deliberately fudge my loan. consumers of a different race who have purchased from this dealership have lower interest rates than mine with lower credit scores than what I had when I purchased my vehicle. As of today 's date their is no discount, higher interest rate, higher price paid for vehicles and the military rate was applied later and went somewhere else for all I know. It is truly a shock to me to see a dealership do this to a consumer.

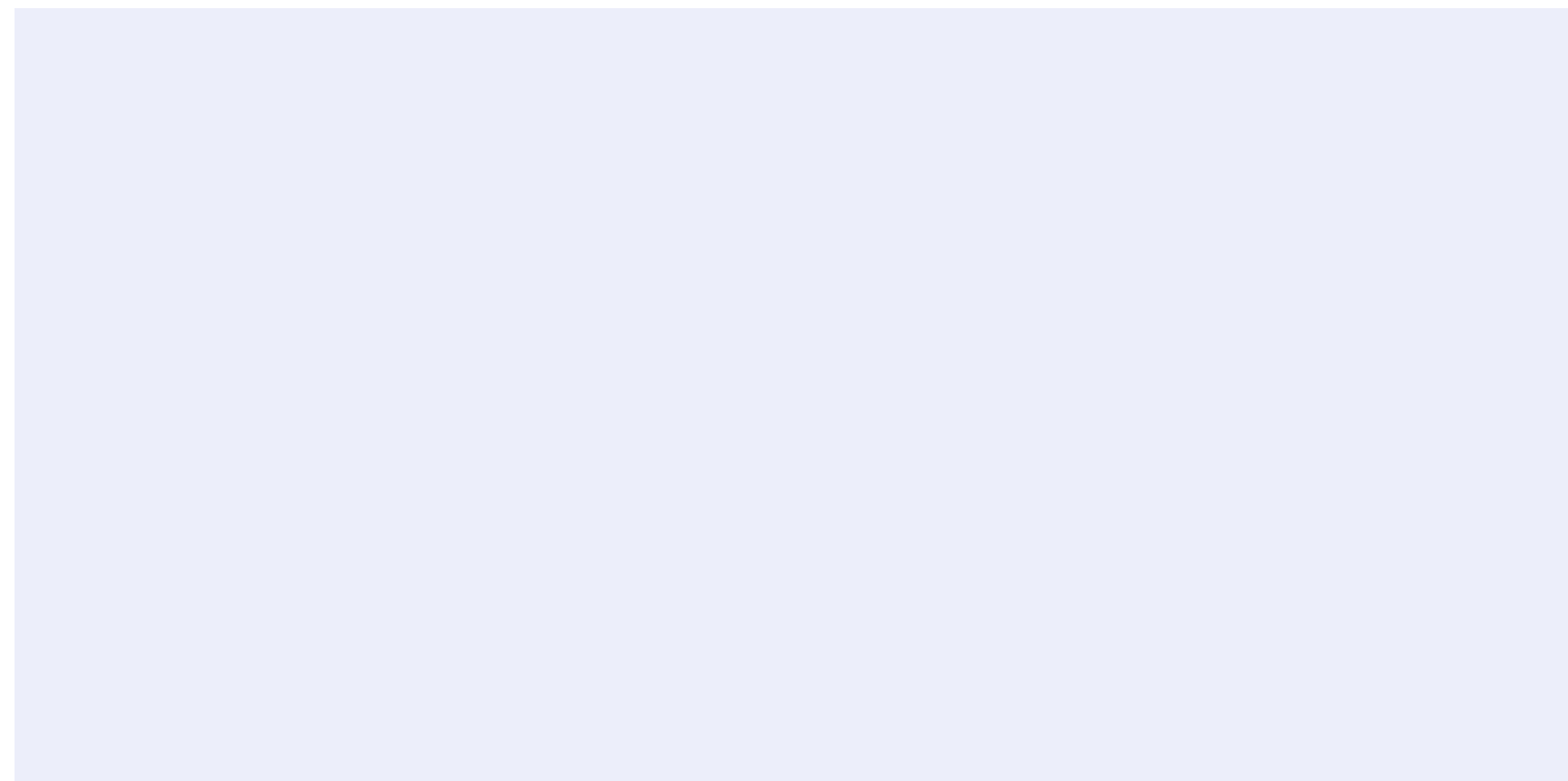
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

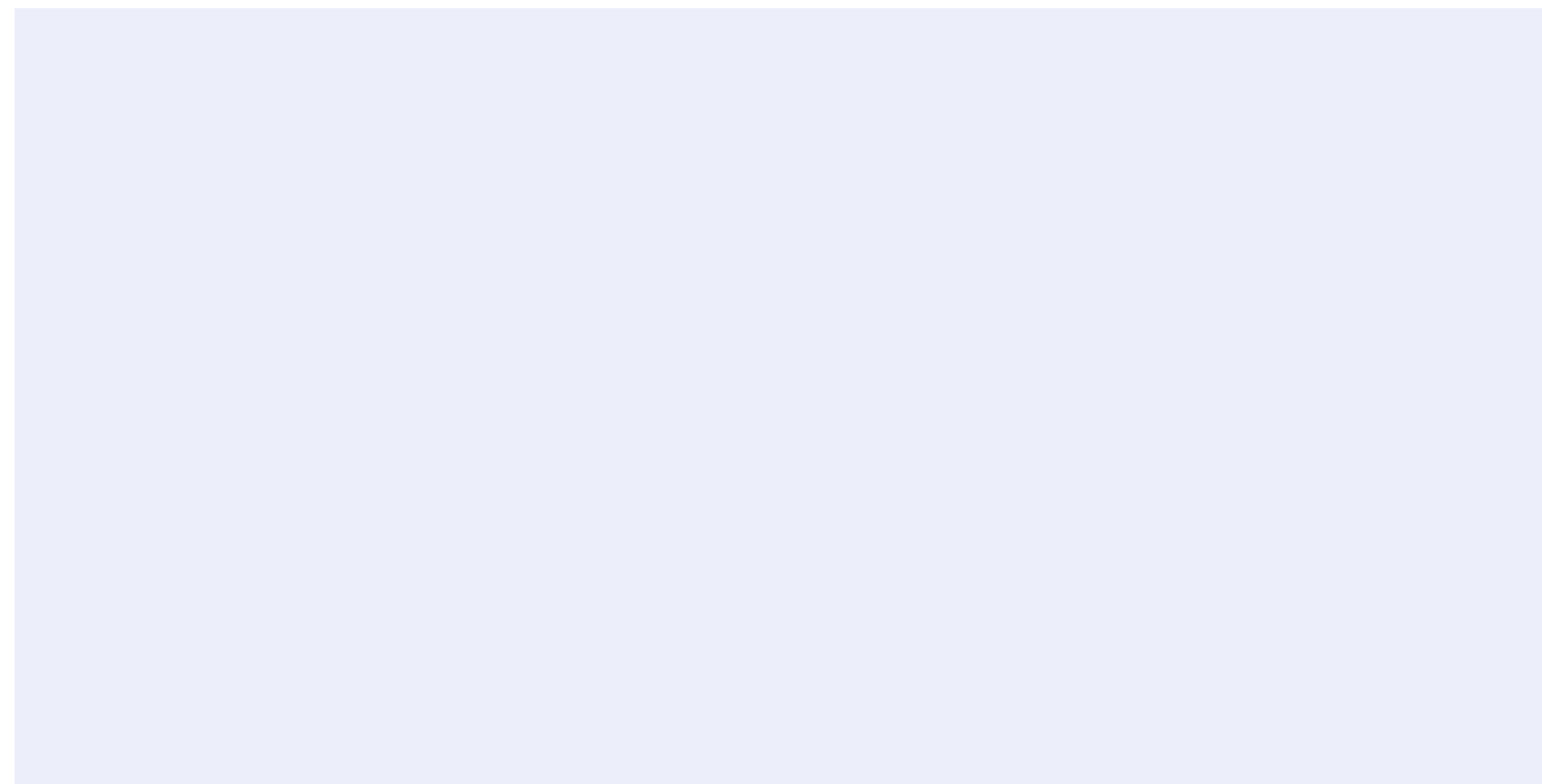
Based on Consumer Complaints



CashCall, Inc.	VA	22630		N/A
Santander Consumer USA Holdings Inc	OH	44132	Servicemember	N/A
Security Finance	LA	70785		N/A
BB&T Financial	NC	27707		N/A
Security Finance	LA	71103		N/A
Wells Fargo & Company	TX	77459		N/A

Consumer Loan Complaints

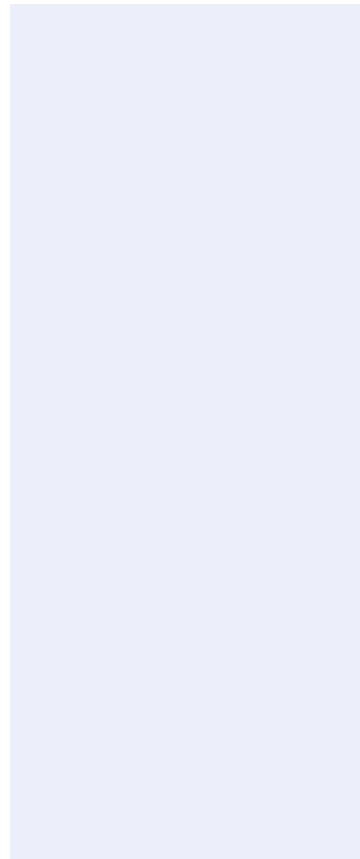
Based on Consumer Complaints



Phone	03/10/2015	Closed with explanation	Yes	No
Phone	03/16/2015	Closed with explanation	Yes	Yes
Web	03/09/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Phone	03/10/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1275868

1283853

1261890

1284230

1275900

1276909

Consumer Loan Complaints

Based on Consumer Complaints

03/10/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

02/26/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/24/2015	Consumer Loan	Pawn loan
------------	---------------	-----------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Applied for loan/did not receive money

Consumer Loan Complaints

Based on Consumer Complaints

I have a car loan with PNC bank. In XXXX of 2014 I sent a payment of {\$250.00} in the form of a money order. PNC bank lost my payment. After that mishap I began to submit. my payments online, via bill payment. Now this month I submitted a payment of {\$300.00}, online as before, they will not release the money to my account. I have proof that I sent the payment and PNC bank still refuses to accept the payment.

In XXXX XXXX, I received written notice that the Home Equity Line of Credit currently held by me would expire on XXXX XXXX and I was given several choices concerning the loan. I chose to refinance the loan and began steps to do so as outlined by PNC Bank. After several attempts to comply with the bank 's request for information in a timely manner, all documents were submitted as requested, however, I began to sense my application would be denied because XXXX of their request was unreasonable (they asked for a copy of my income tax for the year XXXX, specifically Schedule XXXX, though I did in fact obtain an official transcript from the IRS and presented it to PNC Bank, they would not accept it as what they

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Lendmark Financial Services, LLC	FL	33917	Older American	N/A
Ally Financial Inc.	OH	44123		N/A
Wells Fargo & Company	AZ	85719	Older American, Servicemember	Other
Citizens Financial Group, Inc.	ME	04027		N/A
BMW Financial Services	NY	11946		N/A
SunTrust Banks, Inc.	PA	15825		N/A
PNC Bank N.A.	MD	212XX		Consent provided
Santander Consumer USA Holdings Inc	AL	35216		N/A
PNC Bank N.A.	OH	454XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	03/17/2015	Closed with explanation	Yes	No
Phone	03/01/2016	Closed with explanation	Yes	
Web	03/24/2015	Closed with explanation	Yes	Yes
Referral	03/25/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with explanation	Yes	No
Phone	03/23/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1275923

1806736

1295159

1291453

1284296

1291527

1290617

1290619

1297631

Consumer Loan Complaints

Based on Consumer Complaints

03/24/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

needed even though the document came from the IRS and it was clearly stated on the form that the document was suitable for mortgage purposes! By now we are into XXXX so the request was made that I be allowed to use my XXXX taxes which was finally accepted by PNC Bank. In a letter dated XXXX/XXXX/XXXX I was informed that my application to refinance the line of credit was denied due to : " Insufficient down payment and/or equity in collateral in addition to information based in whole or part from an outside source I am personally aware that PNC Bank has denied credit/mortgage loan to another XXXX couple when it appears there was no real basis for that denial other than potential discrimination, their names and other information can be submitted upon request. I believe I am a victim of racial discrimination/unfair lending practice. PNC Bank did a Property Valuation Report and within the report under Market Sales and Trends my home was compared to several others homes, my home is a tri-level but was compared to XXXX (XXXX) story dwellings, I know that on a scale of " risk in lending " from XXXX I am a XXXX risk, my credit score from XXXX (which PNC used is XXXX) and the property valuation plainly states the report they submitted is not a real estate appraisal, evaluation or similar documentation of the subject property (XXXX) .In addition, in late winter of XXXX, I had listed the property for sale with XXXX and soon thereafter received a written offer to purchase my home for {\$100000.00} and when I rejected that offer another offer was made at \$ XXXX.I rejected both offers because I realized I was not ready to sale my home and withdrew my home from the market. Surely no home declines that much in value in less than a year! It appears that the XXXX area has been redlined as it is a predominantly XXXX area and I believe this has played a big part, in addition to me being a XXXX female, to PNC Bank declining to refinance the line of credit I currently have with them.

My son and I shopped for used vehicles at Toyota of XXXX in XXXX of 2012. I

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

World Omni Financial Corp.

SC

296XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/01/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

consider myself somewhat knowledgeable and am ashamed I fell for their tactics. We were pretty forcefully directed to new cars and repeatedly advised that was the best deal as it was XXXX sale. No one could advise on the price or pmt of a vehicle without talking to the finance guy. When he ran the numbers he advised the only way we could qualify was on a new car due to the " sale ". Before I knew it he had the contract up and when I questioned the pmt which was much more than I was led to expect he explained that the only way we could get the car was to have all of these extras added on. Gap Plan, Service Contract, Maint plan, Tire Hazard and Dent repair. The car was for my son who to make the pmts and the pressure was unbelievable! I advised he could n't make the payment and he said this was the only chance to get a car due to credit issues and tomorrow the " sale " would be over. We signed. After getting home i called and spoke to a few people in the car business who explained that what they did to us was illegal. I immediately called and advised them of what I was told and they brushed me off. I had a friend in the business call and talk to them on several occasions. I threatened an attorney and advised I was bringing the car back and leaving the keys. After repeated pressure and talking to main headquarters i still wanted to bring the car back but they advised I couldnt but they agreed to redraw up the documents as they had to admit we were right - we could n't be forced to have all of the extras in order for them to finance the car. We were threatened at that time that now we may have to provide other financing or immediately be repossessed since Toyota would only finance with this deal due to our credit. We had to wait and see. After a month a new pmt book came with a reduced pmt. I was between a rock and a hard place on this car at this point and hoped they would just take the car back. I feel we were the victims of predatory lending, intentionally misled and strong arm tactics in this sale. The car was repossessed after my son lost his job and we struggled for 3 years to maintain pmts. I had all intentions of paying as I

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

03/24/2015

Consumer Loan

Vehicle loan

03/24/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

felt my ignorance played a part in this as well. After the repossession Toyota refused to work with me even after my financials provided to them showed I had less than XXXX extra per month towards a repayment of the difference in the sale of the vehicle. I have both sets of documents in my possession showing they had to change the terms that I called them on in the initial sale. I have attached.

I have XXXX credit cards with USAA BANK. Both are {\$4000.00} limits and are fairly new. Back at the beginning of XXXX of 2015 I applied for a car loan through USAA. The next day I spoke with them over the phone and they informed me I was approved for 84 months at 8.5 % for a new car with a limit of around {\$31000.00}. For over a month or so I was unsure if I wanted to take the loan, I wanted to really make sure I could afford it. As it is such a big purchase it is good to take your time. I decided that I did n't really like any of the new cars so I had the bank close my application. However, my spouses car broke a few days later and I decided to call USAA Bank back and reapply. I was gain approved for {\$35000.00} at 9.45 % for 84 months. I started going through all the paperwork online to make sure I had everything completed. I was ready to go, I even called the bank and told them I found a car and that I wanted to make sure I was ok before I went to purchase it. They said just print the blank check and take it to the dealer super easy. So I did, I went down to the dealer bought the car and even turned down the dealers offer of financing. I told them I already had a check from USAA. So a few days later I went online to make sure my loan and the new payment amount showed up on my account. It had not posted yet and I found that concerning so I called. I was told that I needed to hold on and USAA would look into it. After being on hold I was told that I needed to keep holding. I said is everything ok? I did everything I was told, the employee said how many cards do you have with us? I

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	AZ	85140	Consent not provided
USAA Savings	CA	947XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/25/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	03/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1297660

1297679



Consumer Loan Complaints

Based on Consumer Complaints



03/24/2015

Consumer Loan

Installment loan

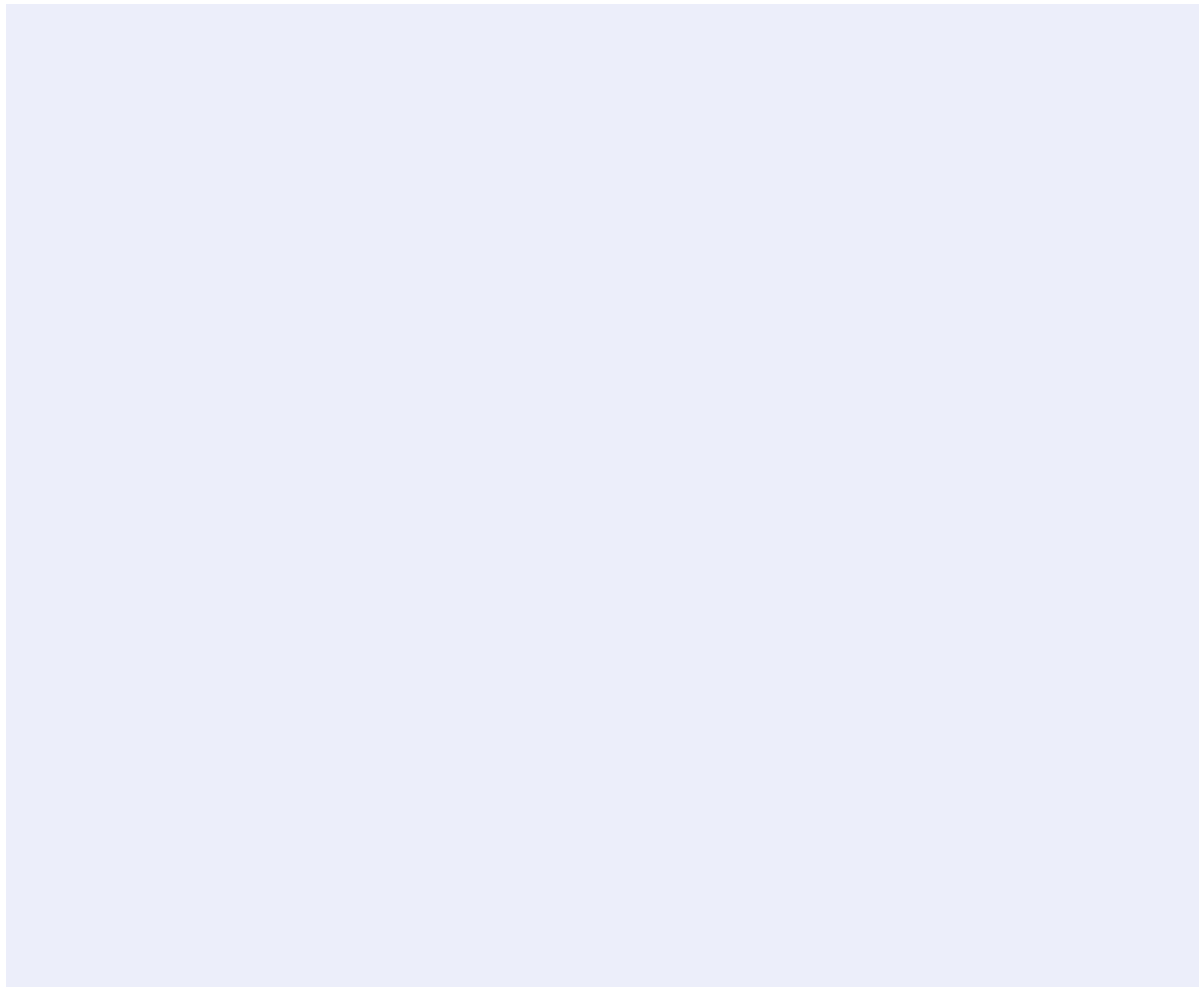
03/10/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

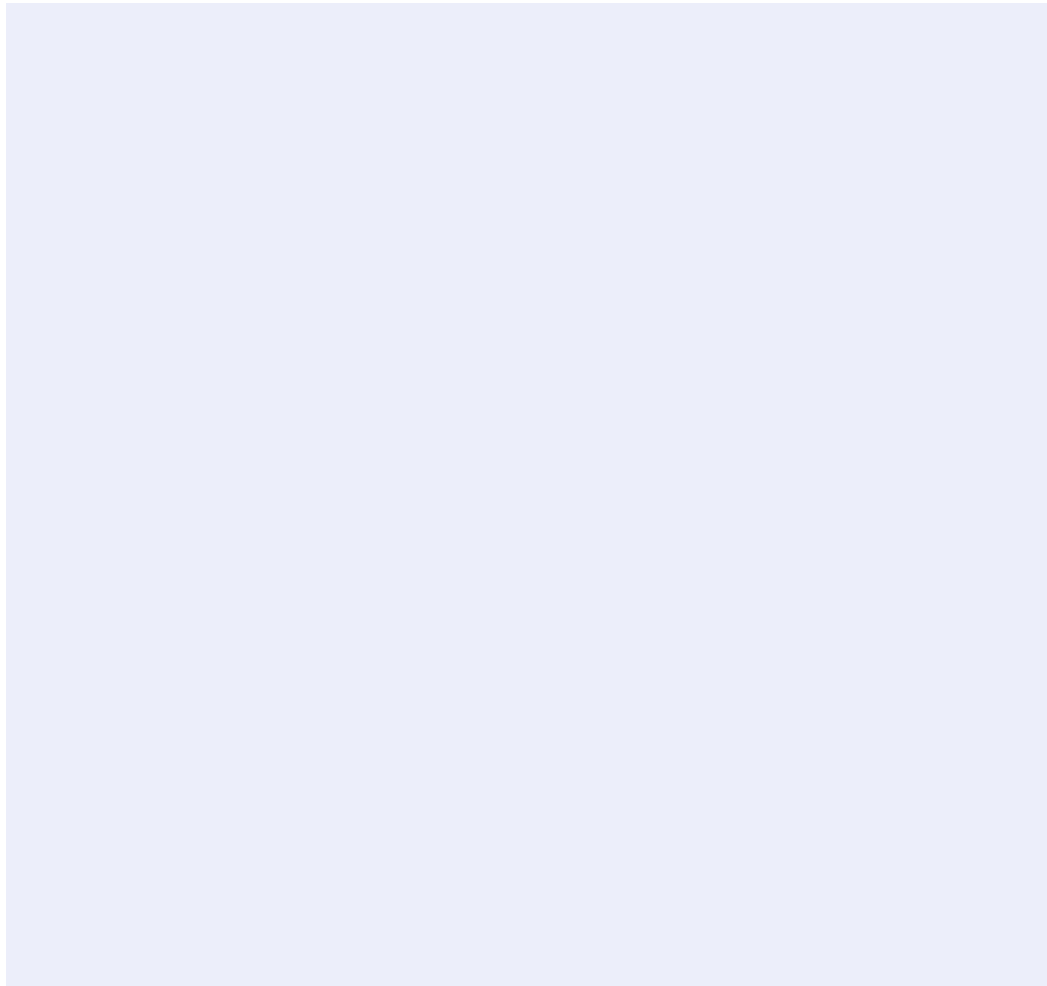
Consumer Loan Complaints

Based on Consumer Complaints

said XXXX and I named some other credit I have. He then left me on hold for another 10 minutes. I was so confused. I was really starting to feel nervous so when he came back I said is it ok? He said that USAA would not let the loan go through and that it had been reviewed and for some reason it had something to do with my personal information. I was floored with shock. USAA was so vague they said that had to review everything and it would take 3 to 5 days. I asked for a supervisor and everyone was treating my like a criminal. No one told me why, or anything. I said why did you give me a blank check if I was not approved? He said he did not know. I called back several times and I was told that my credit cards were closed also for review. AGAIN I have done nothing for them to freeze my accounts or drop my loans for no reason. I had just bought a car and it does n't seem fair to treat someone guilty who is n't. I have a right to know what its going on with my accounts. Was there a mistake on my application? Had there been fraud done to me? Nothing Humiliated and locked out for no reason at all. I was financed in 10 minutes at the dealer with no problems at all. I think that consumers have a right to know and I do n't think Banks should say you are approved and then after you buy a car you are not. Very Very bad business and they should be reviewed I have seen thousands of complaints and they are supposed to be a group that helps veterans. My dad is a XXXX vet and I ca n't believe this bank is for them. Please help me, I have worked so very very hard on keeping my credit and it is good and getting better and better. I am scared that they might mess with it by closing my credit cards when I have not abused them. I told the dealer and friends and family and they were all shocked that.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Worth Finance Corporation	TX	78227	Older American, Servicemember	Consent not provided
Mercedes-Benz Financial Services	CA	94087		N/A

Consumer Loan Complaints

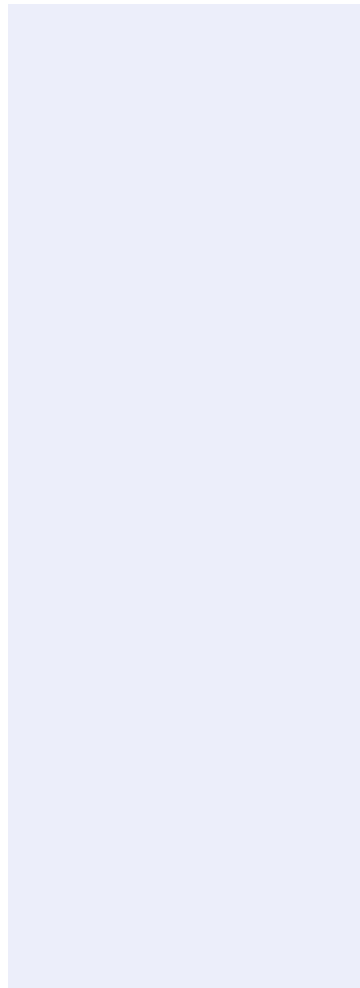
Based on Consumer Complaints



Web	03/27/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1299253



1276574

Consumer Loan Complaints

Based on Consumer Complaints

03/19/2015	Consumer Loan	Title loan
03/19/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Vehicle loan
01/21/2016	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Title loan
01/28/2016	Consumer Loan	Vehicle loan

03/10/2015	Consumer Loan	Installment loan
03/24/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Pace Financial in XXXX, TN is horrible & when your unable to make your scheduled monthly payment they call & say if you do n't pay by the end of the month your vehicle will be repossessed because we have to have it in here by the end of the month or it goes to managers review. They keep you on the phone when they call for XXXX or more mins lecturing you & repeatedly tell your hurting yourself & your car will be repossessed if you do n't listen to us!!! They have no compassion to your situation or circumstances!!! Def stay clear of this company!!!

contacted after business hours, left harassing voice mails, customer rep cursed and swore at me. Customer rep said we were going to jail. customer rep left a voicemail and did not identify who they were ... this is an ongoing issue with the company ... Westlake financial charges for fees that are illegal in my state. and clearly is listed as states that are not allowed to be charged fees ... purposely bounces my checks thru their system so that they do n't process to put me behind on my payment.

Our auto loan company, Regional Acceptance Corporation, calls us XXXX times per day. They also call our work and they 've been told not to. We set up payment arrangements with them but they continue to call. I also told them I work XXXX shift and sleep during the day. They usually start calling around XXXX I will attach the letter I wrote to them this morning that specifies more details.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	GA	31068		N/A
Select Management Resources, LLC	VA	24531		N/A
City Enterprises, LLC	TN	376XX		Consent provided
Bank of America	WA	98109	Older American	N/A
Wheels Financial Group, LLC	CA	92553	Older American	N/A
Westlake Services, LLC	PA	156XX		Consent provided
High Performance Capital	NV	89144		N/A
Capital One	TX	78164		Consent not provided
BB&T Financial	WI	546XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	03/25/2015	Closed with explanation	Yes	No
Phone	03/24/2015	Closed with non-monetary relief	Yes	No
Web	04/22/2015	Closed with explanation	Yes	No
Postal mail	01/27/2016	Closed with explanation	Yes	No
Fax	03/31/2015	Closed with explanation	Yes	No
Web	01/29/2016	Closed with explanation	Yes	No
Web	04/14/2015	Closed with explanation	No	No
Web	03/24/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1290738

1290769

1297710

1751830

1299312

1761989

1276340

1297878

1297860

Consumer Loan Complaints

Based on Consumer Complaints

03/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/24/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Title loan
03/19/2015	Consumer Loan	Installment loan
03/19/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Installment loan
12/16/2013	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Lender repossessed or sold the vehicle

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the letter I wrote to them this morning that specifies more details.

Around XXXX we consolidated our loans and paid off a loan to Chrysler financial for an automotive loan. In XX/XX/XXXX we applied for a lost title at our local town office in Tennessee. At this time it was made known to us that TD Financial XXXX XXXX XXXX XXXX lien on our title. I was directed to TD financial XXXX XXXX, then to My title Support XXXX, and back to TD financial to find that there is a " balance due of {\$85.00} " for " charges and fees ". I have NEVER received any notifications from XXXX, TD Auto Finance or any other representative in the TEN to TWELVE YEARS since that loan was paid off. TD Auto Finance is located in XXXX Maine and I have never transacted business with them. I requested a supervisor call me to discuss the " balance due " on XXXX/XXXX/15, and 1 week has passed with no response despite the XXXX calls I have placed to their " customer service department " I find it very concerning and unethical that a corporation can quietly hold a " balance due " for more than 10 years and then demand a consumer pay.

We opened an account with Freedom Furniture in XXXX paid as agreed and refinanced in XXXX. We paid as agreed until we became unable to pay the full amount in XXXX. We made an agreement to pay a lesser amount per month and kept paying via allotment. Freedom got a judgement against us while I was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint relates to a discontinued policy or procedure

Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	TN	377XX		Consent provided
Ally Financial Inc.	FL	33594		N/A
TMX Finance LLC	VA	232XX		Other
Synchrony Financial	FL	33903	Servicemember	N/A
Capital One	TX	78704		N/A
Wells Fargo & Company	AZ	86351		N/A
SunTrust Banks, Inc.	DC	20019		N/A
Ballybunion Enterprises, Inc	AL	368XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/25/2015	Closed with explanation	Yes	Yes
Referral	03/26/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with explanation	Yes	No
Phone	03/20/2015	Closed with explanation	Yes	No
Referral	03/24/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with explanation	Yes	Yes
Phone	12/19/2013	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1290968



1298001

1292152



1291077

1290176



1298336

635452



1291160

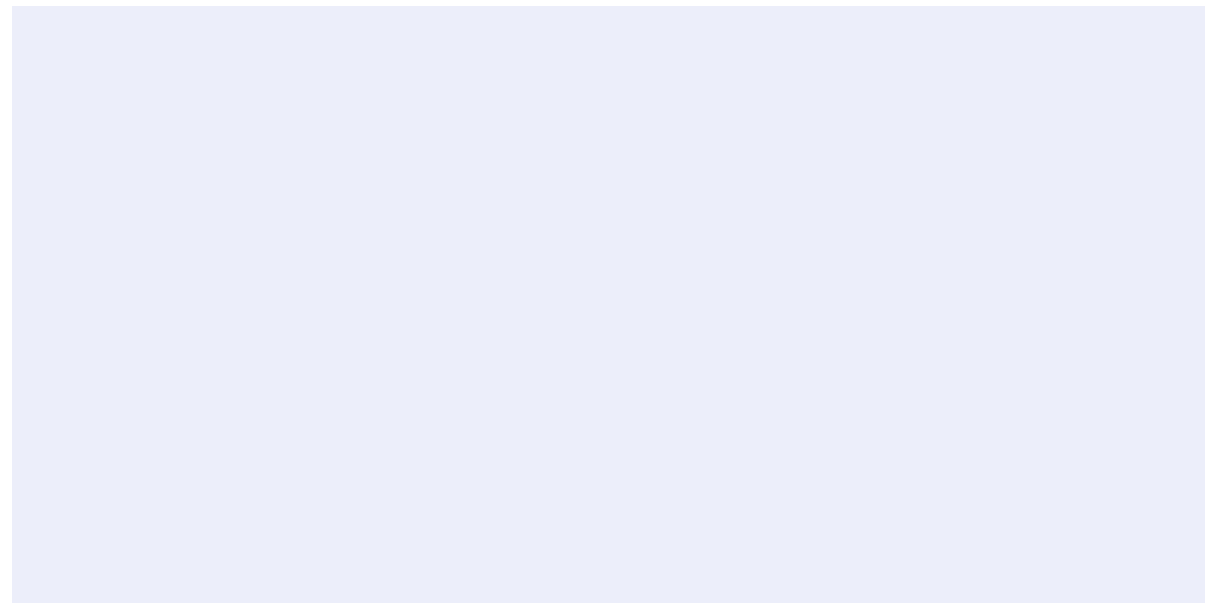
Consumer Loan Complaints

Based on Consumer Complaints

04/12/2016	Consumer Loan	Installment loan
03/24/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

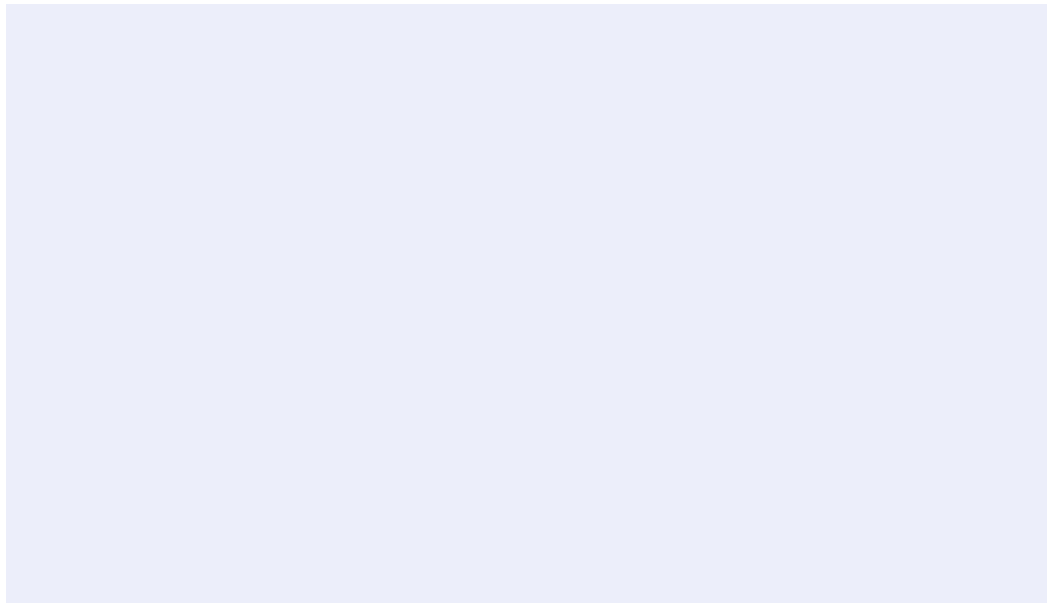
training. I was not served with the judgement prior to court or after ... I was informed of it when my wages began to be garnished. They got the judgement in XXXX VA. XXXX # XXXX Filed XXXX.

I did not sign a contract in VA I signed my contract in GA. They garnished my wages causing financial distress. I was able to get that stopped through XXXX. However the judgement remains and has severely damaged our credit preventing us from buying a home and upgrading our vehicles. We have asked repeatedly to have this issue fixed based on the fact that the judgement was not served on me ever and the fact that they have caused so much financial distress and ruin. We were told we 'd have to go to VA to fix it. We have in total paid this company nearly {\$25000.00} over the last 11 years. for a couch and loveseat, computer hutch, table and chairs. the furniture has not lasted however the payments and ruin continue the judgement says we still owe XXXX. We need assistance as we have tried every other step possible to fix this without aid.

Capital One Auto Finance repossessed and subsequently sold my car while it was under my husband 's Chapter XXXX Bankruptcy. When I inquired to Capital One about regaining possession and rectifying the account I was told to call back when the bankruptcy was over. I called back. They had already sold car. My credit report showed a repossession and recovery amount owed. I was not given a chance by Capital One to regain possession of the car or take over payments.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

GreenSky Trade Credit, LLC	AZ	86303	Older American, Servicemember	N/A
BHFC Financial Services INC	CO	80017		Consent not provided
Santander Consumer USA Holdings Inc	MI	39652		Consent not provided
Wells Fargo & Company	NY	10514		N/A
Capital One	GA	303XX		Consent provided

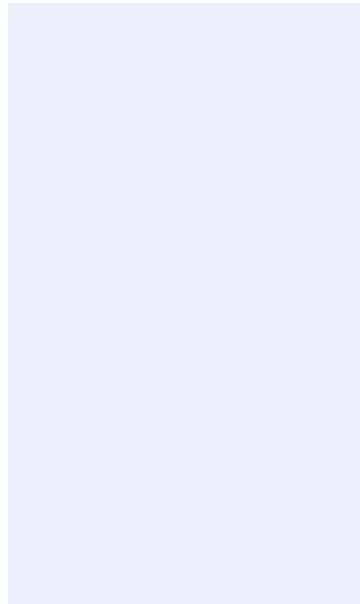
Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/12/2016	Closed with explanation	Yes	
Web	03/24/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1876706



1298174

1298181



1290440

1291388

Consumer Loan Complaints

Based on Consumer Complaints

03/24/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
02/29/2016	Consumer Loan	Vehicle loan
01/31/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Installment loan
03/17/2015	Consumer Loan	Installment loan
03/17/2015	Consumer Loan	Installment loan
03/17/2015	Consumer Loan	Installment loan
04/09/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Capital One to regain possession of the car or take over payments.

I XXXX XXXX XXXX XXXX XXXX vehicle Last XXXX of vine XXXX. I added somebody to the tittle and they changed the address. It was steele addressed to me but he opened my mail, forged my name and went and got a tittle loan. the y have auctioned off the truck but there has been a pleace report filed in XXXX XXXX XXXX, Utah. Its not A civil matter and im earitated about my mail being breached and athorityes not doing there job

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	MI	49515	N/A
TMX Finance LLC	UT	840XX	Consent provided
Santander Consumer USA Holdings Inc	GA	30680	N/A
3rd Generation, Inc.	AZ	85306	N/A
GM Financial	TX	75209	Consent not provided
DriveTime	TX	77520	N/A
Hyundai Capital America	MA	02748	Consent not provided
Ally Financial Inc.	WI	53183	N/A
Ally Financial Inc.	NY	11415	N/A
Capital One	CA	92018	N/A
Fifth Third Financial Corporation	PA	15101	N/A
Bank of America	MD	21401	N/A
M&T Bank Corporation	DE	19901	N/A
CashCall, Inc.	NJ	08618	N/A
Westlake Services, LLC	AZ	852XX	

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/24/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Phone	03/23/2015	Closed with monetary relief	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Web	02/29/2016	Closed with explanation	Yes	Yes
Web	01/31/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with monetary relief	Yes	Yes
Web	03/17/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	Yes
Referral	03/25/2015	Closed with explanation	Yes	Yes
Referral	03/23/2015	Closed with explanation	Yes	No
Web	04/12/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1298190

1298195

1286781

1285864

1808474

1219496

1298379

1286761

1286928

1285878

1292105

1286948

1287684

1287018

1871994

Consumer Loan Complaints

Based on Consumer Complaints

03/17/2015	Consumer Loan	Title loan
03/17/2015	Consumer Loan	Installment loan
03/17/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Vehicle loan
03/26/2015	Consumer Loan	Vehicle loan
03/17/2015	Consumer Loan	Personal line of credit
03/26/2015	Consumer Loan	Vehicle loan
03/26/2015	Consumer Loan	Personal line of credit
03/24/2016	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Vehicle lease
03/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Around XX/XX/XXXX, I purchased a brand new car (XX/XX/XXXX XXXX Versa) with a goal of having the car for five years or at least XXXX miles. XX/XX/XXXX, the car started giving me problems, after researching the problem there was a power train issue, which XXXX has an extended warranty for my make and model. After having the car for over a week, XXXX returned the car to me in the same condition. The next day, I returned to car to XXXX, they currently have the car running more test. In addition to not fixing the car, the car failed inspection and XXXX gave me a bill for {\$1600.00} to fix the car to pass Maryland state inspection. XXXX ripped me off, I purchased a {\$10000.00} car, paid {\$30000.00} for the car, it has a balance of {\$13000.00}, appraising for {\$6000.00} with less than XXXX miles, a refurbished engine and I can not legally drive the car in the state of Maryland.

On XX/XX/XXXX, I went to purchase a new car and was told that I would not be able to be financed because of the Versa having a balance of {\$13000.00}.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NY	11221		N/A
Discover	TX	92604		N/A
Navy FCU	IL	61554	Servicemember	N/A
Ally Financial Inc.	WI	53105		N/A
Wells Fargo & Company	PA	18951		N/A
Citibank	IN	46184		N/A
Commerce Bank	NE	68510		N/A
Banco Popular North America	IL	60015		N/A
Ally Financial Inc.	IL	60827		N/A
Ally Financial Inc.	GA	30066		N/A
GM Financial	MD	207XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/24/2015	Closed with explanation	Yes	Yes
Web	03/24/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	Yes
Web	03/17/2015	Closed with explanation	Yes	No
Referral	03/30/2015	Closed with explanation	Yes	No
Referral	03/23/2015	Closed with explanation	Yes	No
Referral	03/31/2015	Closed with explanation	Yes	Yes
Referral	03/31/2015	Closed with explanation	Yes	No
Phone	03/24/2016	Closed with explanation	Yes	
Web	03/06/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1287187

1287213

1287765

1287293

1302789

1287699

1302828

1302846

1847873

1270447

1302287

Consumer Loan Complaints

Based on Consumer Complaints

04/06/2016	Consumer Loan	Vehicle lease
------------	---------------	---------------

03/24/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

03/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

02/13/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I leased a vehicle in XXXX 2014 from XXXX. The current fair market value of my lease is less than the residual value of my automobile as listed on the lease. There is still 26 months left on the lease. The residual value of the vehicle as documented on the lease appears to be inaccurate based upon current XXXX by XXXX XXXX XXXX and other requested trade in values. The inaccurate and misleading information regarding the residual value has left me with a vehicle that is worth less after 14 months than it was advertised to be worth after 39 months.

I had called to try to make arrangements to catch up my car payments, so around XXXX/XXXX/15 i called my car company and asked the representative to setup a payment on my account and to take out XXXX payments on XXXX/XXXX/15 ; I realized that she had included late fees, so I called today to adjust the amount because I could n't pay the late fees but was able to pay the XXXX payments as scheduled ; The representative said that she needs to get a managers approval ; Then all of a sudden I think her name was XXXX jumped on the phone (now this isnt the XXXX time me and her didnt see eye to eye. She wanted to know the reason i was reducing the payments ; advised that i was trying to get the payments caught up and then i will pay the late fees ; she told me that according to my history I dont stick to my arrangements that I set up ; I then got upset and advised that she can cancel the payments all together and I will just come in and make the payments ; she was irate and belittling ; i ended the call because advised her that I will be late back to work soon. I called back to try to speak with her manager and to cancel the payments ; I was xferred back to her and I kept asking for her

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	LA	70116		Consent not provided
Nissan Motor Acceptance Corporation	MN	554XX		Consent provided

Navy FCU	KY	42223	Servicemember	N/A
Santander Consumer USA Holdings Inc	MD	21401		Consent not provided
Auto Now Financial Services, Inc.	AZ	850XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/06/2016	Closed with explanation	Yes	
Web	03/24/2015	Closed with explanation	Yes	No

Web	03/17/2015	Closed with explanation	Yes	No
Web	02/13/2016	Closed with explanation	Yes	No
Web	04/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1867159

1297266

1287395

1786951

1297401

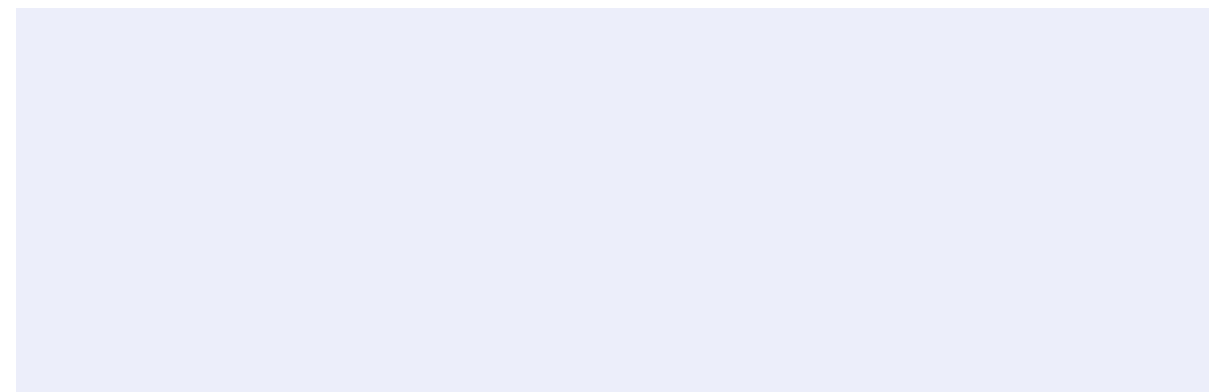
Consumer Loan Complaints

Based on Consumer Complaints

03/06/2015	Consumer Loan	Vehicle lease
03/06/2015	Consumer Loan	Vehicle loan
03/26/2015	Consumer Loan	Installment loan
03/24/2015	Consumer Loan	Installment loan
03/26/2015	Consumer Loan	Installment loan
03/17/2015	Consumer Loan	Personal line of credit
03/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the line of credit

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

to cancel the payments ; I was xferred back to her and I kept asking for her manager but she wouldnt give him to me ; I asked his name several times and she sd XXXX ; I asked to speak with him but then she was asked if I was going to terminate the call again. I dont want to deal with them as my car company any longer and am trying to catch up on payments so that I can try to make XXXX payments and just pay it off sooner, I feel like she was belittling me and kept referring to me being a collector myself I should know how it is ; I then told her I am not giving her permission to take any payments out of my account then and sd tht I cant stop them from taking what is owed. I will be seeking legal advise as well.

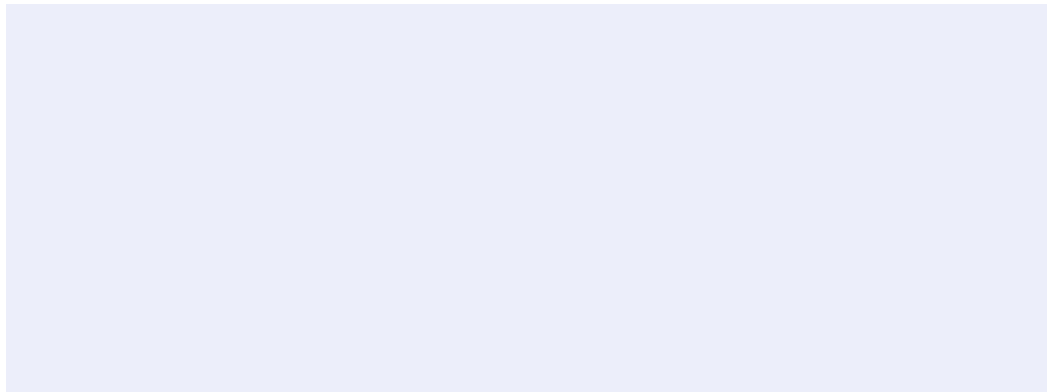
the company dollar loan center somewhere in XXXX XXXX s/d told me they reported to all XXXX credit bureaus. they misrepresented. they only report to trans union when I offered to pay off loan (small) they increased the interest 159 %. they are very cut throat and refuse to put me infront of their corp " hd qtrs. I want to resolve the problem. also wrongful credit reporting to smear me

Kaye Jewelers put o my credit report on XXXX that I was late with the payment and I was not. I 've actually paid above and beyond my payments. I 've asked them to remove it from my credit report and they refuse.

Wells Fargo offered me a loan to finance a car several years ago. The rate was 23 %. I signed the loan. The car after XXXX years became worthless. I relinquished the car. They took it back. That was about XXXX years ago. They then went to XXXX when I tried to have the write off removed from my credit and began

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CT	06850	Older American	N/A
Credit Acceptance Corporation	CA	93551		N/A
DLC, LLC	NV	891XX		Consent provided
Sterling Jewelers Inc.	MI	483XX	Servicemember	Consent provided
Security Finance	TX	78237		Consent not provided
Bayview Loan Servicing, LLC	MI	48126		N/A
Wells Fargo & Company	DC	200XX		Consent provided

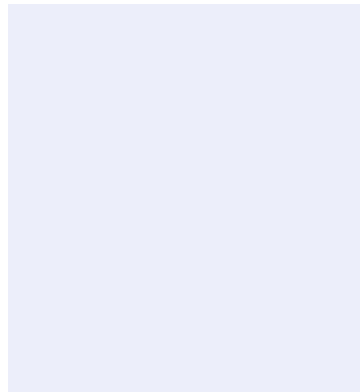
Consumer Loan Complaints

Based on Consumer Complaints

Web	03/06/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	No
Web	04/22/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1271710



1271714

1303620



1298881

1301664



1287579

1301671

Consumer Loan Complaints

Based on Consumer Complaints

03/26/2015 Consumer Loan Installment loan

03/17/2015	Consumer Loan	Title loan
03/06/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan
03/06/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Installment loan
03/21/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Can't contact lender

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

reporting it again in XX/XX/2014.

In XX/XX/2014 I purchased an Solar Air Cond. system. I have found out that the system installed is NOT an Solar Air Cond. system and that the outside condensing unit and inside air handler should have NEVER been connected to an Solar panel per the manufacture.

I have placed criminal charges against the company's owner. The company XXXX that sold me the system arranged for financing thru Aqua Finance Inc. I have explained several times over the past several months that XXXX DID NOT install a Solar system they installed a plane old A/C and air handler system that is connected to a Solar panel that should have never been done. Now Aqua is coming after me for non payment and has placed past due notices on my credit record. I'm NOT going to pay for something that is a FRAUD. Please help me with getting ride of this debit that Ive tried my very best to let EVERYONE know that I didn't get what I paid for.

I have leased XXXX XXXX vehicles from XXXX over the last decade and have never had an issue. My XX/XX/XXXX XXXX XXXX lease is complete on

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Aqua Finance Inc	FL	333XX		Consent provided
------------------	----	-------	--	------------------

Wheels Financial Group, LLC	CA	91724		N/A
Strategic Dealer Services	TX	75216		N/A
First Niagara Bank	PA	19090	Older American, Servicemember	N/A
TD Bank US Holding Company	FL	33033		N/A
Capital One	NC	27909		N/A
Hyundai Capital America	GA	30122		N/A
CarFinance Capital LLC	FL	34452		N/A
Western-Shamrock Corporation	TX	76031		N/A
VW Credit, Inc	TX	752XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/01/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	03/24/2015	Closed with explanation	Yes	No
Web	04/08/2015	Untimely response	No	
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	03/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1302561

1287625

1270478

1271920

1288227

1288201

1288129

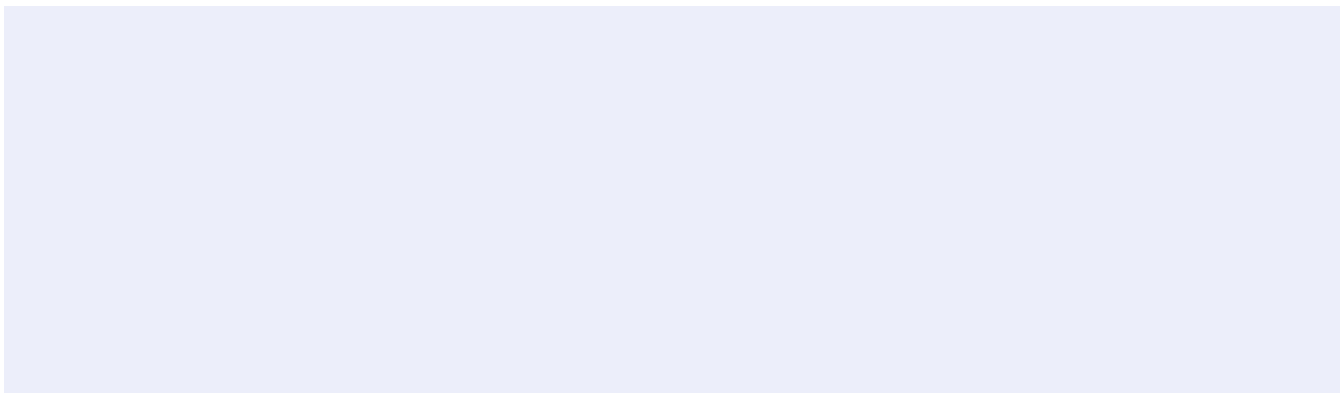
1271964

1280837

1294454

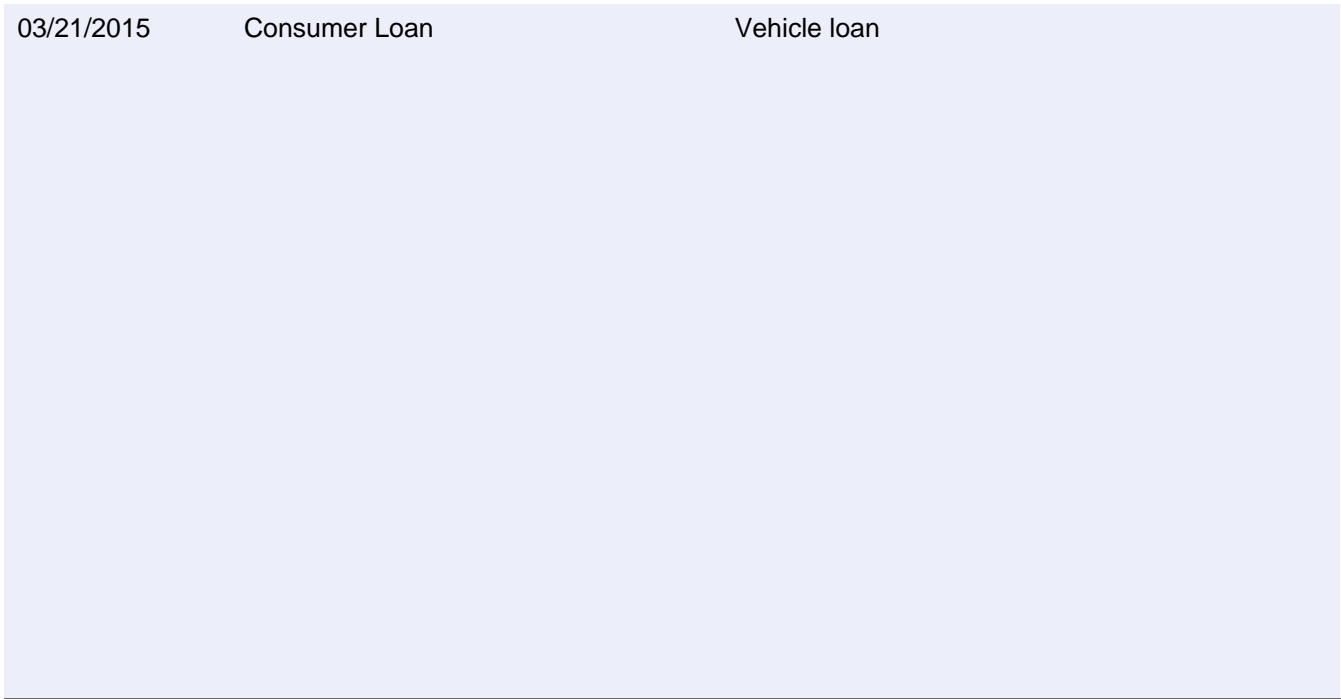
Consumer Loan Complaints

Based on Consumer Complaints



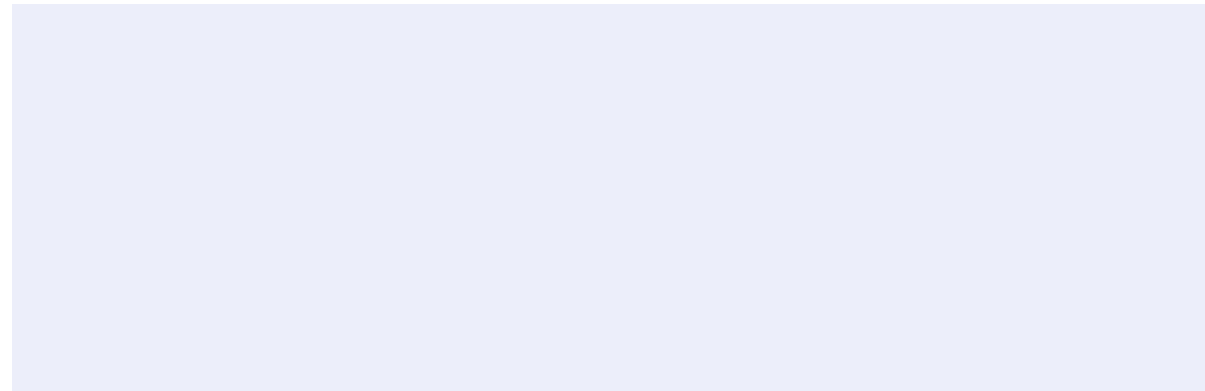
03/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

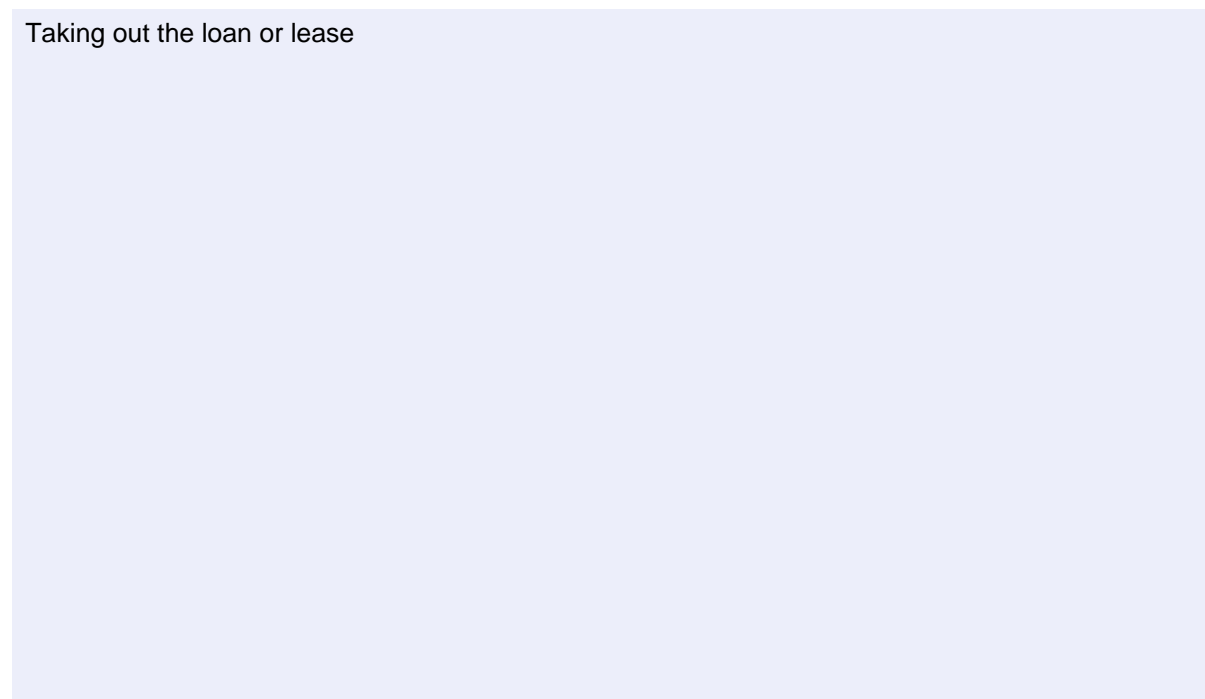


Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/XXXX. I only used XXXX mile of my XXXX mile lease and my vehicle is in perfect condition so it is worth more than my residual payoff balance is {\$22000.00}. I decided not to purchase another XXXX vehicle because of poor service and was offered {\$24000.00} for the vehicle as a trade in. However, the payoff quote issued to the dealer was {\$25000.00} when my contractual payoff with XXXX if I purchase the car is only {\$22000.00}. I have been told that XXXX is the only brand that has this practice to prevent customers from purchasing brands other than XXXX. I can not believe that they would treat their customers so poorly in order to make a XXXX.

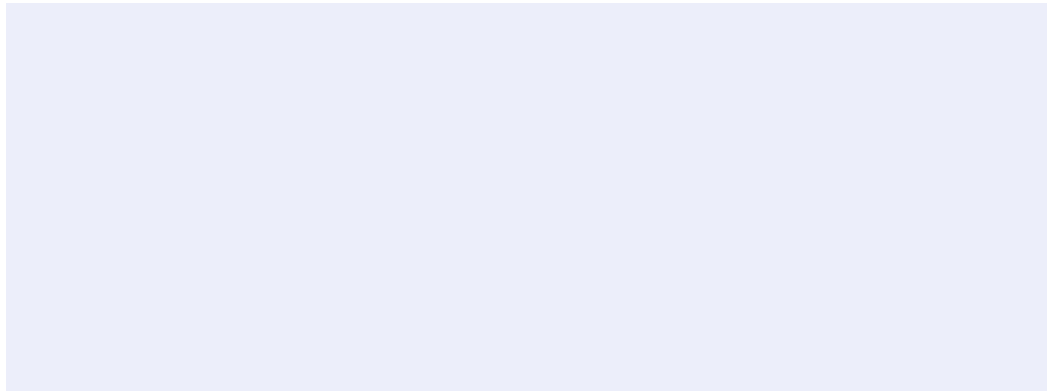
In XXXX of XXXX Cap one Finance sent me a auto loan " Pre-approval " letter which stated they had interest rates as low as 2.3 %. I had called Capital One Auto Loan callcenter XXXX during that time asking them what interest rate I was approved. Each time I called they instructed me to take the Capital One pre-approver letter to the dealer of my choice. I took it to XXXX XXXX owned by XXXX XXXX in XXXX XXXX State.

I was told the only interest rate quoted by Capital One Auto Finance was 16.990 %, I was also told by XXXX XXXX that Capital One Auto Finance would refinance this loan to a lower interest rate after I showed XXXX year of ontime payments with no late payments. Capital One told me in XXXX of XXXX they do not refinance their own loans.

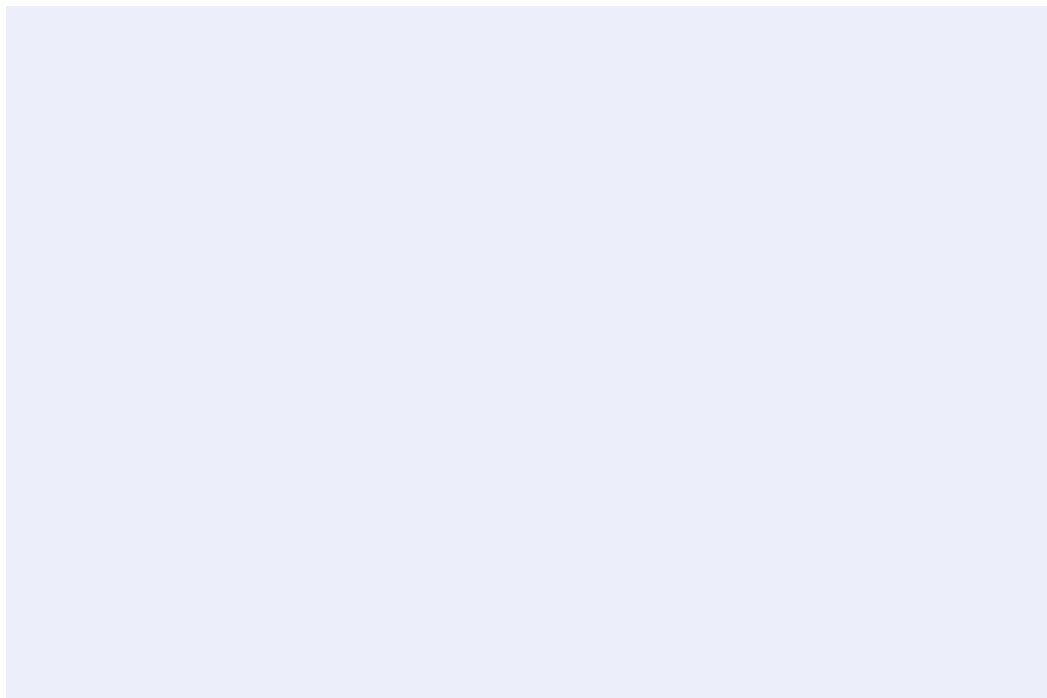
I have paid this huge interest rate for 15 months now with no late payments and I have only paid {\$2900.00} off the price of the car while paying a whopping {\$4900.00} to Capital One Auto Finance in interest. This is a Predatory leading loan and it sets me up for failure as my employer has laid off XXXX employees this year with announcements to lay off in XXXX XXXX.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU	DC	20011	Consent not provided
Capital One	WA	981XX	Consent provided

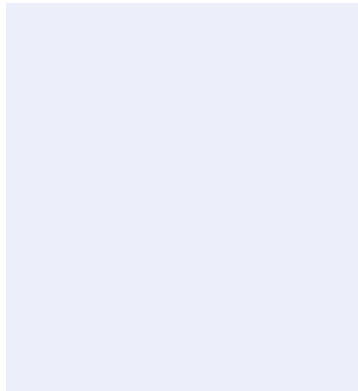
Consumer Loan Complaints

Based on Consumer Complaints

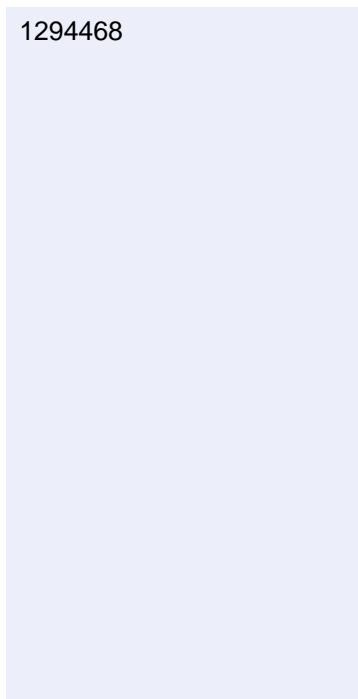
Web	03/25/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1294545



1294468

Consumer Loan Complaints

Based on Consumer Complaints

03/06/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
03/26/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan
01/23/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

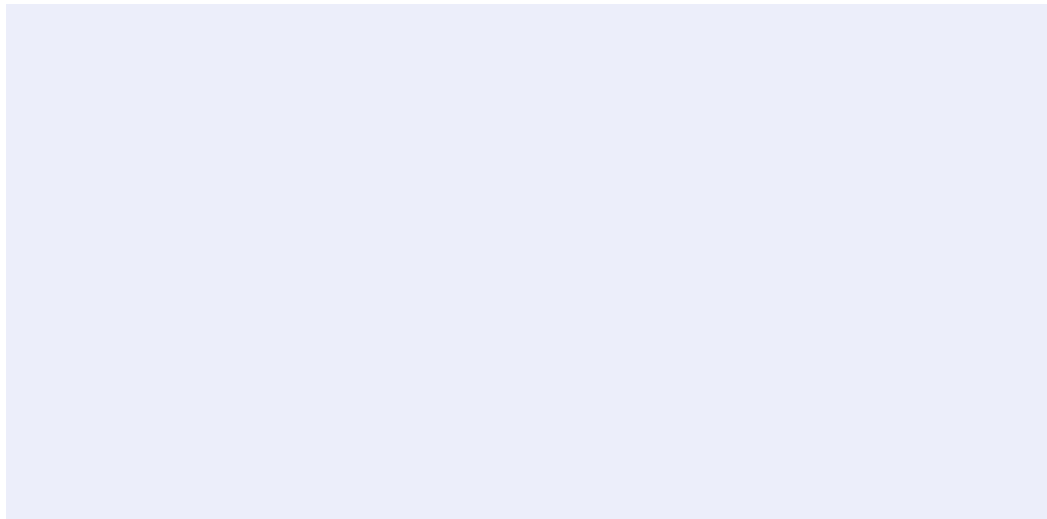
Also, I tried to re-finance with several companies such as XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX XXXX AUTO LOAN and all of these companies tell me that I am in a predatory loan and the payments I have made all went to interest profit for Capital one and the owed to value of the car exceeds their criteria to refinance. So after 15 months of on-time payments I owe more than the XXXX FORD FOCUS is worth because I paid {\$4900.00} in interest and only {\$2900.00} to payoff.

In the event I am laid off this year I will default on this loan with this high payment of {\$580.00} a month. I need Capital One Auto finance to drop my interest rate to a non-predatory rate to be no more than 8 %. Please review documents that prove I have paid on time and have no late payments on my credit report for the last 15 months.

I have a loan with rbs citizens bank. Their fees are ridiculous if you ever get behind in a payment they talk to you like XXXX terrible customer service i tried to defer my car payment do to hardship they denied it i asked could they change my payment day later in the month they refused to. Two days before my loan was 2months behind i tried to pay for one month they refused to take my payment they demanded i pay for both months and a ridiculous repossession fee. My car was

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Global Credit & Collection Corporation	NJ	07042	N/A
Ally Financial Inc.	PA	19149	N/A
Wells Fargo & Company	KY	41048	N/A
American Honda Finance Corporation	WV	24938	Consent not provided
Discover	CT	06830	N/A
Navy FCU	CA	95112	N/A
BB&T Financial	MD	21703	N/A
Citizens Financial Group, Inc.	IL	606XX	Consent provided

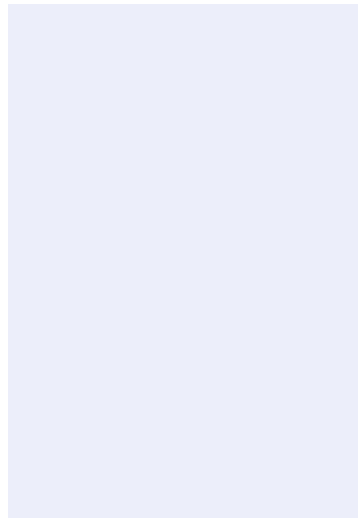
Consumer Loan Complaints

Based on Consumer Complaints

Web	03/13/2015	Closed with explanation	Yes	Yes
Web	03/18/2015	Closed	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with explanation	Yes	Yes
Web	03/18/2015	Closed with explanation	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	01/23/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1272103

1289788

1264538

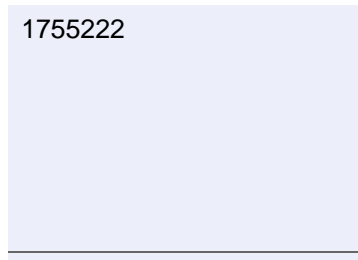
1302693

1279466

1266183

1288135

1755222



Consumer Loan Complaints

Based on Consumer Complaints

03/03/2015	Consumer Loan	Vehicle loan
04/27/2016	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Vehicle lease
03/12/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Vehicle loan
03/21/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Personal line of credit
03/07/2015	Consumer Loan	Pawn loan
03/03/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle loan
05/04/2016	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
03/21/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Installment loan
03/12/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Applied for loan/did not receive money

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

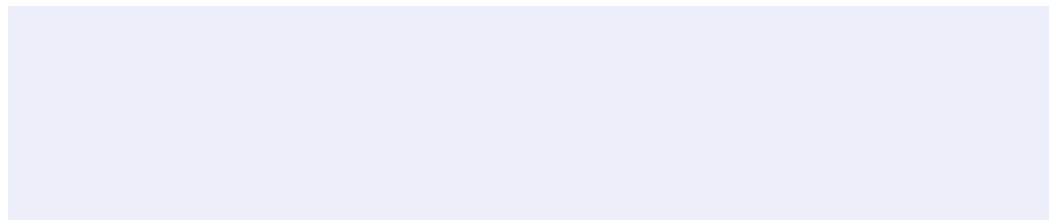
Consumer Loan Complaints

Based on Consumer Complaints

demanded i pay for both months and a ridiculous repossession fee. My car was never repossessed they told me the fee was because they submitted it to be repossessed on top of these ridiculous late fees i am current with my loan but for some reason they are still charging me late fees. I dont like to call them because they are so rude

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	IL	61704		N/A
Santander Consumer USA Holdings Inc	OH	43214		
Ally Financial Inc.	NJ	07724		N/A
Bank of America	AR	72335	Older American	N/A
GM Financial	OH	43130		N/A
GAMACHE & MYERS, PC	MO	64157		Consent not provided
Hyundai Capital America	AZ	85383	Servicemember	N/A
BBVA Compass	NC	28590		N/A
TD Bank US Holding Company	NJ	07901		N/A
Santander Consumer USA Holdings Inc	SC	29627		N/A
TMX Finance LLC	TX	77066		N/A
Santander Consumer USA Holdings Inc	OH	43214		N/A
Santander Consumer USA Holdings Inc	AP	96204	Servicemember	N/A
Credit Concepts, Inc.	OR	97321		Consent not provided
Avant Credit Corporation	NM	87540	Older American	N/A
JPMorgan Chase & Co.	SC	29910		N/A

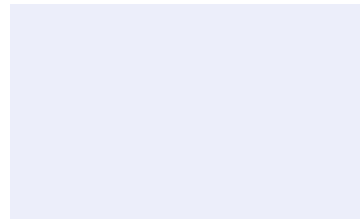
Consumer Loan Complaints

Based on Consumer Complaints

Web	03/03/2015	Closed with explanation	Yes	Yes
Web	04/27/2016	Closed with explanation	Yes	Yes
Web	03/10/2015	Closed with explanation	Yes	Yes
Web	03/18/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	Yes
Web	03/21/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Referral	03/17/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Referral	05/06/2016	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	05/07/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	Yes
Referral	03/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1264472

1898577

1264599

1279102

1256604

1294767

1264642

1280241

1274952

1264657

1256648

1909799

1266172

1294675

1280849

1280293

Consumer Loan Complaints

Based on Consumer Complaints

12/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

01/25/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/07/2015	Consumer Loan	Vehicle loan
08/06/2014	Consumer Loan	Vehicle lease
03/03/2015	Consumer Loan	Vehicle loan
03/29/2016	Consumer Loan	Installment loan

03/07/2015	Consumer Loan	Vehicle loan
03/07/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Payment to acct not credited

Consumer Loan Complaints

Based on Consumer Complaints

I have been called by Wachovia dealers services everyday for the past three (3) weeks. I have a vehicle loan with Wells Fargo Dealer Services, my payment are approximately {\$27000.00} per month, I have been payming {\$300.00} permonth for over a year now and they are still saying that payments are late and the I am accruing late charge, they are also charging me for insurance at {\$32.00} per month because they say I do not have coverage on my vehicle. My vehicle is covered with full coverage thru XXXX, and it has been proven them to them at least twice. They refuse to remove monthly charge for the insurance and they refuse to even acknowledge that my payments are not only on time but over the amount necessary. I have just received a call from them again, and I will probably get another one this evening, their phone number is XXXX XXXX. Could you please do something to make them stop the everyday calls and to research their records to see that they are in the wrong not me.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	FL	33147		Consent not provided
Wells Fargo & Company	RI	028XX	Older American	Consent provided

Santander Consumer USA Holdings Inc	VA	23238		N/A
Ally Financial Inc.	CA	94070		N/A
JPMorgan Chase & Co.	NJ	08053		N/A
MidCountry Financial Corp.	MO	63033		Consent not provided
Security Finance	OH	43054		N/A
GM Financial	OH	44511		N/A
Ally Financial Inc.	NJ	08610		N/A
Ally Financial Inc.	FL	32804		N/A
Capital One	TX	77662		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	12/22/2015	Closed with non-monetary relief	Yes	No
Web	02/01/2016	Closed with non-monetary relief	Yes	No

Web	03/07/2015	Closed with explanation	Yes	Yes
Web	08/06/2014	Closed with monetary relief	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	04/01/2016	Closed with explanation	Yes	
Web	03/07/2015	Closed with explanation	Yes	No
Web	03/07/2015	Closed with explanation	Yes	No
Referral	03/17/2015	Closed with explanation	Yes	No
Referral	03/04/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1713741

1757364

1272780

970910

1264719

1855126

1272797

1272805

1279660

1256741

1288449

Consumer Loan Complaints

Based on Consumer Complaints

03/03/2015	Consumer Loan	Vehicle lease
03/07/2015	Consumer Loan	Vehicle loan
03/22/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Installment loan
03/07/2015	Consumer Loan	Personal line of credit
03/26/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Installment loan
03/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

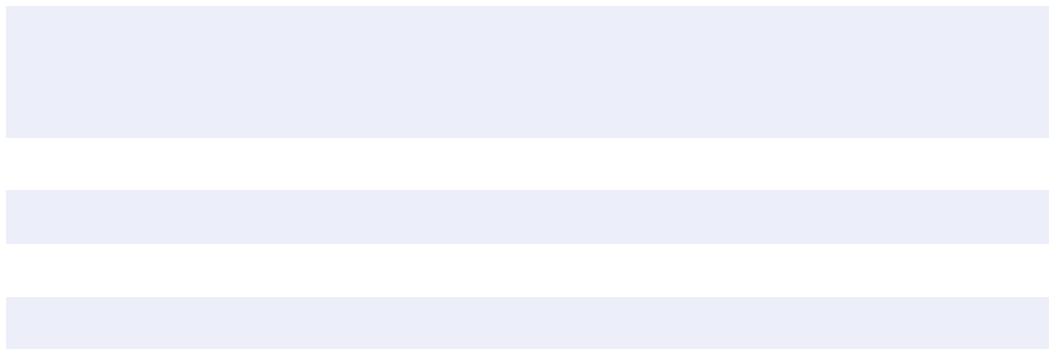
Based on Consumer Complaints

XXXX XXXX i filed for XXXX and noticed that i am a victim of XXXX. Someone took out a personal loan/loans using my identity. there for ruining my credit. in XX/XX/XXXXX.It has been going on since XX/XX/XXXX

A vehicle that I co-sgined for was repossessed around XX/XX/XXXX, and when I found out I contacted Capital One Auto to find out what I needed to do regarding the matter. I was contacted once by Captial One in XX/XX/XXXX to tell me that they were making arrangements to obtain the vehicle and that I would be able to receive additional information once they obtained possession of the vehicle. I never received any more information regarding this matter until I received a letter from a XXXX collections Agency in XX/XX/XXXX stating that I owed them {\$8000.00}. I immediately contacted them because I was not even aware that the vehicle was sold, so I sent them a letter asking for an explanation of how they came up with this amount because I was not informed that the vehicle was sold, how much it was sold for or the date and time of when it was sold. I have not heard from XXXX since that time. I filed a complaint through XXXX XXXX XX/XX/XXXX because of the negative inquiry on my Equifax report and was told that Equifax and Capital One Auto would contact me to do a conference call. On XX/XX/XXXX I received a call from XXXX of XXXX and XXXX XXXX of Capital One Auto. XXXX XXXX told me that Capital One did not have to notify me of a private sale of the vehicle. I asked about the law that states that a consumer is to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	NY	11412		N/A
Capital One	NM	88201	Older American	N/A
Encore Capital Group	NY	117XX		Consent provided
Citibank	FL	33543	Older American	N/A
Regions Financial Corporation	FL	33013		N/A
Wells Fargo & Company	GA	30559		N/A
Barclays PLC	AZ	85122	Servicemember	N/A
Capital One	IL	606XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/03/2015	Closed with explanation	Yes	No
Web	03/07/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with non-monetary relief	Yes	No
Web	03/09/2015	Closed with monetary relief	Yes	No
Web	03/16/2015	Closed with non-monetary relief	Yes	No
Phone	03/30/2015	Closed with non-monetary relief	Yes	No
Web	03/09/2015	Closed with explanation	Yes	Yes
Web	03/31/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1264766

1272414

1294866

1264799

1281253

1303691

1266042

1302967

Consumer Loan Complaints

Based on Consumer Complaints

03/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

private sale of the vehicle. I asked about the law that states that a consumer is to be notified in writing about the date, time and location of a sale to afford the consumer to either buy back the vehicle or in my case, have someone else purchase the vehicle. She again stated that for private sales, this is not the case and that there is nothing that I can do. XXXX of XXXX, did not ask any questions so I was confused why we had a conference call set-up. I again asked so the laws regarding this does not pertain to Capital One and she said that is correct. I am reaching out to see if there is any other avenues that I can pursue because I thought state and federal laws were binding but and being told that they are not.

Thank you kindly for any advice that you may be able to provide me.


A company named Coast Professional Inc utilizing an address of XXXX XXXX, XXXX XXXX, LA XXXX is attempting to collect a purported debt that if valid, would have been at least XXXX years old. Under California law, where this purported debt would have arisen, the Statute of Limitations (SOL) is XXXX YEARS. This appears to be a shake down by a shady firm who probably bought this debt for XXXX cents on the dollar and is hoping that people will acknowledge the debt and restart the SOL. This is harassment. I have responded them in writing, as requested by the shady company, that I do not acknowledge the debt and that I am reporting them to the CFPB. Moreover, in their letter, it states that if you do not dispute the validity of the debt in writing - they will construe silence as a reaffirmation of the debt.

I traded in my XXXX to XXXX XXXX financed by 3 months before the termination of my lease and purchased a XX/XX/XXXX Escalade with 0 % financing. 4 weeks later I had to turn in the XX/XX/XXXX Escalade as the dealership had made a mistake by offering 0 % financing on a XX/XX/XXXX I turned the car in and they

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Coast Professional, Inc.

NJ

073XX

Consent provided

Westlake Services, LLC

FL

33073

N/A

Ally Financial Inc.

FL

330XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/26/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	03/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1294899

1281262

1294914

Consumer Loan Complaints

Based on Consumer Complaints

03/26/2015

Consumer Loan

Installment loan

03/22/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

mistake by offering 0 % financing on a XX/XX/XXXX I turned the car in and they replaced it with a XX/XX/XXXX XXXX which I have today and is being financed with Ally.

I turned the Hummer in early (3 months) at the request of the dealership as they told me GMAC (purchased by Ally) had a promotion where I could terminate the lease early as long as I was purchasing another vehicle financed by GMAC. This is what I did. It appears the dealership never turned in the proper paperwork. It took me 2 years to straighten out as the GM who handled the deal, had left the dealership. They finally admitted their error and paid off the remaining outstanding balance. However Ally has reported this transaction to the credit bureau as late and a write-off which is just not the case. This reporting has had an adverse effect on my credit rating and has impacted my line of credit.

I went to XXXX XXXX in XXXX, AZ to purchase a vehicle. I previously purchased a vehicle 8 years ago when it was XXXX XXXX. But, I did not have a good experience with a recent purchase. The salesman, XXXX XXXX, was misleading in the information he gave me about the financing and refinancing of the vehicle. The vehicle was more than XXXX XXXX XXXX value as confirmed by my bank and another dealer. I could not get alternate financing for the vehicle because of it. Now I am in a vehicle with extremely high financing rate and payments that I can not afford. I told XXXX several times I wanted to wait to get things straight with the bank and was pressured to move forward with the deal based on information he told me about the financing and refinancing of the vehicle. The purchase was made on XXXX/XXXX/15 and when we called on XXXX/XXXX/15 and went there we were told that the Manager (who I assume is XXXX XXXX) would not approve of taking the vehicle back. The circumstances and dealings with XXXX XXXX are

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Regional Management Corp.	TX	78237	Consent not provided
Credit Acceptance Corporation	AZ	852XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/31/2015	Closed with explanation	Yes	No
Web	03/22/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1301665

1294921



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



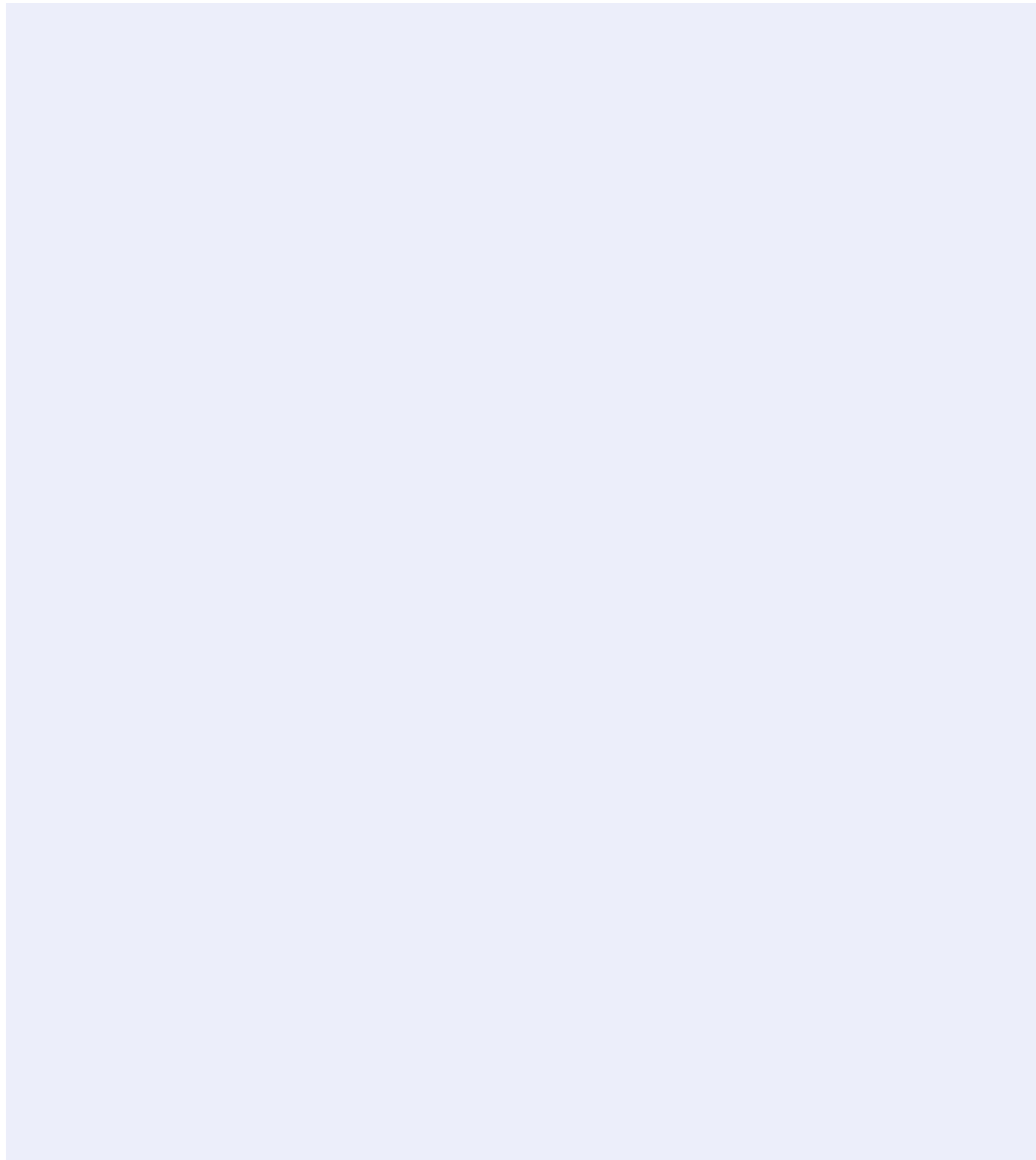
Consumer Loan Complaints

Based on Consumer Complaints

shady and not very honorable. I have contacted the finance company which is Credit Acceptance as well as the Office of the Attorney General to file a complaint. There was also hidden damage on the vehicle under the front license plate. This was not seen since they had their dealership plate covering the damage. XXXX XXXX uses Credit Acceptance as a finance company for their sales. They force deals on you with Credit Acceptance by doing the " verification " process and they receive direct funding in day as stated by XXXX XXXX who (owner/salesman of XXXX) and is a " featured dealer " on the Credit Acceptance website for advertising purposes. They asked for my bank statements, pay stubs, etc. that very day so they could get paid immediately and the deal is funded. This completes the verification process and assures that XXXX will be paid immediately on their deal regardless if they have misrepresented information or used predatory sales/credit practices. Credit Acceptance 's " Portfolio Program " that XXXX participated in allows them to receive an up-front profit and to share in collections. The owner/salesman XXXX XXXX will do everything possible to close the deal to the point of falsifying most everything he can to put you in a car with the highest interest rates he can because of the funding he receives from Credit Acceptance. I have contacted Credit Acceptance on XXXX/XXXX/15, XXXX/XXXX/15, XXXX/XXXX/15 with regard to this situation. No one has returned my calls (including XXXX XXXX -- XXXX). I sent a complaint also to Credit Acceptance 's customer service to get this resolved and have not received any contact. My bank, XXXX, has temporarily issued a credit for the deposit that I put down but that is until they complete their own investigation so it may not be permanent. XXXX XXXX was stalling on the deal to with me telling that he had already been paid/funded (XXXX/XXXX/15). There was nothing I could do about it because the Credit Acceptance contract would not cancelled/revocable once accepted. We tried again on XXXX/XXXX/15 to return the vehicle and was told by XXXX that he

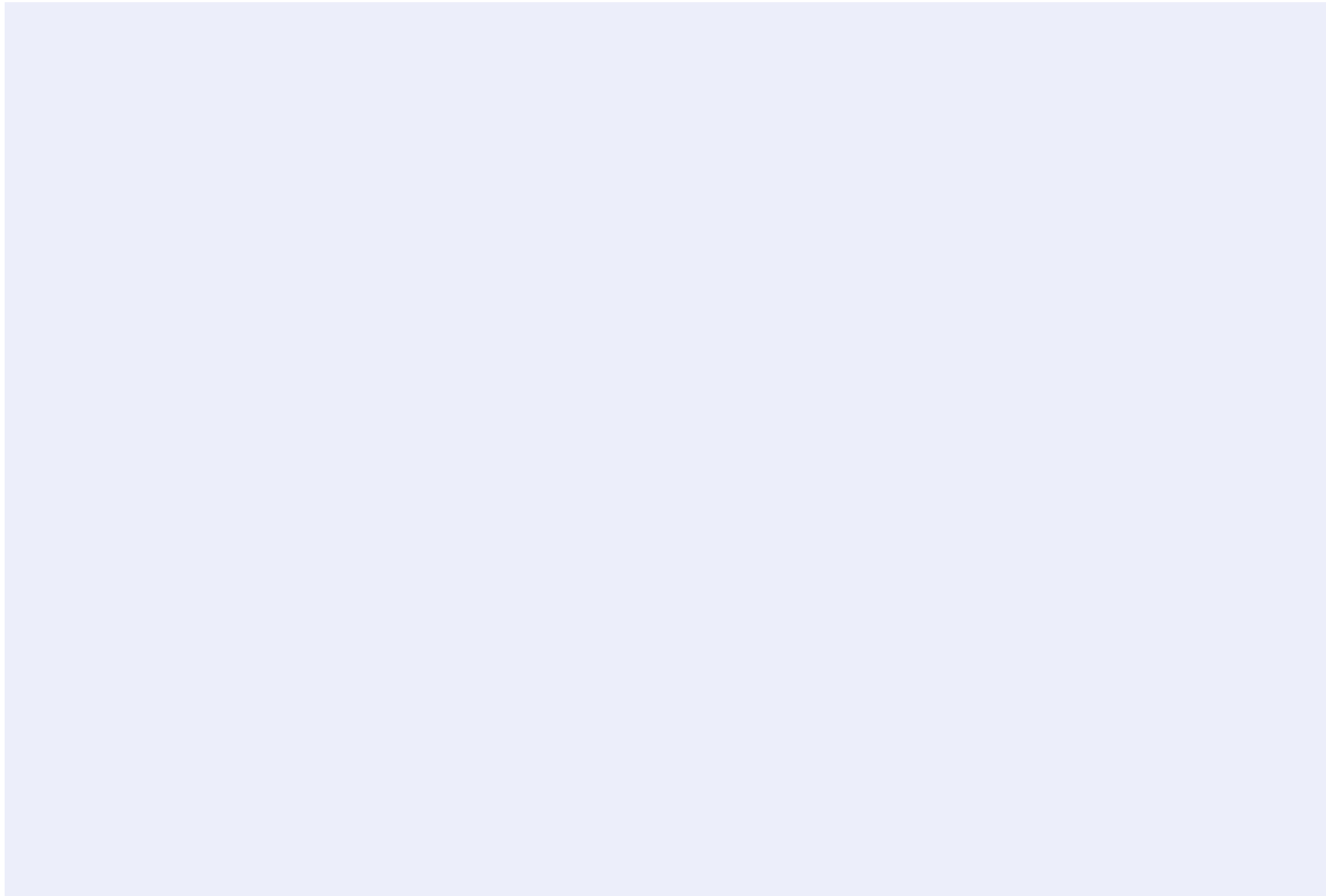
Consumer Loan Complaints

Based on Consumer Complaints



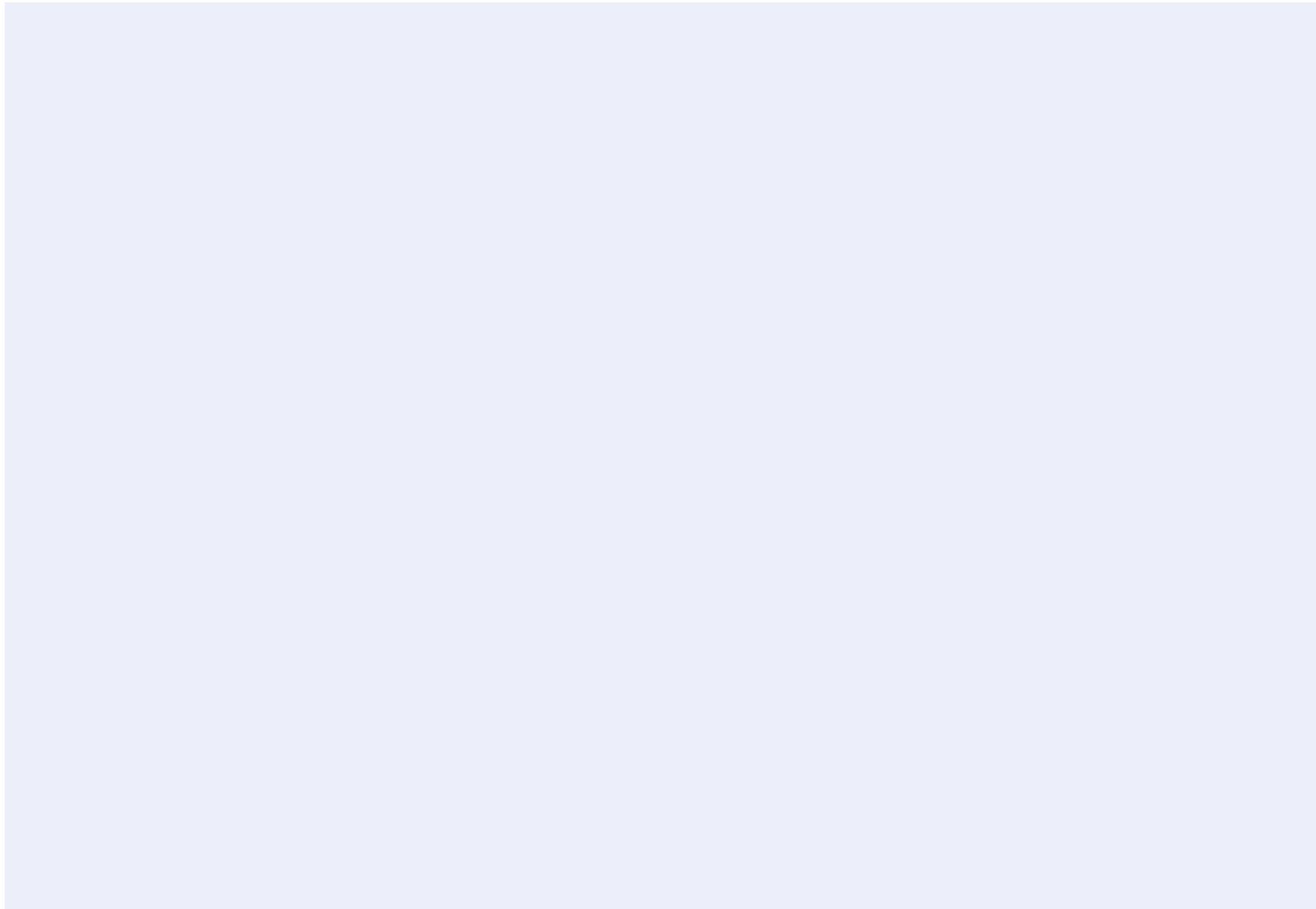
Consumer Loan Complaints

Based on Consumer Complaints



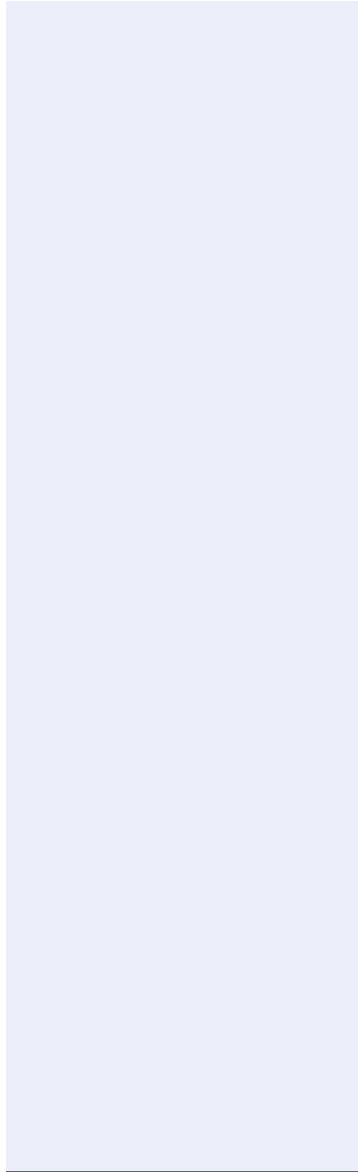
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

03/12/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Installment loan
03/07/2015	Consumer Loan	Installment loan
03/22/2015	Consumer Loan	Vehicle loan
03/07/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Vehicle loan
03/08/2015	Consumer Loan	Vehicle loan
03/08/2015	Consumer Loan	Vehicle loan
01/27/2016	Consumer Loan	Vehicle loan
03/08/2015	Consumer Loan	Vehicle loan
03/08/2015	Consumer Loan	Installment loan
02/25/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Vehicle lease
02/25/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

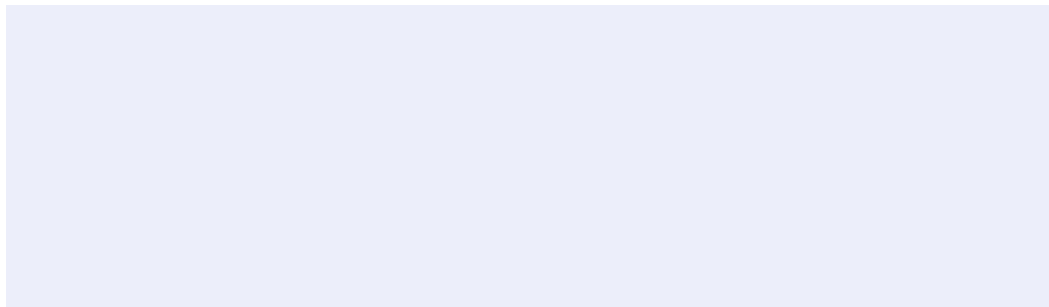
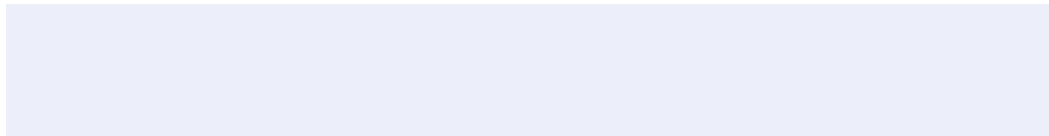
Based on Consumer Complaints

would have it towed if we left it there. I have contacted my financial institution, Credit Acceptance, XXXX, FTC, AZ Attorney General, and a local TV station to assistant with this situation to get an acceptable resolution.

I am getting daily phone calls from Hyundia credit about a nonpayment on late fees for a car loan and have requested that I do not be disturbed during Sundays - Dinner time or after evening hours and they keep harnessing me about a {\$64.00} dollar late fee. I have requested several times that I am making my car payments and each month but this harassment continues for a mere {\$64.00}. I need someone to intervene on my behalf. The phone # they are using is XXXX. I will sue them if I have a legal concern

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	NY	14215		N/A
Risecredit, LLC	LA	71430	Servicemember	N/A
Quick Click Loans, LLC	WI	54304		N/A
Hyundai Capital America	VA	226XX		Consent provided
The Huntington National Bank	KY	41774		N/A
Ally Financial Inc.	WA	98372	Servicemember	N/A
Navy FCU	CA	94530		N/A
Prestige Financial Services, Inc.	AL	36092		N/A
Citizens Financial Group, Inc.	TX	77387		N/A
Santander Consumer USA Holdings Inc	FL	33414		N/A
Genesis Financial & Payment Systems Holdings, LLC	NM	87111	Older American	N/A
Westlake Services, LLC	TX	78552		N/A
TD Bank US Holding Company	CA	91302		N/A
Scott Fetzer Financial Group, Inc.	WV	26386	Older American	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/18/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	Yes
Web	03/13/2015	Closed with non-monetary relief	No	No
Web	03/27/2015	Closed with explanation	No	No
Web	03/07/2015	Closed with explanation	Yes	No
Phone	03/16/2015	Closed with explanation	Yes	No
Web	03/08/2015	Closed with explanation	Yes	Yes
Web	03/13/2015	Closed with explanation	Yes	No
Referral	02/02/2016	Closed with explanation	Yes	No
Web	03/08/2015	Closed with explanation	Yes	Yes
Web	03/08/2015	Closed with explanation	No	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Web	02/25/2015	Closed with explanation	Yes	Yes
Phone	03/04/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1279803

1264890

1282818

1294938

1272858

1279822

1272423

1272424

1759934

1272429

1272404

1256887

1257203

1256901

Consumer Loan Complaints

Based on Consumer Complaints

03/03/2015	Consumer Loan	Vehicle loan
03/22/2015	Consumer Loan	Installment loan
03/08/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Vehicle loan
03/23/2015	Consumer Loan	Vehicle loan
03/08/2015	Consumer Loan	Installment loan
03/12/2015	Consumer Loan	Vehicle loan
02/25/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Installment loan
03/26/2015	Consumer Loan	Installment loan
03/08/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Personal line of credit
03/03/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Pawn loan
03/09/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Installment loan
03/09/2015	Consumer Loan	Installment loan
03/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the line of credit

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

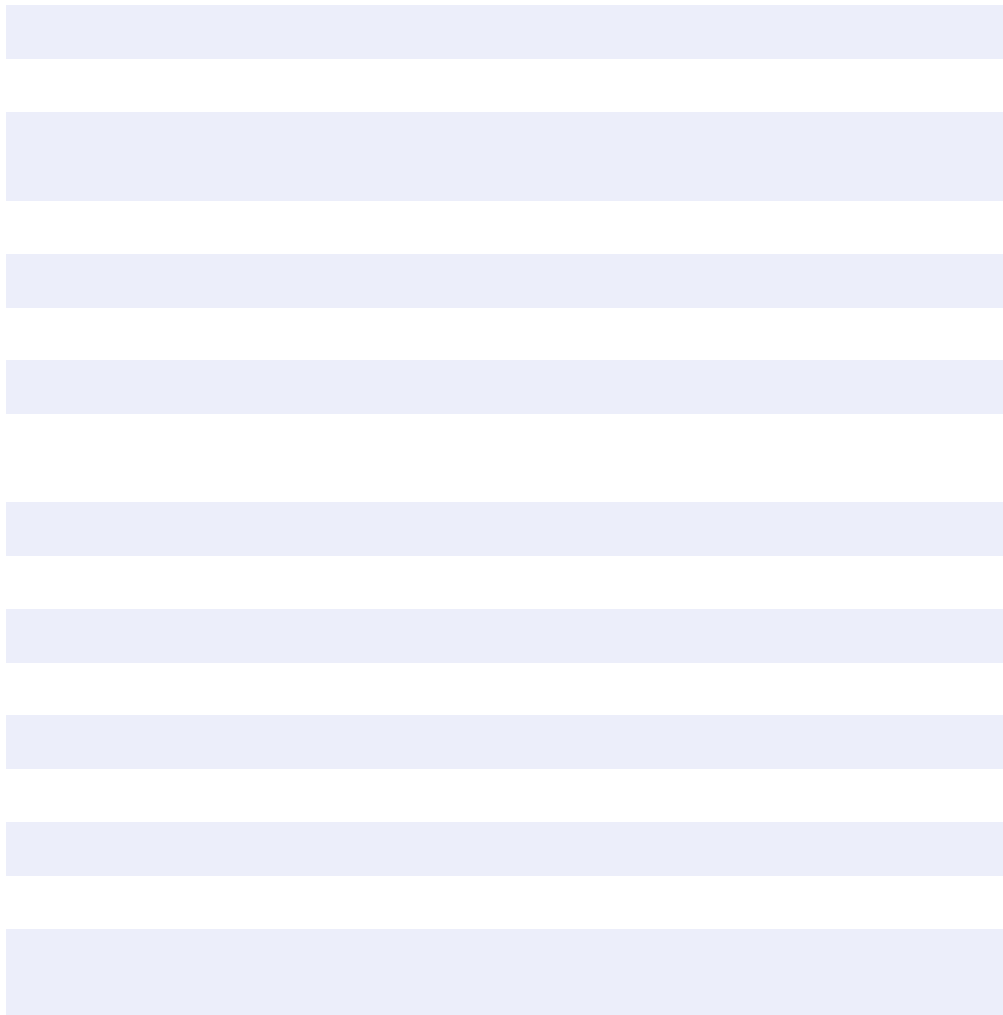
Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	VA	22193		N/A
Mariner Finance, LLC	FL	32304		Consent not provided
GFS II, LLC	FL	32714		N/A
Exeter Finance Corp	CA	94930		N/A
SunTrust Banks, Inc.	FL	33139		Consent not provided
Santander Bank US	MD	21222		N/A
Santander Consumer USA Holdings Inc	OR	97070		N/A
World Acceptance Corporation	MO	63028	Servicemember	N/A
Citibank	MD	20720		N/A
Synchrony Financial	WA	98168		Consent not provided
TD Bank US Holding Company	NY	12550		N/A
Citibank	NY	11565		N/A
Fifth Third Financial Corporation	TN	37115		N/A
Enova International, Inc.	CO	80239		N/A
USAA Savings	PA	17702		N/A
Whetstone Partners, LLC	FL	33304		N/A
U.S. Bancorp	TN	37115		N/A
Ballybunion Enterprises, Inc	GA	31605	Servicemember	N/A
Automotive Credit Corporation	GA	30291		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/09/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with explanation	Yes	No
Web	03/08/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	Yes
Web	03/17/2015	Closed with explanation	Yes	Yes
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	Yes
Referral	03/23/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with non-monetary relief	Yes	No
Web	03/09/2015	Untimely response	No	
Phone	02/26/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1266022

1294984

1272475

1279891

1295276

1272483

1279909

1256951

1265055

1303652

1272552

1288699

1265111

1279209

1272887

1272900

1259428

1274796

1303319

Consumer Loan Complaints

Based on Consumer Complaints

03/09/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Installment loan
02/26/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
03/26/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle lease
03/18/2015	Consumer Loan	Installment loan
03/23/2015	Consumer Loan	Vehicle loan
07/18/2015	Consumer Loan	Vehicle lease
02/26/2015	Consumer Loan	Vehicle loan
03/31/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

System and Services Technologies (SST) a company of NCO has violated again Fair Collection Practices Act and refuses to provide me with the information I have been requesting from them and acknowledging my dispute of charges. They have already been fined by the FTC and states for such practices.

I co-signed an auto lease four years ago. I just checked my credit report and the leasing company has included the lease holder 's credit history for this account on my credit report. When I contacted the lease company, I was told that a co-signor is a joint applicant with their company. I never received any notifications through mail or phone call stating that the primary lease holder was late on payments (XXXX times, 30 days late). The lease company did n't have my address and phone number on file but are holding me accountable on my credit report. I did n't have the opportunity to make the late payments myself to keep the account current because I was not contacted and made aware.

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

Omni Financial Group, Inc	GA	31605	Servicemember	N/A
RFNA, LP	GA	30173		N/A
Wells Fargo & Company	NC	28215		N/A
Santander Consumer USA Holdings Inc	CA	95252		N/A
Nissan Motor Acceptance Corporation	CA	91001	Older American	N/A
Wells Fargo & Company	TX	78727		N/A
American Honda Finance Corporation	MI	48197		N/A
CashCall, Inc.	OH	44241		N/A
Expert Global Solutions, Inc.	GA	305XX		Consent provided
American Honda Finance Corporation	NJ	070XX		Consent provided
JPMorgan Chase & Co.	AZ	85032		N/A
American Honda Finance Corporation	MI	49512		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/13/2015	Closed with explanation	Yes	Yes
Web	03/10/2015	Closed with explanation	Yes	Yes
Web	02/26/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Phone	03/30/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	03/27/2015	Closed with explanation	Yes	No
Web	07/18/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	Yes
Web	03/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1274797

1265230

1257878

1265262

1303388

1257902

1259296

1288848

1296984

1474481

1259543

1307902

Consumer Loan Complaints

Based on Consumer Complaints

02/26/2015	Consumer Loan	Installment loan
02/26/2015	Consumer Loan	Installment loan
03/23/2015	Consumer Loan	Vehicle loan
03/12/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Installment loan
03/03/2015	Consumer Loan	Installment loan
11/20/2015	Consumer Loan	Personal line of credit
03/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I started contacting Hyundai Motor Finance on XXXX XXXX, requesting payments applied to my principal balance. Each time I was informed it would take XXXX days to be processed. I called XXXX times in the past month requesting to have the XXXX payments adjusted as instructed by the HMF representatives. As of today XXXX XXXX, only XXXX payment has been applied to the principal & I keep getting promised that they will be escalated & corrected. I have refinanced my vehicle and have been charged excess interest due to the previous payments not being applied to the principal balance, in combination with HMF not being accessible for close to a week due to inclement weather & having to wait to receive the payoff information. I feel HMF has dragged out the completion of correcting my payments in hopes to continue charging more for interest. I would not refer HMF to

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	KY	42071		N/A
Synchrony Financial	CA	90292		N/A
Wells Fargo & Company	OH	44128		Consent not provided
PayPal Holdings, Inc.	TX	77058		N/A
Credit Acceptance Corporation	TX	77042		N/A
Wells Fargo & Company	IN	46390	Older American	N/A
Toyota Motor Credit Corporation	NV	89148	Older American	N/A
Citibank	MN	55128		N/A
OneMain Financial Holdings, LLC	PA	15074		N/A
CashCall, Inc.	OH	44113		N/A
U.S. Bancorp	IA	52003		N/A
DLC, LLC	AZ	86442		N/A
Hyundai Capital America	AZ	850XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/19/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with non-monetary relief	Yes	Yes
Web	03/25/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	03/24/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Phone	11/25/2015	Closed with explanation	No	No
Web	03/23/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1257930

1257948

1295496

1280252

1265368

1265369

1288900

1289781

1265390

1289958

1265417

1665422

1295548

Consumer Loan Complaints

Based on Consumer Complaints

03/03/2015	Consumer Loan	Title loan
03/31/2015	Consumer Loan	Installment loan
03/31/2016	Consumer Loan	Installment loan

03/03/2015	Consumer Loan	Vehicle loan
03/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

anyone looking for good and trust-worthy customer service.

I have reviewed my XXXX Credit Report and have found multiple issues with out of stature accounts reported as collection charge offs with various creditors as well as Student loans being reported 30 or 60 days late while under deferments. I also identified erroneous billing issues due to promotional interest rates of 0 % for 12 months being billed at 21 % and my inquiry to this with the credit directly goes ignored.

My father is a XXXX veteran XXXX. Recently his XXXX van broke down and needs to be replaced. My father is XXXX XXXX and receives benefits from the VA. He has the funds to purchase a van, but with his XXXX, it does n't need to be brand new \$ 20,000- {\$30000.00} vans from car lots. I have been finding great deals from individuals that have lost loved ones and no longer need the vehicles. THE PROBLEM we are running into is the vehicles are not appraising through kelly blue book for the loans, because the banks will not consider the XXXX adaption that have been added. I even had the receipt where the equipment was added in XX/XX/2009 for {\$30000.00} for XXXX of the vehicles i was trying to purchase for {\$11000.00}. and they still denied it because the plain van only booked for {\$5200.00}. What about the {\$30000.00} that was added to it??!!!! I am amazed that dealers can sale these at car lots and will go right through the bank, but someone that needs to sale it for hardship and MY FATHER NEEDS IT!! i do not want to go out and buy a {\$30000.00} car for someone that is as sick as my father is. Then i will be XXXX of these people that ca n't sale it to anyone

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Company has responded to the consumer and the CFPB and chooses not to provide a public response

[Redacted]

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	TX	79110		N/A
JPMorgan Chase & Co.	TX	78942	Older American, Servicemember	Other
Access Group	CA	900XX		Consent provided
U.S. Bancorp	MN	55406		N/A
SunTrust Banks, Inc.	WV	253XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	03/05/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	No
Web	04/04/2016	Closed with explanation	Yes	
Web	03/03/2015	Closed with explanation	Yes	Yes
Web	04/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1265432

1309254

1859439

1265462

1309262

Consumer Loan Complaints

Based on Consumer Complaints

03/23/2015	Consumer Loan	Vehicle loan
03/23/2015	Consumer Loan	Vehicle loan
03/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

BECAUSE banks wont loan on them.

XX/XX/XXXXXXXX XXXX, California. XXXXXXXXConsumer Loan InvestigationTo whom it may concern, When you are ready to review the documents for this loan, we will mail copies upon your request. These loan documents have a timeline from XXXX XXXX through XXXX XXXX. Last monthly payment XXXX XXXX, XXXX the XXXX XXXX loan documents, written communications with loan company, and dealer information are available for review. There are XXXX loan purchase documents for this vehicle. XXXX for the loan company and XXXX for the dealership. A XXXX statement of the amount of this loan was sent by mail with a different amount owed. This vehicle loan was paid off in full on XXXX XXXX, XXXX the total amount due was XXXX the loan company stated that a check in the amount of XXXX was required to pay off the loan as there was additional charges. A check was written and mailed to the loan company with a letter requesting that upon receipt of final payment to contact parties and respond with a written reply of receipt and forwarding of documentation to parties. As of the date of this letter ICG FIN FUND LP aka 101 Auto Funding XXXX XXXX XXXX XXXX XXXX, California have not sent a confirmation. We have contacted parties by phone On XXXX XXXX, XXXX and XXXX XXXX, XXXX and spoke with XXXX XXXX who stated that she did receive the letter and check on XXXX XXXX, XXXX posted to the account XXXX XXXX, XXXX deposited to the bank on the XXXX XXXX, XXXX. As well as processing the XXXX notification to clear title of vehicle and that XXXX XXXX should receive a copy in the mail. XXXX XXXX again requested written notification of the receipt from XXXX XXXX by phone and she stated that she would send an email to XXXXXXXXXXXXXXX to confirm that she did

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CT	06422		Consent not provided
Headwaters Financial Corp.	GA	31749		N/A
Infinity Capital Group	CA	913XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/23/2015	Closed with explanation	Yes	Yes
Phone	04/09/2015	Closed with non-monetary relief	Yes	No
Web	05/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1295588

1295077

1303525

Consumer Loan Complaints

Based on Consumer Complaints

03/12/2015	Consumer Loan	Installment loan
03/18/2015	Consumer Loan	Personal line of credit
03/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

stated that she would send an email to XXXXXXXXXXXX to confirm that she did receive the documents required to pay off loan. XXXX XXXX has not received an email as requested. XXXX XXXX has not received the title signed off by lien holder in the mail to transfer to the XXXX. The California twenty day requirement of receipt of documents has not been adhered to by the loan company. XXXX XXXX, XXXX a request for the title signed by 101 Auto Funding LLC releasing their right of lien on the vehicle was sent certified return receipt XXXX. XXXX XXXX XXXX XXXX. This was recommended by the XXXX as they have no notification on record. If there is any other information that you require please contact at the email above or call XXXX please leave a phone number and contact person and I will return your call.


XXXX issue is the company XXXX requesting that they be paid on this loan after they were informed on XXXX XXXX, XXXX and XXXX XXXX, XXXX by written notice as well as phone conversations regarding the matter and were informed to contact the true lien holder 101 Auto Funding LLC XXXX XXXX regarding any questions they might have, as their purchase of the loan was invalid. And this loan was paid in full. This company still believes that they are entitled to the loan on this vehicle and are moving forward with attempts to collect the loan or the vehicle.

I purchased a Chevrolet Cruze LT from XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX , Ohio XXXX (XXXX) XXXX on XX/XX/XXXX (my credit score was XXXX). They directed me to Global Lending Services for the loan (I had previously been with XXXX XXXX@4.9 %). Since the purchase, I have had nothing but trouble. I had to cancel a {\$1500.00} (extra) warranty that the dealership had told me I should buy. My last statement shows a repossession fee

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error



Consumer Loan Complaints

Based on Consumer Complaints

Cashco Financial Services, Inc	OR	97223		N/A
HSBC North America Holdings Inc.	NY	11369		N/A
Global Lending Services LLC	OH	431XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/14/2015	Closed with non-monetary relief	Yes	Yes
Referral	03/24/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1280367

1289015

1309280

Consumer Loan Complaints

Based on Consumer Complaints

03/23/2015	Consumer Loan	Installment loan
02/26/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle lease
02/26/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Vehicle loan
03/18/2015	Consumer Loan	Installment loan
03/12/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Personal line of credit
03/31/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Installment loan
03/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

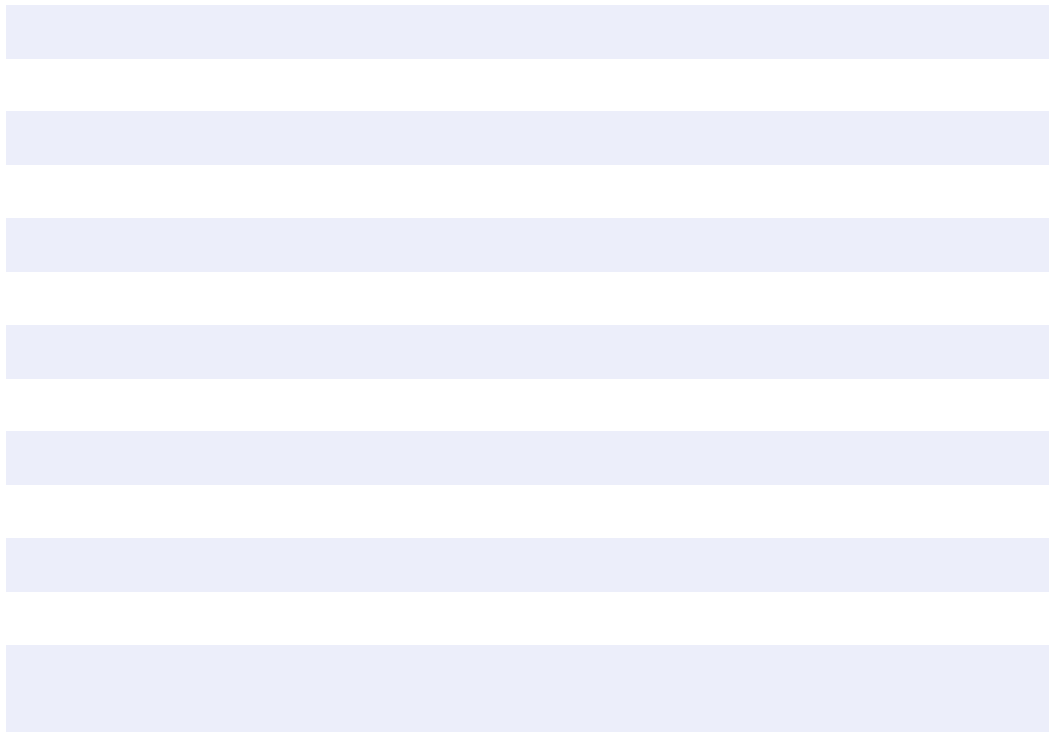
dealership had told me I should buy. My last statement shows a repossession fee of {\$100.00} added to my bill (my car has not been repossessed). In XX/XX/XXXX I made a payment of {\$XXXX} payment to catch up ; however, I requested a payment history summary from Global, and, the payment history shows I was credited with paying only {\$XXXX}. At the beginning of the loan the pay-off was {\$XXXX}. During the past year, I have made over {\$7000.00} in payments, but my pay-off is still well over {\$20000.00}. Global refuses to allow me to change my payment due date (I have requested a new due date XXXX to help me make my payments on time). I need help from somewhere.

Last month, approx XXXX/XXXX/XXXX, I received a call from LTD Financial Services regarding a car loan from XXXX XXXX XXXX XXXX, which I have not

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	UT	84123		N/A
Santander Consumer USA Holdings Inc	SC	29472		N/A
U.S. Bancorp	TX	77478		N/A
Bank of the West	FL	33967		N/A
Capital One	GA	30314		N/A
MidCountry Financial Corp.	IN	46240		N/A
United PanAm Financial Corp.	AZ	85202		N/A
Delbert Services	NV	89031	Servicemember	N/A
Santander Consumer USA Holdings Inc	OH	43062	Older American	N/A
Ally Financial Inc.	MI	49870	Servicemember	N/A
GM Financial	TX	75181		N/A
Credit Acceptance Corporation	TX	78233		N/A
PayPal Holdings, Inc.	KY	40515		N/A
LTD Financial Services, L.P.	CA	902XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	03/26/2015	Closed with explanation	Yes	No
Phone	03/04/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	No
Phone	02/26/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed	Yes	Yes
Web	03/12/2015	Closed with non-monetary relief	Yes	No
Referral	03/06/2015	Closed with explanation	Yes	No
Postal mail	04/01/2015	Closed with explanation	Yes	No
Referral	03/04/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	Yes
Referral	03/04/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	04/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1295631

1258045

1273142

1258061

1289058

1288034

1280448

1258071

1309346

1258289

1265587

1259507

1273205

1309399

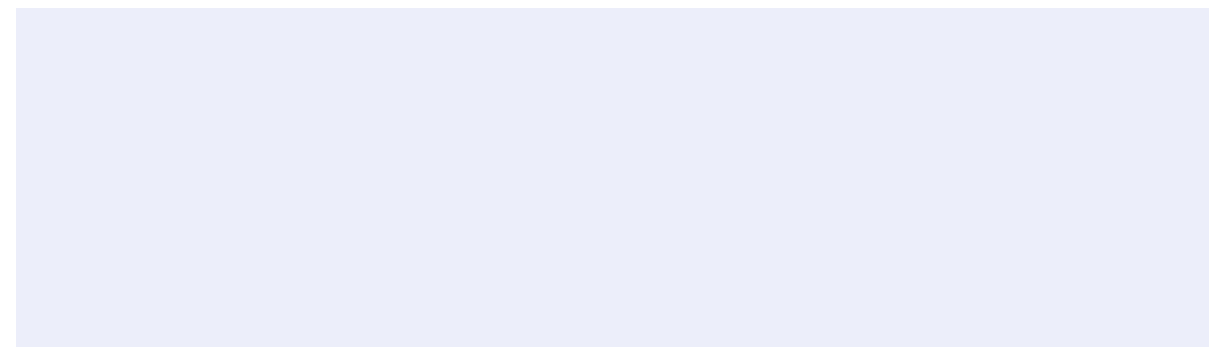
Consumer Loan Complaints

Based on Consumer Complaints

03/18/2015	Consumer Loan	Installment loan
03/09/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Installment loan
03/09/2015	Consumer Loan	Personal line of credit
03/09/2015	Consumer Loan	Installment loan
02/26/2015	Consumer Loan	Vehicle lease
02/26/2015	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Installment loan
03/12/2015	Consumer Loan	Installment loan
04/19/2016	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

paid on since XXXX. However, they claimed that I made a payment on this account back in XXXX XXXX of {\$10.00}, which is ridiculous. Why would I pay {\$10.00} on a \$ 6k loan? Not to mention, I was laid off in XXXX XXXX and did n't have any money to pay anyone. I thought this account had fallen off of my credit because it has not been on my credit report for many years. Now, they are sending me letters and calling me to pay a {\$6400.00} debt. Someone falsely made a payment on this account, which started the collection and timeline again and I am not acknowledging a debt that is almost 10 yrs old.

Navy Federal Credit Union is charging for a loan that I did not co- sign for ... they refuse to show the promisory note of the loan loan #. I contested the loan back in XXXX (see attach letter) They the credit reporting agency XXXX took it off. then they have put it back on I an not responsible for this loan. I filed an earlier clam,

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Regional Management Corp.	TX	75231	Older American	N/A
First Niagara Bank	NJ	08005	Older American, Servicemember	N/A
Santander Consumer USA Holdings Inc	GA	31211		Consent not provided
NATIONAL AUTO LENDERS, INC.	FL	33903		N/A
Wells Fargo & Company	ME	04401		N/A
Mariner Finance, LLC	NC	27504		N/A
Fifth Third Financial Corporation	MI	49454		N/A
Nissan Motor Acceptance Corporation	NY	11772		N/A
M&T Bank Corporation	FL	33510		N/A
Discover	NV	89441		N/A
Regional Management Corp.	TN	37922	Servicemember	N/A
Navy FCU	MD	207XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/24/2015	Closed with explanation	Yes	No
Phone	03/13/2015	Closed with explanation	Yes	No
Web	03/27/2015	Closed with explanation	Yes	No
Web	03/30/2015	Closed with non-monetary relief	Yes	No
Web	03/10/2015	Closed with monetary relief	Yes	No
Phone	03/13/2015	Closed with explanation	Yes	Yes
Referral	03/10/2015	Closed with monetary relief	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Referral	03/04/2015	Closed with explanation	Yes	No
Web	03/06/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with explanation	Yes	No
Web	04/20/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1289108
1273231
1304201
1265654
1265656
1273277
1274322
1259470
1258210
1265754
1280672
1886345

Consumer Loan Complaints

Based on Consumer Complaints

03/12/2015	Consumer Loan	Vehicle loan
03/28/2016	Consumer Loan	Vehicle loan
03/03/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle loan
03/23/2015	Consumer Loan	Installment loan

03/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

they have put it back on I am not responsible for this loan. I filed an earlier claim, case # XXXX,

In XX/XX/XXXX I purchased a hearing aid from XXXX XXXX of XXXX XXXX. My payment loan was through XXXX. Late last year, XX/XX/XXXX I learned that XXXX XXXX had sold his company. Apparently XXXX sold or transferred my account to Synchrony Bank. XXXX XXXX did not inform his clients he was going out of business. XXXX did not inform me my account had been transferred to Synchrony Bank nor did Synchrony Bank they acquired my account. In the meantime a payment in full due date had arrived. With the passing of that due date Synchrony Bank now wants a {\$500.00} penalty fee. Synchrony Bank attempted to contact me via e-mail several times. However, in this day and age of identity theft, etc. I do not respond to email from unfamiliar parties. Thus, I did not respond to Synchrony Bank. At least not until the XXXX or XXXX message. That is when I learned about the sale of XXXX XXXX and the transfer of my account. No one, not XXXX XXXX nor XXXX nor Synchrony Bank sent me any notice of the changes. I do not feel as though I should have to pay a penalty of {\$500.00} plus late fees for a situation about which I knew nothing.

Please advise, Thank you

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

AFS Acceptance, LLC	CO	80112		N/A
Toyota Motor Credit Corporation	NY	11722		N/A
Wells Fargo & Company	VA	24541		N/A
Nicholas Financial, Inc.	FL	33563		Consent not provided
Synchrony Financial	OR	970XX	Older American	Consent provided
Santander Consumer USA Holdings Inc	ND	58078		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	03/19/2015	Closed with explanation	Yes	No
Postal mail	04/11/2016	Closed with explanation	Yes	
Web	03/03/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with explanation	Yes	Yes
Web	04/27/2015	Closed with monetary relief	Yes	No
Web	03/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1280695



1853288



1266454



1305745

1295975



1309583

Consumer Loan Complaints

Based on Consumer Complaints

03/09/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle loan
03/09/2015	Consumer Loan	Vehicle lease
03/13/2015	Consumer Loan	Installment loan
03/23/2015	Consumer Loan	Title loan
03/31/2015	Consumer Loan	Vehicle loan

03/13/2015	Consumer Loan	Vehicle lease
03/13/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

[REDACTED]

[REDACTED]

My name is XXXX and my lender is Santander Consumer. I have been contacting Santander regarding my vehicle being stolen back in XXXX. Since the vehicle was stolen I continued making payments. However, my insurance company informed me not to make a payment for XXXX because a check was being issued for payment. The insurance adjustor as well as I has contacted Santander regarding the payment still not being applied to the account. Their representatives are stating the payment has not been received ; however it has been confirmed by XXXX that the package was received and signed for over a week ago. I have been harassed by representatives regarding my XXXX payment. I have received nasty calls on my job, left threatening voicemails, and I have been verbally mistreated by supervisors, the insurance department and customer service representatives at this company. I sincerely feel that this is a form of retaliation because I filed a complaint with the BBB. As of today the payment still has not posted to my account.

[REDACTED]

[REDACTED]

[REDACTED]

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	MA	02189		N/A
Capital One	GA	30736		N/A
TD Bank US Holding Company	NJ	08016		N/A
URS Holding, LLC	CA	94619		N/A
Wheels Financial Group, LLC	CA	92553		N/A
Santander Consumer USA Holdings Inc	TX	757XX		Consent provided

Hyundai Capital America	CA	90660		N/A
Mercedes-Benz Financial Services	TX	75207		N/A
Bank of America	CA	93505	Older American	N/A
CashCall, Inc.	CA	92171		N/A
Banco Popular de Puerto Rico	PR	00780		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/09/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Referral	03/13/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Fax	04/20/2015	Closed with explanation	Yes	No
Web	03/31/2015	Closed with explanation	Yes	Yes

Web	03/18/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed	Yes	No
Fax	04/01/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1273446

1258311

1273473

1281388

1296077

1309642

1281403

1281407

1305537

1283135

1281417

Consumer Loan Complaints

Based on Consumer Complaints

02/26/2015

Consumer Loan

Vehicle loan

03/27/2015

Consumer Loan

Vehicle loan

03/27/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My auto finance company (Westlake) hired a third party company to come, and reposes my vehicle on XXXX XXXX, 2015. XXXX XXXX, 2015 I paid a total of {\$1500.00} in back payments and towing fess plus a XXXX months in advance for the upcoming months. When I went to retrieved my vehicle it had physical and mechanical damaged to it, and was not drivable I then contacted the finance company in regards to my issue. They were very unsupportive of my concerns. In response to the poor customer service I stated to the representative that I was surrender all rights to the vehicle due to a breach in contract, and I would like to be refunded for all towing fee 's alone with the two months in advance of payments. Plus the remainder of the loan debt to be cleared of my name, because the vehicle was no longer of service to me due their negligent. The representative rudely denied my request, and stated to me that I need to contact the towing company which they did n't even provide me with the towing company information. which brought me to you all for some legal advice or help with this matter thanks in advance for time and service.

Ally financial charged me a late fee of XXXX for a late amount of XXXX. I contacted Ally via their web site (which states a XXXX response time to complaints/comments) twice without any response. I did n't realize I was short on my payment for XXXX As soon as I received a note from Ally - on XXXX/XXXX/15 I scheduled a XXXX payment. How does a bank get to charge 100 % late fee. Today XXXX/XXXX/15 I received another note from Ally saying they are charging me another XXXX plus XXXX. This is crazy. Additionally about 3 months ago I called Ally and requested an audit of my loan because I felt Ally was not crediting my payments correctly. The agent told me Ally does not do that - she absolutely refused and advised Ally has no executive services for handling customer complaints. Please investigate this lender they are terrible.

Consumer Loan Complaints

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services	NC	27925		N/A
Westlake Services, LLC	FL	336XX		Consent provided

Ally Financial Inc.	MI	484XX	Older American	Consent provided
---------------------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/04/2015	Closed with explanation	Yes	Yes
Web	04/01/2015	Closed with explanation	Yes	Yes

Web	03/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1258372

1304448

1305545

Consumer Loan Complaints

Based on Consumer Complaints

03/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Hello. Santander Consumer USA has placed an auto repossession on my credit reports which I disputed with the XXXX credit reporting agencies (XXXX, XXXX, XXXX), but they claim that they have verified this information with Santander. The credit reporting agencies gave me the name and address of the creditor that they supposedly used to verify this information and directed me to them. On XXXX XXXX, 2015, I mailed a dispute letter directly to Santander at the address given to me by the credit reporting agencies. I sent the letter via certified XXXX with a return receipt. The XXXX confirmed that the dispute letter was delivered on XXXX XXXX, 2015. To date, I have n't heard anything back from them.

Have a car loan from VNB Loan Services. Was told by phone the car loan had been paid up in XXXX 2014, but that I owed additional fees & wo n't get my car title until all paid. From XXXX 2014 including a payment made today, I have paid an additional {\$3200.00}. I know there were some gaps in insurance and over the phone that 's what they said I owed more money for but I have never received the additional amount due in writing. In fact I asked for a list of all payments received & how applied as well. Requested XXXX/XXXX/14 this info in writing along with a payment which the post office confirmed was signed for XXXX/XXXX/14 and the enclosed payment cleared my bank XXXX/XXXX/14. They refuse to mail me any documentation. I am willing to pay what I owe but feel they are trying to overcharge me because they have n't sent written documentation. Everything has only been provided via phone calls. I think as a consumer I should be getting the addition request in writing as proof for my records.

I had a loan with Hyundai Motor Finance (HMF). The account number was XXXX. I requested a payoff at the beginning of XXXX. I was given a payoff amount of that

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	CA	92109		Consent not provided
Santander Consumer USA Holdings Inc	GA	303XX		Consent provided

Valley National Bank	PA	180XX		Consent provided
----------------------	----	-------	--	------------------

GreenSky Trade Credit, LLC	CO	80236	Servicemember	N/A
Hyundai Capital America	KY	406XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/31/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/10/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	04/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1295128

1307759

1296153

1265954

1309701

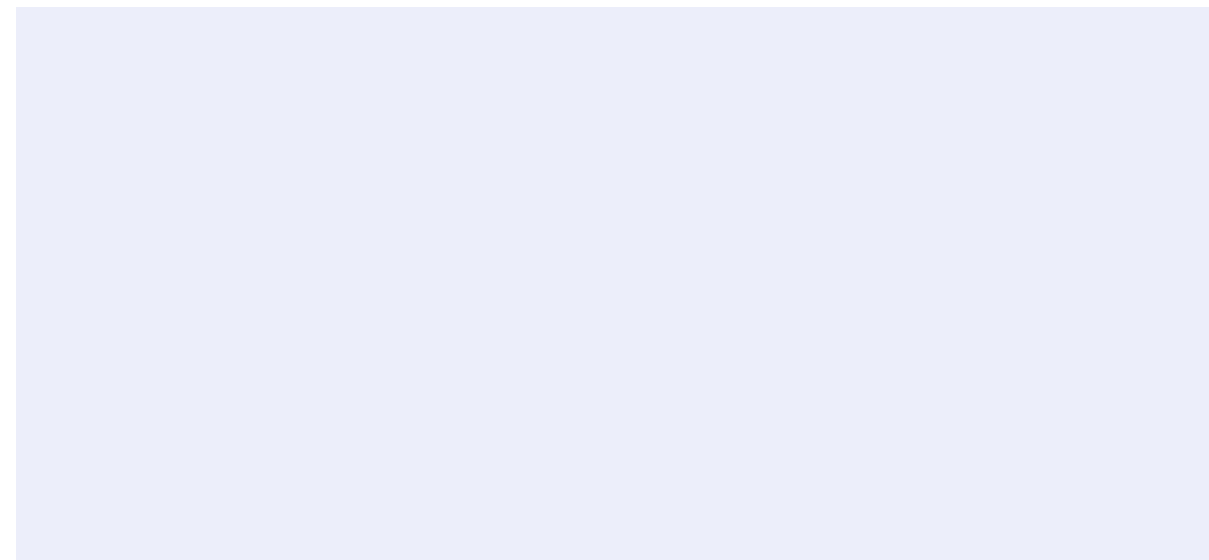
Consumer Loan Complaints

Based on Consumer Complaints

02/26/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Installment loan
02/26/2015	Consumer Loan	Vehicle loan
04/01/2015	Consumer Loan	Pawn loan
03/09/2015	Consumer Loan	Installment loan
03/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

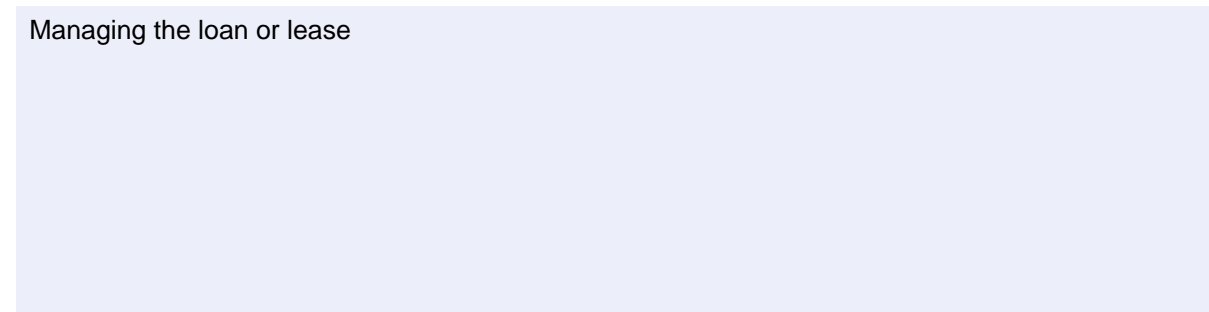
Managing the loan or lease

Problems when you are unable to pay

Can't contact lender

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

I requested a payoff at the beginning of XXXX. I was given a payoff amount of that was {\$13.00}?? more than I owed. I paid the payoff amount given and it was posted on XXXX XXXX 2015. Hyundai Motor Finance (HMF) indicated that a lien release would be sent within 2 weeks as would any excess payoff. By the XXXX of XXXX I had received neither. I called HMF and within XXXX days I received the lien release but not the excess payment. I again called HMF on the XXXX of XXXX and they said they would refund the excess immediately. I called again on the XXXX and was told that a check was sent on the XXXX of XXXX. As of the close of business today I have not received my refund. Please assist in having my refund issued. In addition I question if this is a typical practice of HMF and are there many, many customers who never received their refunds.

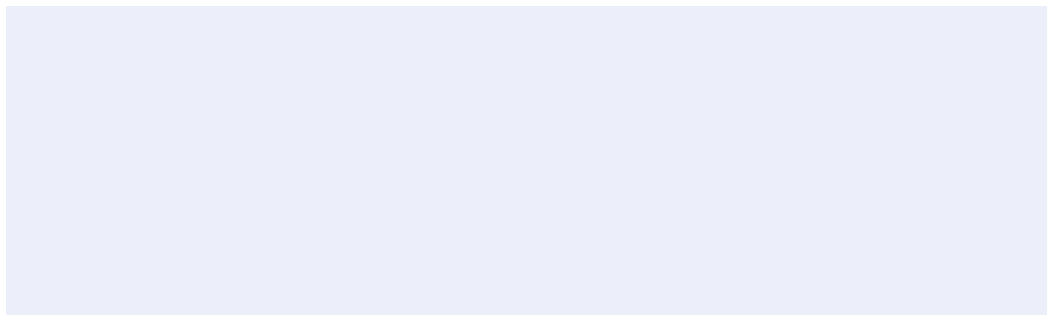
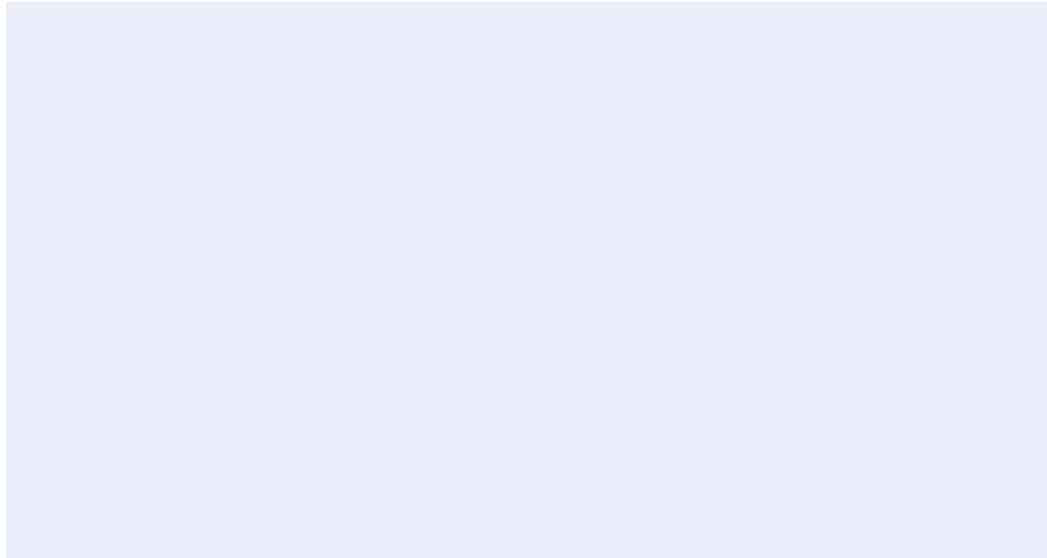
Thank you for any assist you can provide.

XXXX XXXX XXXX, KY XXXX

In XXXX, my vehicle, which is financed through Tidewater Motor Credit, was totaled in an accident where I was found to be 0 % at fault. The vehicle was totlated and my insurance provided a check in the amount of {\$8000.00}, leaving me with abalance of almost {\$4000.00}. I had multiple correspondence with various employees ofTidewater and explained that I would be pursuing legal action against the other insurancecompany (asking for XXXX maximum for no fault). I was told I could only do alump sum payment and could not make payments. I had

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Servicemember

Carmel Financial Corporation, Inc.	ID	83201		N/A
Comerica	MI	48026		N/A
FC HoldCo LLC	TX	77498		N/A
Solidus Group LLC.	PA	18346		Consent not provided
Discover	MI	49508	Older American	N/A
Tidewater Finance Company	MI	490XX		Consent provided

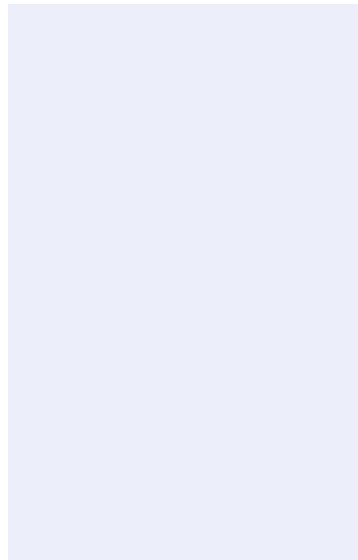
Consumer Loan Complaints

Based on Consumer Complaints

Fax	03/04/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with monetary relief	Yes	No
Web	04/03/2015	Closed with explanation	Yes	No
Phone	04/21/2015	Closed with explanation	Yes	No
Web	03/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1258412

1281452

1258430

1310399

1272716

1295191



Consumer Loan Complaints

Based on Consumer Complaints

03/04/2015	Consumer Loan	Installment loan
03/09/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Installment loan
03/23/2015	Consumer Loan	Vehicle loan
03/04/2015	Consumer Loan	Title loan
03/09/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Vehicle loan
04/01/2015	Consumer Loan	Installment loan
03/13/2015	Consumer Loan	Vehicle loan
02/26/2015	Consumer Loan	Vehicle lease
03/13/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle loan
02/13/2016	Consumer Loan	Vehicle loan
03/23/2015	Consumer Loan	Installment loan
03/04/2015	Consumer Loan	Vehicle loan
03/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

regular correspondence with them through XXXX XXXX.

On multiple occasions in XX/XX/XXXX, I was contacted by employees of Tidewater via telephone at work, despite my telling them (on multiple occasions), that my employer did not approve of such calls.

Company said they did n't receive a payment for my car they 're financing but i have sent them copies of the receipt showing that i submitted the payment.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

QC Holdings, Inc.	MO	63125		N/A
Security Finance	TX	79936	Servicemember	N/A
Citibank	KY	40601		N/A
Santander Consumer USA Holdings Inc	AL	357XX		Consent provided
Speedy Cash Holdings	CA	92078		N/A
Platinum Holdings Group, LLC	CA	92879		N/A
Santander Consumer USA Holdings Inc	NY	11435		N/A
CashCall, Inc.	IN	46530	Servicemember	Consent not provided
Consumer Portfolio Services	PA	19132		N/A
Santander Consumer USA Holdings Inc	NY	14760		N/A
Citibank	NJ	07840		N/A
Summit Financial Corp	FL	33733		N/A
Santander Consumer USA Holdings Inc	TX	76137		Consent not provided
Citibank	SC	29621		Consent not provided
Santander Consumer USA Holdings Inc	VA	22192		N/A
Santander Consumer USA Holdings Inc	FL	34606		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/10/2015	Closed with explanation	Yes	Yes
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	Yes
Web	04/22/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	No	No
Web	03/20/2015	Closed with explanation	Yes	Yes
Web	04/01/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with explanation	Yes	Yes
Web	03/04/2015	Closed with explanation	Yes	Yes
Web	03/19/2015	Closed with non-monetary relief	Yes	No
Fax	03/11/2015	Closed with explanation	Yes	No
Web	02/13/2016	Closed with explanation	Yes	No
Web	03/24/2015	Closed with non-monetary relief	Yes	Yes
Web	03/04/2015	Closed with explanation	Yes	Yes
Web	03/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1268107
1273698
1266623
1296327
1266660
1273770
1281644
1310598
1281697
1258601
1281723
1268151
1787120
1296471
1268062
1281803

Consumer Loan Complaints

Based on Consumer Complaints

02/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

02/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My car was repossessed after I was unable to make payments on it. I lost my job and was no longer able to make the car payments.

on my auto loan Wellsfargo Dealer services never informed me that it was An Autoloan /Simple Interest Loan that I pay {\$300.00} per month and all I am Paying is on the Interest only My interest is 14.75 % apr and I have paid over {\$2000.00} in interest I find this to be a problem and then they are saying that I am 60 to 90 days late which that is not true but can Explain better talking to someone I will never Recommend Wellsfargo Dealer Service to noone

I have XXXX car loans through Automobile Acceptance.I am still paying for the Azera. But the loan for the Town and Country was almost paid in full when I needed the repairs done.I had paid the car loan down to approx {\$600.00} and the car would be completely paid for.I had repairs done on my car in XX/XX/XXXX-XX/XX/XXXX. The cost was approx {\$800.00}. I had the work done at XXXX. The vehicle loan is through Automobile Acceptance and XXXX works with them. You make your car payments, car repair bill, etc to them.

I was told by AutoTune that I am to pay {\$140.00} per month and there was no mention of interest on the repair bill. It should also be noted that this is the second time I have my car repaired and paid to Automobile Acceptance and there was n't

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

United Acceptance, Inc	IL	60804		N/A
JPMorgan Chase & Co.	FL	33055	Older American	Consent not provided
NCB Management Services, Inc.	IN	46229	Servicemember	N/A
Wells Fargo & Company	TX	75068		Consent not provided
Wells Fargo & Company	MD	207XX		Consent provided
Wells Fargo & Company	MA	027XX		Consent provided
GM Financial	GA	30252		Consent not provided
Automobile Acceptance Corporation	GA	302XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/04/2015	Closed with explanation	Yes	Yes
Web	04/01/2015	Closed with explanation	Yes	Yes
Web	03/04/2015	Closed with non-monetary relief	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with explanation	Yes	Yes
Web	04/01/2015	Closed with explanation	Yes	Yes
Web	04/03/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1258809

1310739

1258831

1310842

1310869

1310993

1311974

1311136

Consumer Loan Complaints

Based on Consumer Complaints

04/01/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

any interest charged. The gentleman at XXXX never said anything about interest charged on the repair bill. Like I said this is the second time I have had my car repaired this way.

After steadily getting all the calls regarding the repair bill I told them that my repair bill should be paid for by now. When I looked at the bill I saw that interest was being charged to the repair bill.

When I went to them they combined the repair bill with the rest of the balance owed on the car. That 's when I discovered that I was being charged interest on the repair bill.

I am submitting the payment history and a copy of the contract.

Please help. I am on XXXX and my husband is the sole bread winner as I ca n't work. So our money is limited and we count every dime. It 's not fair that I am being charged interest on a repair bill.

I am getting phone call after phone call regarding my payment for the repairs. I get calls XXXX-XXXX times per day. I informed the company that my bill is to be paid once per month.

When I started paying I would pay every other Friday, to get the loan down, and I figured it was a good way to pay since I had to pay for the Azera and the Town and Country.

Please look into this matter and help me please. Thank you in advanceXXXX
XXXX XXXX XXXX XXXXThis will be the XXXX car loan I 've had with them.

Hi, I have a personal loan through one main financial. I have insurance on my loan, if I am out of work the insurance will make the payments so I do n't get behind in my loan payments. I was out of work on XXXX. I contacted one main financial to let them know I was out of work, so they could submit a claim. one main contacted me to set up the paperwork needed to submit the claim. as the claim was processed, a member of the company contacted me. he left a XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank

NY

128XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/03/2015

Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1311154

Consumer Loan Complaints

Based on Consumer Complaints

04/01/2015

Consumer Loan

Vehicle loan

04/01/2015

Consumer Loan

Vehicle loan

04/01/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

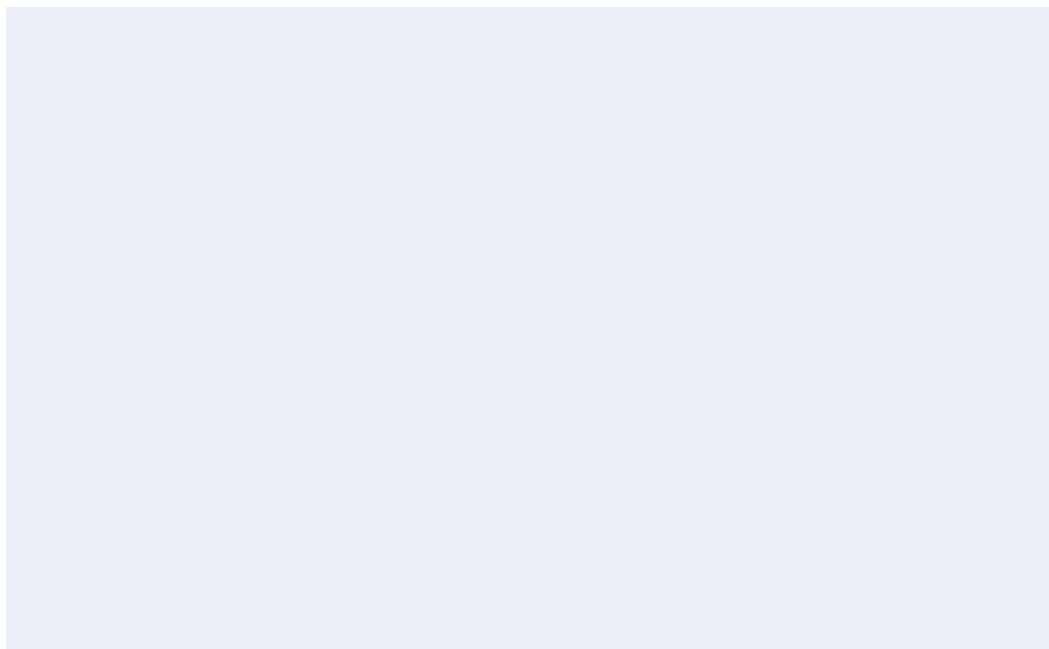
Based on Consumer Complaints

minute message on my phone. the message that left was very inappropriate. message stated was the gentleman on the phone started of by sounding XXXX and saying " hey I love XXXX, I love big XXXX, I could play with an suck on big XXXX for hours. Then talking about movies, Grandmas boy. XXXX year old XXXX, with co workers in the office. then he said they were XXXX while watching these movies. message ended. I then contacted the district manager stating my complaint, he said that he would look into it. I felt that he blew our conversation off. nothing was done.

In XXXX we bought a XXXX Mercedes-XXXX (Vin XXXX) .And in exchange we put our XXXX XXXX XXXX on trade for this vehicle. The vehicle (XXXX) had so many problems, needless to say the car was not worth it. We talked to the company about exchanging it for something else or maybe getting it fixed but they did n't want to help us out at all period. Supposedly after we had already bought it and had for a week they told us that the vehicle that they had sold us was not even part of the company that it belonged to the XXXX and he was selling it there. So since they did n't want to help us in any way we decided to surrender the vehicle back to them, but now we got a letter from Santander Consumer Bank that the XXXX went into auction but we still have to pay and outrageous total of {\$15000.00}. We are looking at this as we should not have to pay it because we surrendered the vehicle due to the lack of no help from the car company (XXXX in XXXX Mississippi) or the bank (Santander Consumer Bank) and also because we had traded in our vehicle as well. All we need is a solution for this problem or some help on what we can do with this situation.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	DC	20037	Consent not provided
Santander Consumer USA Holdings Inc	AL	356XX	Consent provided
CashCall, Inc.	NH	03861	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/01/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/01/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/03/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1310066

1311330

1311521

Consumer Loan Complaints

Based on Consumer Complaints

02/16/2015	Consumer Loan	Vehicle loan
03/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am reaching out after experiencing the most frustrating phone call with your Customer Service Representatives.

In XXXX XXXX, my XXXX financed through Ally Financial was totaled. My personal insurance and GAP insurance covered the expenses leaving a \$ 3,300+ balance for me to pay. I call Ally Auto to inquire about the payment terms/dates in late XXXX early XXXX. I was informed I would not have to resume payment until XXXX after my original contract date was up. I was excited as that would afford me the funds to purchase another car, keep my job, and stay current on my student loans. Yay me! I asked for the billing statement for my records. Received in the mail shortly after and moved on with life.

Fast Forward : In late XXXX I pulled my credit report. I noticed that there were XXXX 30 day late payments on behalf of Ally. I was sure that those were erroneous as I entered into a payment arrangement. I called and after being transferred a few times I reached a very helpful gentleman that recognized the error and put in a request to be overturned. As we ended the call he informed me that my next payment was due XXXX XXXX, XXXX. In complete shock, I asked why and informed him of the situation outlined above. He followed up with another department and told me I would receive a call back and if not to call in XXXX weeks.

Today, XXXX XXXX, XXXX : I never received a call and took it upon myself to reach out since then I received a new bill in the mail with the XXXX XXXX date. After being transferred a few times I reached XXXX badge no. XXXX. At first I was happy, she was going to help right? Wrong! I explained the issue that I was told in writing that my payment was n't due until XXXX. She explained that there was nothing that she could do except for transfer me to make a payment arrangement for the current due date. I explained that I have since rearranged my life and I do

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MO	63011	N/A
Ally Financial Inc.	IL	606XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/16/2015	Closed with explanation	Yes	No
Web	03/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1241717

1299083

Consumer Loan Complaints

Based on Consumer Complaints

03/24/2015	Consumer Loan	Vehicle loan
03/25/2015	Consumer Loan	Vehicle loan
04/09/2015	Consumer Loan	Installment loan
04/08/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

n't have an additional {\$500.00} to pay based on information Ally provided. After trying to convince me that the payments on the account were still pending until XXXX, I went back to my file and pulled documentation stating that both policies were paid out in XXXX/XXXX XXXX. So why would a reassessment of my account take place in XXXX XXXX? She then told me that it was policy. Ally requested an extension to find out why GAP did not cover the remaining balance. Here is my issue. Ally never informed me. I never received a call, letter, or e-mail stating this, and that the billing date once issued could change as a result of this extension. Also, why would this take an upwards of 5 months to complete? After requesting to speak to a supervisor she told me no one would take my call, but I will receive a call within 2 days telling me that nothing could be done. My question to whomever is reading this is : Can something be done? I want to be responsible, but I would love to be met half way and that the error be acknowledged.

I called Avant credit today, XXXX/XXXX/15 and was told to speak with debt management. I was transferred to them and the woman hung up on me and did not follow up.

I am concerned about this company.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services	MD	20708	Consent not provided
Ally Financial Inc.	NC	27520	Consent not provided
EverBank	CA	91101	Consent not provided
Avant Credit Corporation	CA	913XX	Consent provided
American Honda Finance Corporation	FL	32226	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/25/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1299152

1299837

1322721

1320657

1299796

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2015	Consumer Loan	Vehicle loan
03/25/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle loan
04/08/2015	Consumer Loan	Vehicle loan
04/08/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle loan
04/08/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I reside in XXXX i purchased a used car 7 months ago and was never presented a copy of the contract the loan is threw go financial there operation of business is located in XXXX i calledthem and ask for a copy they sent it in the mail and to my discovery they are charging me 27 % intrest which is a violation of XXXX and XXXX Usury laws it is 18 % over what XXXX laws allowed and 17 % over XXXX laws i also discovered my signature appeared to photo copy and place the the signature line as if i sign it i am very knowledgeable in contract law in meaning i always sign without prejudice UCC 1-308 & UCC 1-103.6 then my signature following with UCC 3-402 (b) (1) that mean the dealer who i made the purchase threw violatedUCC 3-302 THE HOLDER DUE COURSE, because it was not a good faith contract, and the Dodd Frank Act and its a violation of the hobbs act as well.

I XXXX XXXX of XXXX XXXX XXXX XXXX recently purchased a XX/XX/XXXX XXXX sel and took out a used car loanmy previous car loan was through XXXX bank of massachusetts for {\$280.00} per monthand I was never informed previously that my loan was sold to branch banking and trust company XXXX XXXX XXXX of XXXX XXXX XXXX XXXX XXXX texas XXXX never received a phone call or letter from XXXX Bank telling me my auto loan was soldmy new loan

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of the West	CA	91350		Consent not provided
Bank of America	CA	92064		Consent not provided
Go Capital Holdings, LLC	IL	606XX		Consent provided
Wells Fargo & Company	NV	891XX		Other
RFNA, LP	SC	29169		Consent not provided
CarMax, Inc.	TX	75034		Consent not provided
BB&T Financial	MA	019XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1321933

1299701

1299809

1321968

1320610

1299897

1322082

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2015	Consumer Loan	Installment loan
04/08/2015	Consumer Loan	Vehicle loan
02/02/2016	Consumer Loan	Installment loan
04/09/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

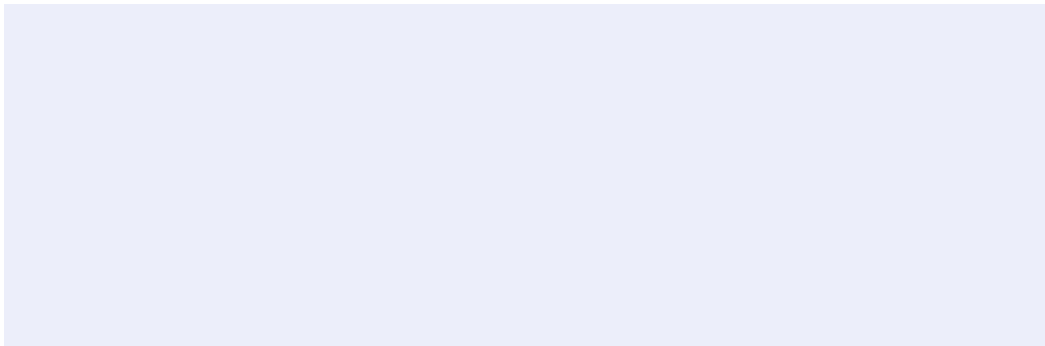
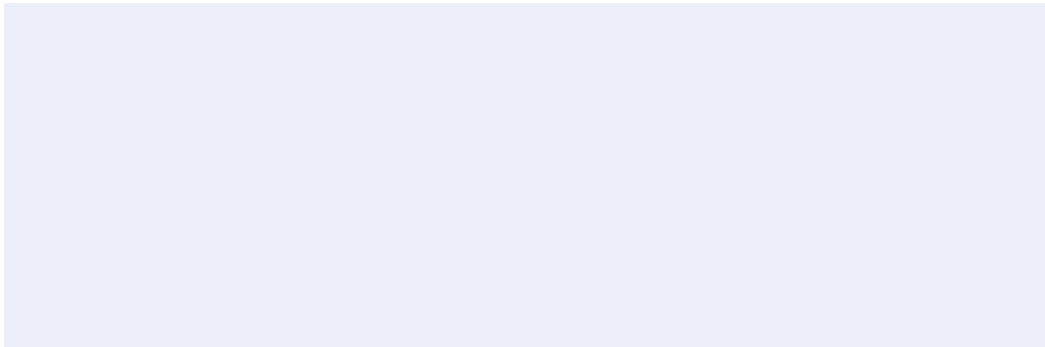
Based on Consumer Complaints

phone call or letter from XXXX Bank telling me my auto loan was soldmy new loan payments start as of XX/XX/XXXX with XXXX Bank XXXX XXXX Ma. the payments will be {\$360.00} per month and I am on a fixed income from social security and XXXX I only receive {\$1500.00} per month and I can pay the new loan but I ca n't pay the other loan payment.I would like this resolved as soon as possible before my new payments startI think this is a scam or fraud and it should be investigated by the consumer protection agencyI will not be scamed or have my assets be taken from meRegardsXXXX XXXX

I purchased and financed a car from Drivetime in XXXX FI in 2013. They have not honored their agreement to report this financed purchase to the XXXX main credit bureaus. I have made repeat calls on this issue for over one year and it still has not been resolved. I have them deduct my loan payment directly from my checking account but they still feel the need to send me payment reminders to pay my loan every month. I get a different answer every time I call with a different promise to resolve the problem. I saw the legal action you have taken against them so I thought you might be able to assist me in this matter. Thank you.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Bliksum, LLC	CA	91710		Consent not provided
GFS II, LLC	MI	49268	Older American	Consent not provided
TMX Finance LLC	SC	29210		Consent not provided
DriveTime	FL	336XX		Consent provided
Experian	CO	80922		Consent not provided
Capital One	IL	60563		Consent not provided

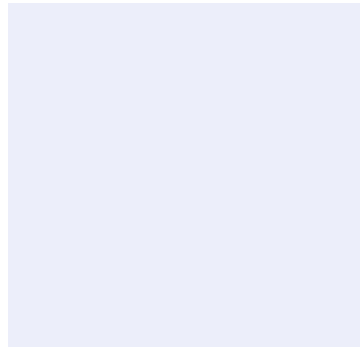
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/13/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	02/02/2016	Closed with explanation	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with non-monetary relief	Yes	No
Web	03/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

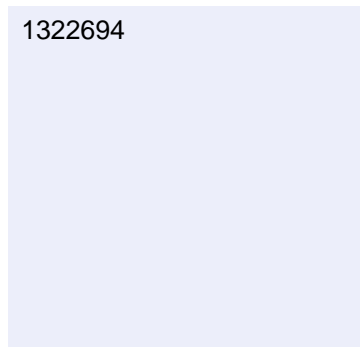


1322095



1322105

1768615



1322694

1290320



1291854

Consumer Loan Complaints

Based on Consumer Complaints

04/14/2015	Consumer Loan	Vehicle loan
04/20/2015	Consumer Loan	Vehicle loan
04/09/2015	Consumer Loan	Installment loan
04/03/2015	Consumer Loan	Installment loan

03/30/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle lease
03/19/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle loan
03/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I tried to create an account at lending tree. When the account was created lending tree automatically applied me for a loan. I did n't even get to see terms or information about the lender. I just got a credit rejection email, for a loan I did n't apply for! Also, I ca n't figure out how to remove myself from this site and discontinue my 'membership ' but I 'm afraid that if I try it might try to apply for another loan for me. I do n't want these hard credit inquiries on my credit report.

We have an auto loan with Ally Financial. We called them at XXXX, on XXXX XXXX to request a 2 month extension. The representative on the phone gathered information and processed the request, letting is know we had a small payment of XXXX due on XXXX XXXX and no payment due on XXXX XXXX and a final small payment due on XXXX XXXX if XXXX. After that our payments would return back to normal for XXXX XXXX. They advised us we would receive paperwork in the mail. On XXXX XXXX I called them back because we have n't received paperwork yet and they also had on their website a payment still due even though we made a

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MI	48532	Older American, Servicemember	N/A
Wells Fargo & Company	OR	97304		N/A
USAA Savings	MD	21236		Consent not provided
LendingTree, Inc	GA	300XX		Consent provided
Avant Credit Corporation	CA	93230		Consent not provided
Nissan Motor Acceptance Corporation	NY	14225		Consent not provided
Capital One	FL	33317		N/A
Ford Motor Credit Company	CA	93041	Servicemember	Consent not provided
Ally Financial Inc.	AL	350XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/15/2015	Closed with explanation	Yes	Yes
Referral	04/24/2015	Closed with explanation	Yes	No
Web	04/09/2015	Closed with non-monetary relief	Yes	No
Web	04/08/2015	Closed with explanation	No	No

Web	04/02/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	Yes
Referral	03/25/2015	Closed with explanation	Yes	No
Web	04/03/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1329321

1337599

1322783

1314696

1307077

1300071

1291960

1314750

1300115

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

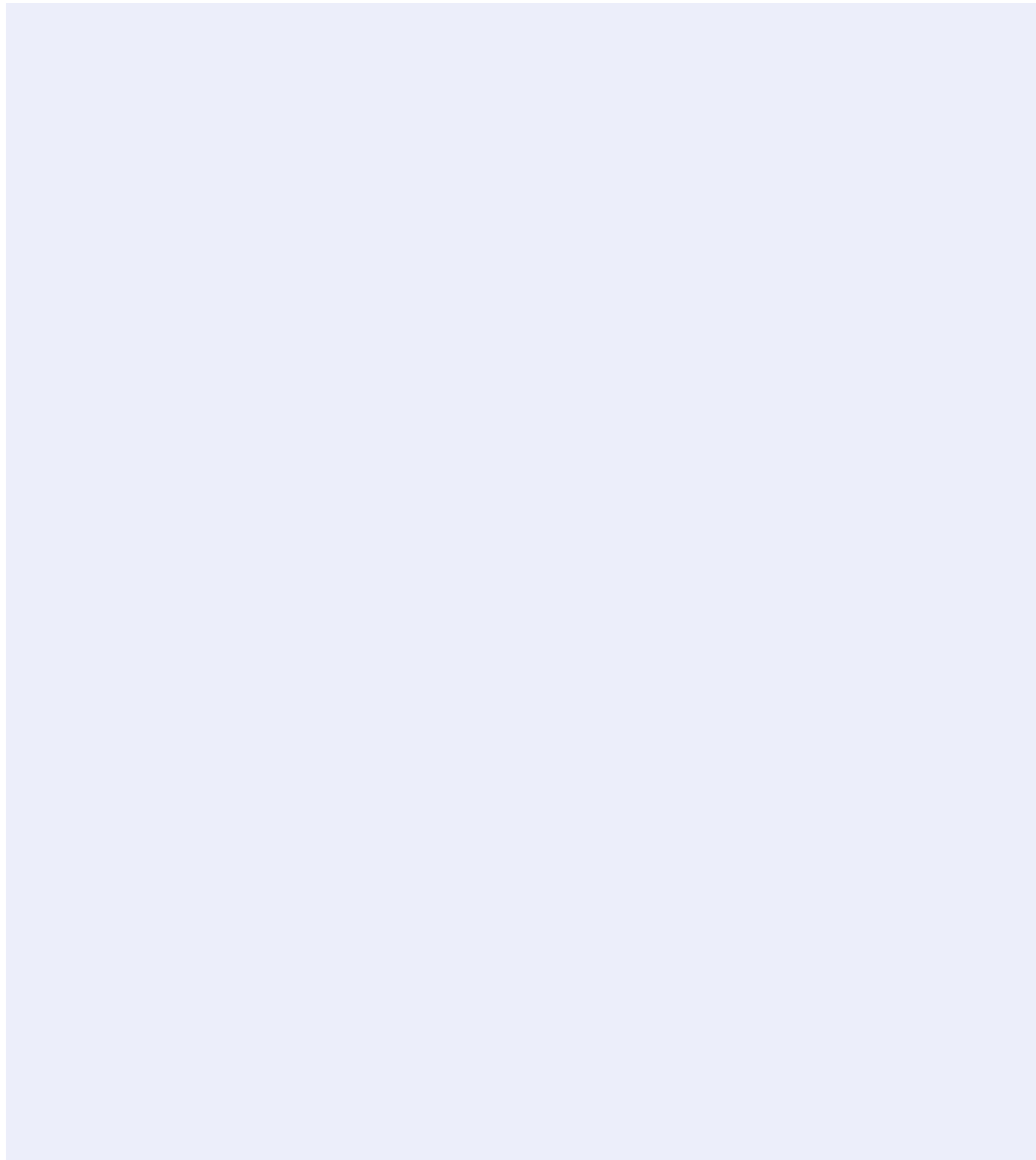
payment based on information above from our call on XXXX XXXX. The representative advised that the original request was not completed on XXXX XXXX and apologized and advised they will complete it again and since we already made our payment for XXXX XXXX our next payment was n't due until XXXX XXXX of XXXX. We said ok and awaited paperwork again. We did not receive any paperwork again I received a number of calls from a collection agency and I returned their call on XXXX XXXX at XXXX and requested a supervisor and was transferred to XXXX XXXX at ext XXXX, to find out that neither of these above extension requests were ever processed. I was advised AGAIN that they would complete the extension and apologized for the mistake. I was told on XXXX XXXX by XXXX that the customer service department did have noted on the account where they were supposed to complete the extension but never did. She apologized again and handled the extension.

At this point we have 2 months being reported as delinquent on my and my wife 's credit for XXXX different credit agencies. XXXX apologized but said there was nothing she can do to rectify that and I would have to do this on my own.

I called back today XXXX XXXX to find out what Ally would do to rectify them reporting in accurate information on my credit and was advised that I need to take it up with the agencies again. I advised them, this was not my fault why should I have to do the leg work. I asked the representative today about the notes in their system and she was able to read each note that was written by XXXX ally financial reps during above dates and I requested copies of these notes and was told I need a subpoena to get them. She Advised it was in their system but they could not provide it to me.

Consumer Loan Complaints

Based on Consumer Complaints



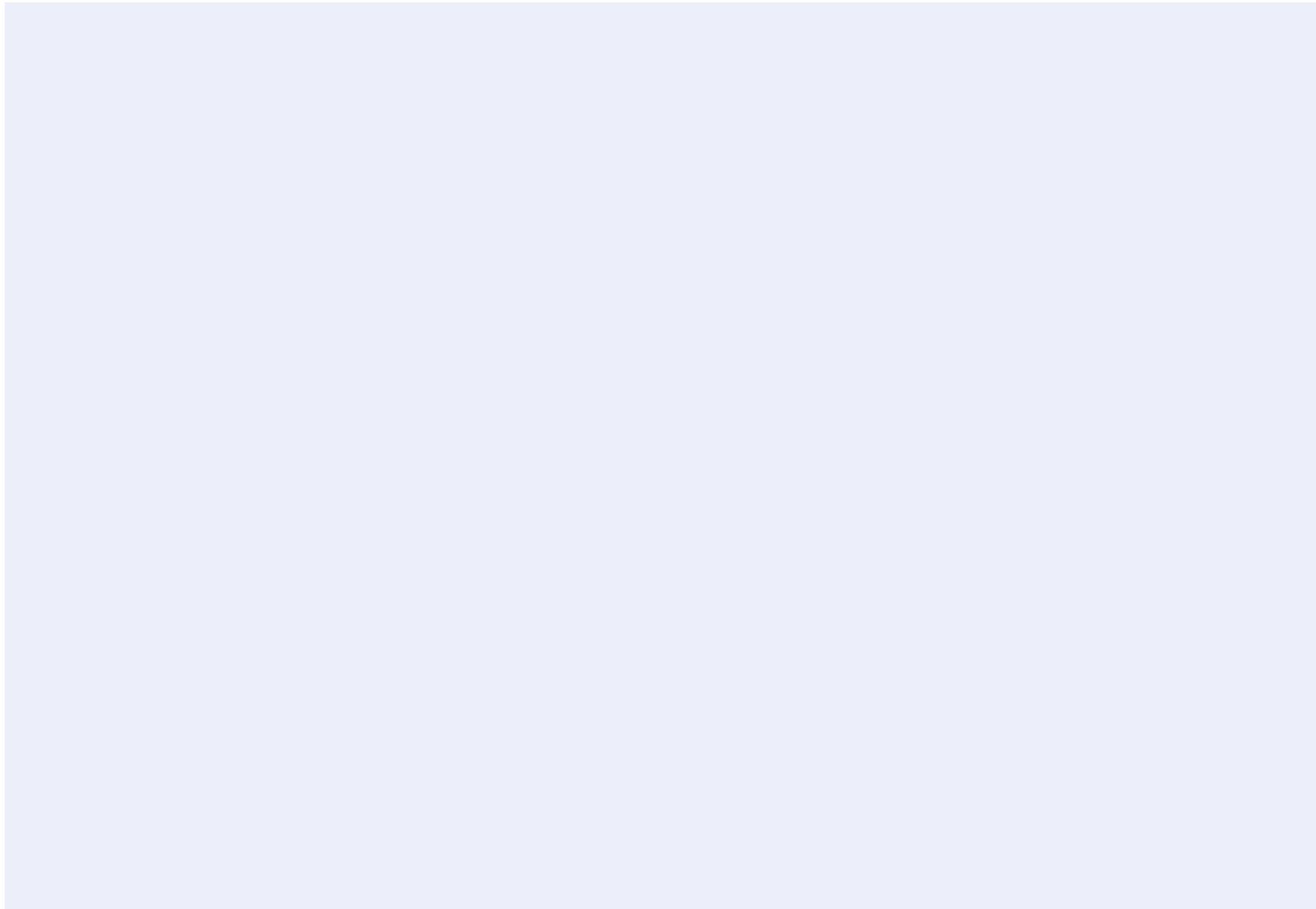
Consumer Loan Complaints

Based on Consumer Complaints



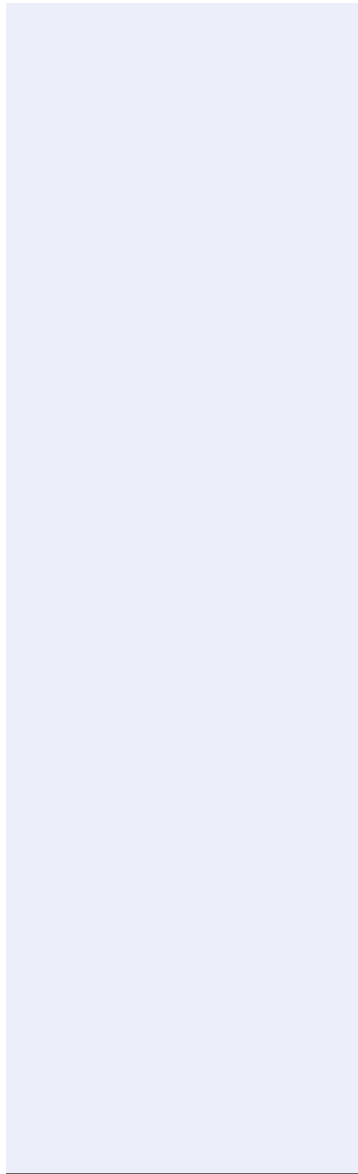
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



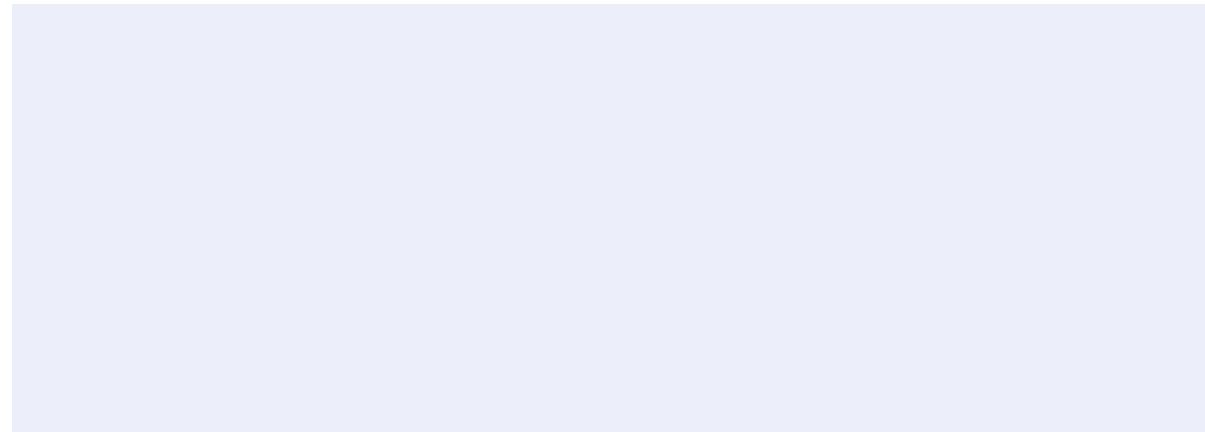
Consumer Loan Complaints

Based on Consumer Complaints

04/20/2015	Consumer Loan	Personal line of credit
03/25/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I 'm being penalized on my credit by ALLY FINANCIALS NEGLIGENCE! Please help me get this resolved. I do n't have any documentation since they will not provide it to me but they have advised their notes are in their system for internal use and will still be there for others to pull up.

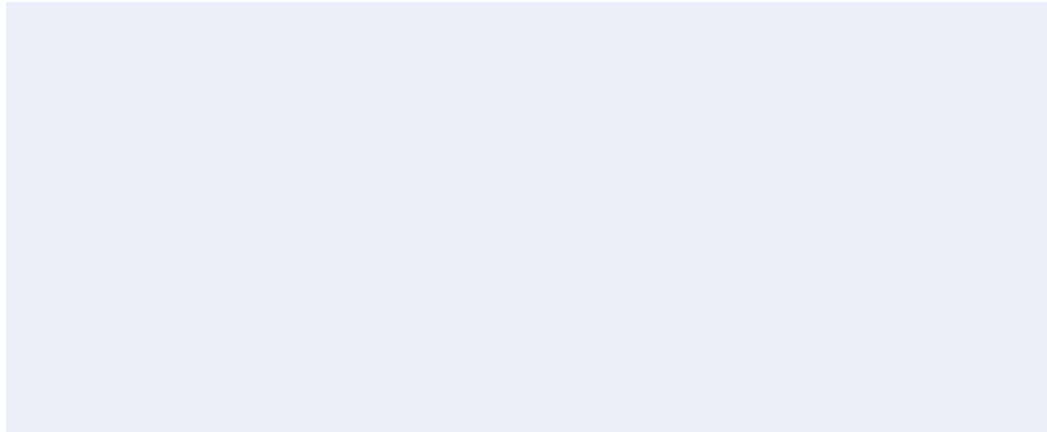
My credit took a huge drop because of the delinquency being reported and I would like the delinquencies removed off ASAP.

If you need any other information I am available to speakThis was no way in any shape or form our mistake.

I contacted Drivetime on several different occasions regarding a car loan I had with them account # XXXX i do not have the number for the other loan that was removed also from the credit bureau with a positive credit rating that was closed and paid in full. The company insisted on avoiding an agreement entered into by myself and XXXX of their company representative in a corporate position they have the agreed upon resolution and can provide your agency with a copy of the same because i do not have the capability to do so with my computer. Drivetime during the month of XXXX XXXX removed my credit reporting information from XXXX credit bureaus reporting agencies I believe XXXX and XXXX XXXX I discovered in or about XXXX XXXX that my positive credit ratings were no longer in the XXXX and XXXX credit bureaus and that another positive account for another car loan was no longer reporting in my credit file. these removals adversely affected my credit ratings and as such my ability to purchase something with a lower interest rate. I have never missed a payment to the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	GA	30536			N/A
Exeter Finance Corp	MI	49426			Consent not provided
DriveTime	FL	336XX	Older American		Consent provided

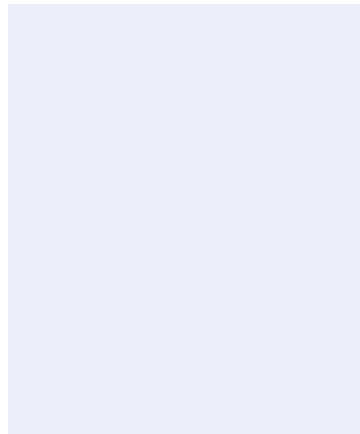
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	04/20/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1336772

1300153

1292199

Consumer Loan Complaints

Based on Consumer Complaints

03/30/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

something with a lower interest rate. I have never missed a payment to the Drivetime company on my car loans inclusive of XXXX XXXX XXXX XXXX different auto loans and for them to destroy my credit ratings is despicable. I spoke with XXXX today (XXXX/XXXX/XXXX regarding those issues and his response to me was that Drivetime is now in the process of updating all consumers credit files and all of the consumers credit files were removed from the credit bureaus and is being updated however he does not know how the process is being performed who 's records are being updated/ corrected and what process or timeframes this process will take and furthermore does the process involves all consumers credit reports or are they updating reports for existing customers again which would not apply to me because my loans have been paid off and are closed however they did the same thing to my credit reports. Therefore the process would leave me with no credit ratings for accounts that I have paid off in good faith and never missed a payment in doing so however they kept trying to report my latest account as a repossession and or account was not satisfied I had them make the corrections and now back in XXXX or XXXX of XXXX I discovered yet again they tampered with my accounts by removing my positive information from the bureau for the account paid off in XXXX and for the account prior to that XXXX removed it from the credit bureau entirely and left the XXXX account in XXXX bureau I believe in the XXXX credit Bureau which was the same method of operations that has done to the existing consumers. Therefore Drivetime Representative XXXX gave me erroneous information about my accounts and for those reasons I am submitting a complaint to the Consumer Financial Protection Bureau based on the ruling implemented in terms of enforcement against the Drivetime XXXX XXXX for their violations of consumer rights dated XXXX XXXX, XXXX which is what they did to me in XXXX XXXX XXXX and prior to those dates in XXXX.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Valley National Bank

PA

19365

Older American

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/17/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1307188

Consumer Loan Complaints

Based on Consumer Complaints

03/19/2015


Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease



Consumer Loan Complaints

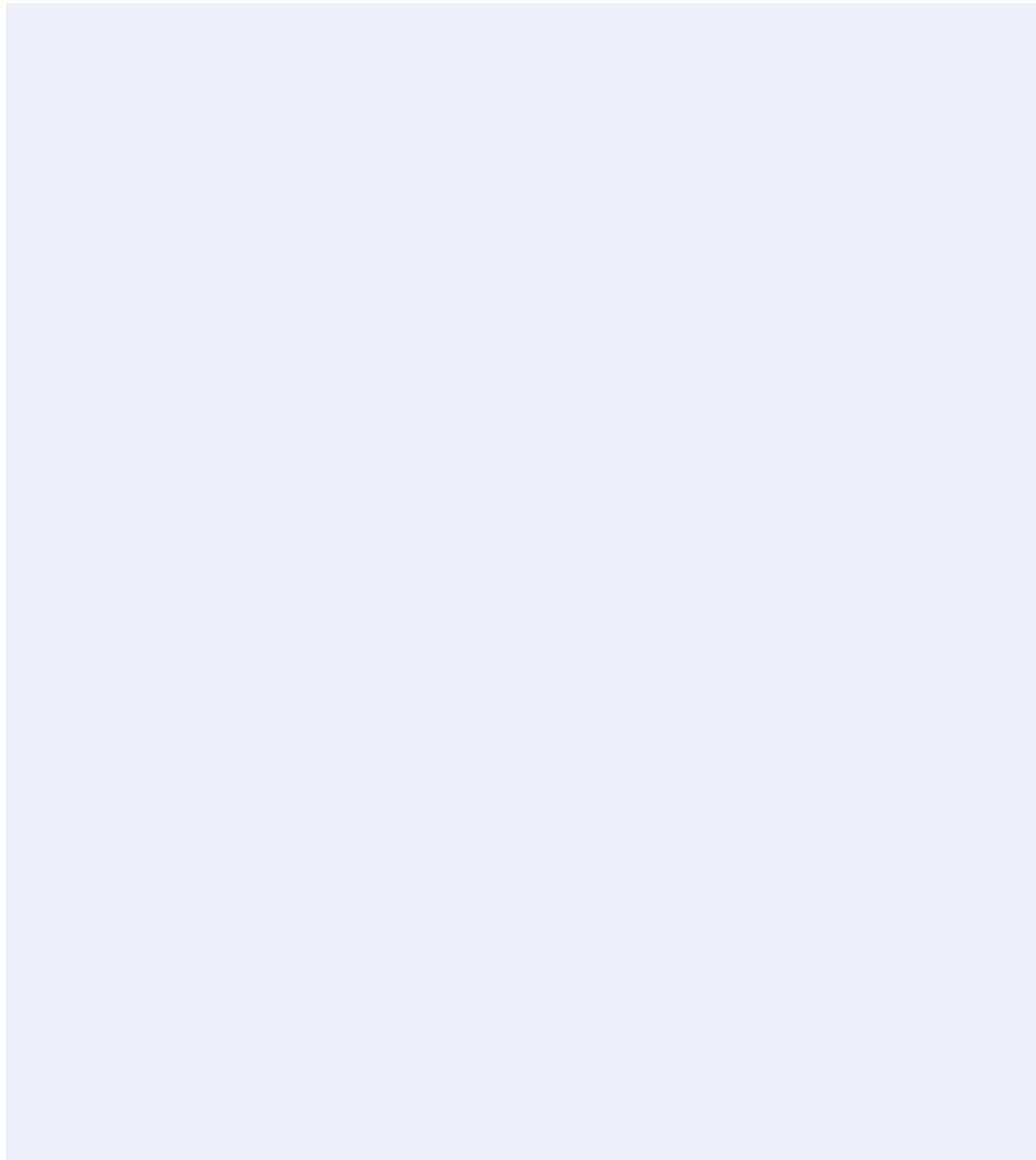
Based on Consumer Complaints

I contacted Avant Credit after reading about them on a divorcing mom 's blog on XXXX XXXX 2015. I am mom who fled a domestic situation in Florida with my XXXX year old daughter, who was XXXX. I moved to a new apartment and needed help getting essentials so that my daughter and I would not be sleeping on the floor. I got the application online and filled it out. Someone called me with in 15 minutes and said that I qualified for the loan and just needed to provide financial information to show that I could pay back the money. I provided pay stubs, and bank statements. I went back into the program to sign my contract when they said I could, but it would n't work. I spoke to the same rep and she said that I spelled my last name with an L instead of an I. I thought that was strange. She told me to sign it with the L and everything would go through. From there I was contacted and harrassed for maybe XXXX times for financial information, resigning contracts for the same loan, and given empty promises that the money would be deposited into my account. The XXXX time the money was supposed to be deposited, I received an e-mailed letter from Avant stating that the money would be deposited into my bank account ending in XXXX I contacted them and told them that the number was wrong. I assured them I double checked it and know that i entered the correct information. (I have XXXX emails supporting what I am saying including the many times they asked me to resign the contract.) They said that they had to hold my loan until it was returned to them within 3 days and that then they would deposit the money into the correct account. On the XXXX day, they asked me for a voided check for my account so that they could correctly deposit the money. I sent that information to them.

They said someone would get back to me by the end of the week. Monday rolls around and no money and no call. I called them, they said they received my information and they money would be deposited the next day nothing. Finally, I went to my bank to see if they had attempted to put any money into my account.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Avant Credit Corporation

SC

294XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/26/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1292011



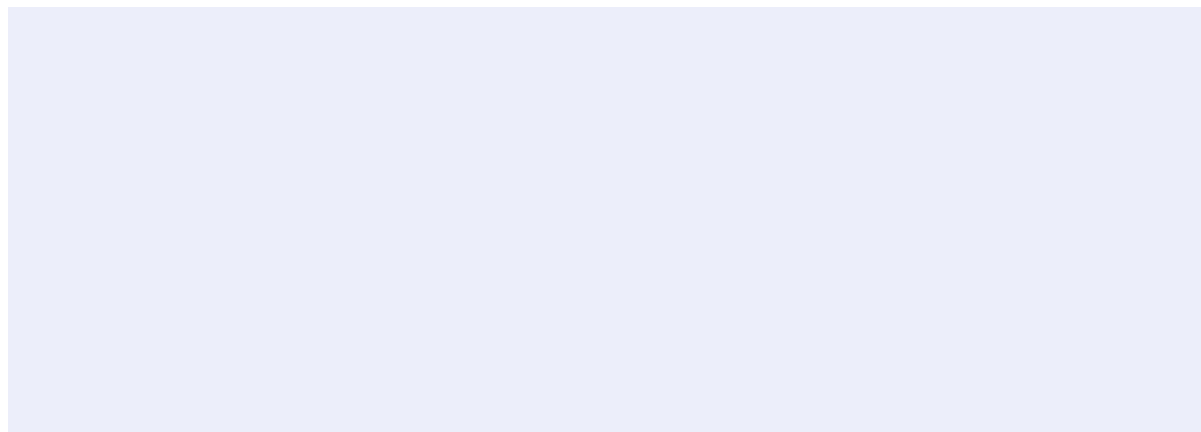
Consumer Loan Complaints

Based on Consumer Complaints

04/09/2015	Consumer Loan	Vehicle loan
04/09/2015	Consumer Loan	Vehicle loan
03/19/2015	Consumer Loan	Vehicle loan
04/14/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle loan
03/30/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

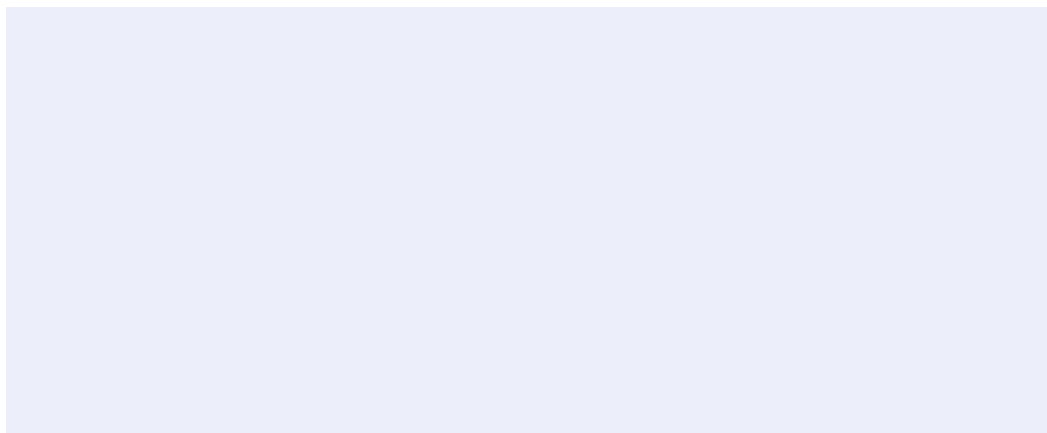
The rep there said there had been no attempt. Then, she checked to see if money had been placed in the account with the " mistaken number " in it. She checked and said that the account number did n't even exist. Then she told me to call them and tell them that she would wait while they deposited the money. The young man, claimed there was an IT problem on their end and said the he would ge to the bottom of it, Friday, and call me on Tuesday. I told them I knew that the wrong account number was false and that I intended to report them to you. They have all of my financial information, including my checking accounts, social security number, bank statements, addresses, etc ... Please help. Oh, and I never got a call back and they never deposited the money. It is XXXX XXXX.

I have a car loan that I have paid over \$ 8k but they are reporting only {\$300.00} paid down on principal. I disputed the balance with the bureaus but nothing. I wonder how the bureau validated information when the company has not provided me with copies of my payment history as request amortization schedule. I need to know where my money has gone. No one is providing me answers or getting me records.

We have an auto loan with Ally Financial. We called them at XXXX, on XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	AZ	85615	Servicemember	Consent not provided
DEPENDABLE CREDIT CORP	NY	10573		N/A
American Credit Acceptance, LLC	CA	921XX		Consent provided
Camelot Financial Services, Inc.	OK	73056		N/A
Santander Consumer USA Holdings Inc	NM	87301		N/A
Delbert Services	NC	27502		Consent not provided
Synchrony Financial	NJ	07853		Consent not provided
Ally Financial Inc.	AL	350XX		Consent provided

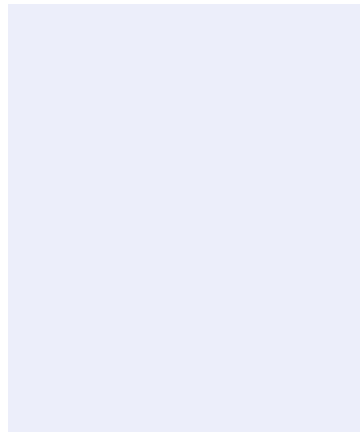
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/09/2015	Closed with explanation	Yes	No
Phone	04/30/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Phone	04/16/2015	Closed with explanation	Yes	No
Referral	03/30/2015	Closed with explanation	Yes	No
Web	03/30/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with monetary relief	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1322965

1322969

1292047

1328463

1300242

1307239

1300250

1300251

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

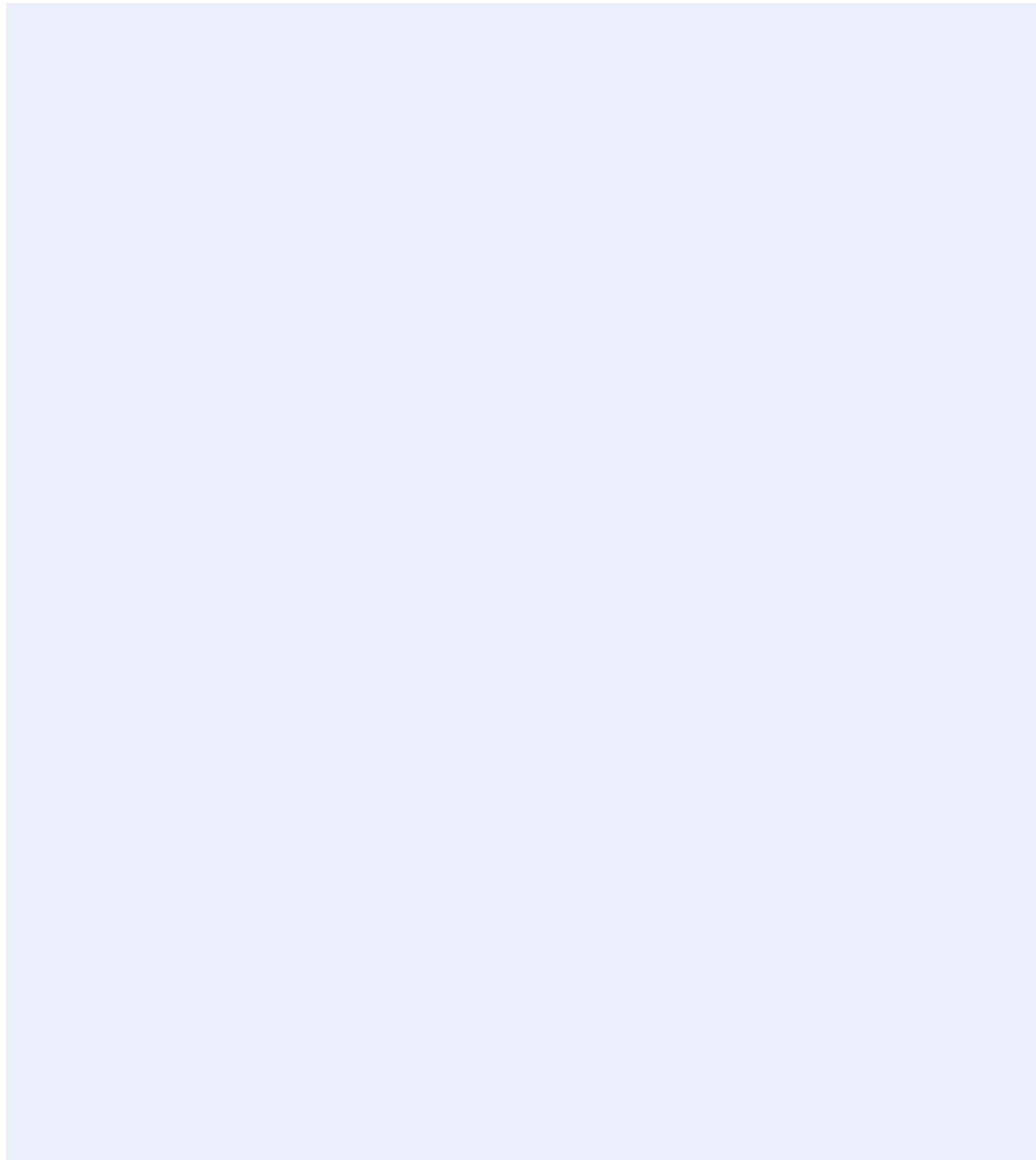
XXXX to request a 2 month extension. The representative on the phone gathered information and processed the request, letting is know we had a small payment of XXXX due on XXXX XXXX and no payment due on XXXX XXXX and a final small payment due on XXXX XXXX if XXXX.

After that our payments would return back to normal for XXXX XXXX. They advised us we would receive paperwork in the mail. On XXXX XXXX I called them back because we have n't received paperwork yet and they also had on their website a payment still due even though we made a payment based on information above from our call on XXXX XXXX. The representative advised that the original request was not completed on XXXX XXXX and apologized and advised they will complete it again and since we already made our payment for XXXX XXXX out next payment was n't due until XXXX XXXX of XXXX. We said ok and awaited paperwork again. We did not receive any paperwork againI received a number of calls from a collection agency and I returned their call on XXXX XXXX at XXXX and requested a supervisor and was transferred to XXXX XXXX at ext XXXX, to find out that neither of these above extension requests were ever processed. I was advised AGAIN that they would complete the extension and apologized for the mistake. I was told on XXXX XXXX by XXXX that the customer service department did have noted on the account where they were supposed to complete the extension but never did. She apologized again and handled the extension.

At this point we have 2 months being reported as delinquent on my and my wife 's credit for XXXX different credit agencies. XXXX apologized but said there was nothing she can do to rectify that and I would have to do this on my own.

Consumer Loan Complaints

Based on Consumer Complaints



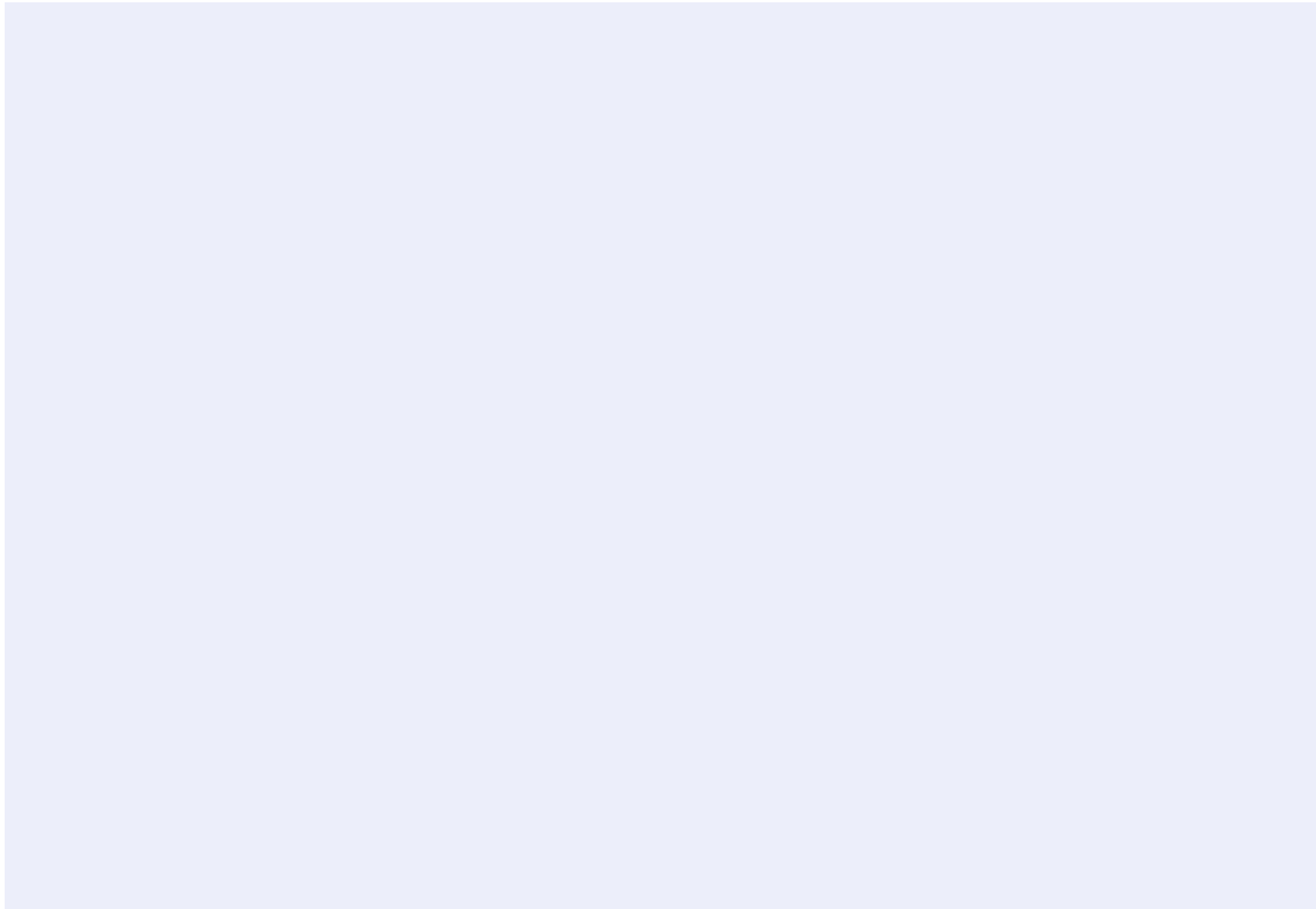
Consumer Loan Complaints

Based on Consumer Complaints



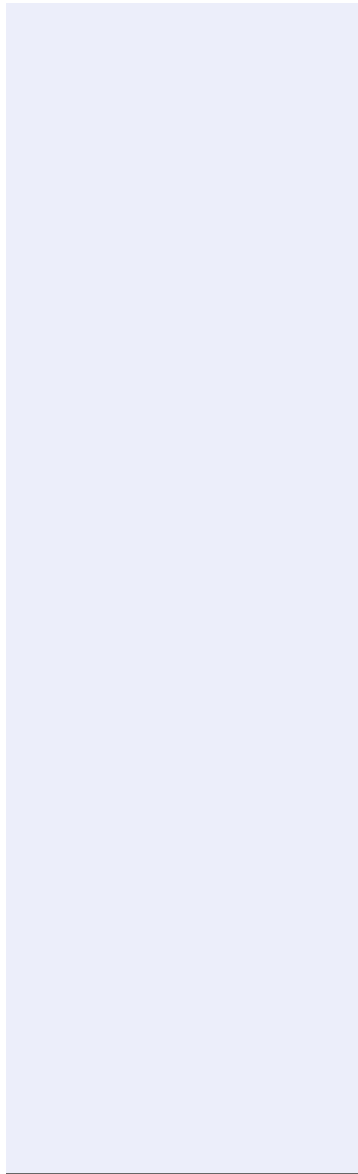
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

04/14/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I do not owe this account or the money I have previously filed a complaint with
exter and XXXX and have not heard anything from them or you regarding this
negavite report I would like a validation of this account and the amount this
company is reporting I 've already provided the documentation

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp

OH

441XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/04/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1330399

Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015

Consumer Loan

Vehicle loan

04/14/2015


Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I leased my car from Ally Bank for 39 months and fulfilled the terms. When I was purchasing this same vehicle, I noticed a discrepancy on the lease agreement between the residual price and the purchase price of my car ({\$2500.00}). I was at my dealership with my husband to purchase the vehicle and we questioned this discrepancy. My salesman called Ally Bank & after several phone calls (we got disconnect once) and transferred several times, we finally got someone who could answer our question. He (XXXX XXXX, I believe) told us that the fee of {\$2500.00} was because we had to pay for all of the " bad " leases in the past but they stopped doing that in XXXX. (I leased my car in XXXX). Furthermore, I fulfilled my lease and why should I pay for someone else 's bad debt. We then asked for a supervisor. She XXXX XXXX who spoke with a slight foreign accent) told us that it was non-negotiable and that out of the {\$2500.00}, {\$2000.00} going to Ally and {\$500.00} was going to the dealership, which my salesman & finance manager denied. She actually got a bit irate at XXXX point when speaking with my husband as she thought that she was speaking with the salesman. However, my husband introduced himself by his name as the XXXX. Our salesman confirmed this with her. The residual value was the number that they worked from to get my lease terms and what the car " s purchase price should have been at the end of the lease. So they charged us, {\$2500.00} more than the car 's residual value and of course, financed it for us. We are already upside down on the value of our car. We love everything about this dealership, they are professional in every way! Let this complaint be no reflection on them. Their hands were tied. It 's Ally Bank that did n't do the right thing. We feel cheated & taken advantage of. This happened Saturday, XXXX XXXX, XXXX between the hours of XXXX XXXX and XXXX XXXX eastern standard time. Please see the attached lease agreement.

Took out a loan with western sky for {\$2500.00}, and immediately they turned it over to XXXX. Paid {\$290.00} over 16 months ({\$4700.00}). I realized I could no

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

FL

349XX

Consent provided

Delbert Services

GA

302XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/20/2015	Closed with explanation	Yes	Yes
Web	04/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1292649



1328484

Consumer Loan Complaints

Based on Consumer Complaints

04/03/2015	Consumer Loan	Vehicle loan
04/20/2015	Consumer Loan	Vehicle lease
04/09/2015	Consumer Loan	Vehicle loan
03/30/2015	Consumer Loan	Vehicle loan
04/20/2015	Consumer Loan	Vehicle lease
03/30/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

longer pay this (behind on mortgage/utilities) and that this extreme interest is illegal in my state (Georgia), requested they stop the ACH and we come to an agreement that they 've received their {\$2500.00} already and then some. This was either XX/XX/XXXX or XX/XX/XXXX. They stopped the ACH debits, but are still trying to collect {\$7000.00}. Do they have the right to collect?

Since XXXX XXXX, XX/XX/2015, I have unsuccessfully attempted to have an electronic lien removed from a Florida electronic title. Sun Trust Bank has submitted written title releases, but refuses to remove the lien electronically. Due to its failure to do so, I can not obtain a paper title.

My name is XXXX XXXX and since 2004 I have been paying {\$190.00} per month on a loan amount of {\$10000.00} to, XXXX XXXX, but now to Springleaf Financial.

My Annual Percentage Rate (APR) is 15.99 %. My Account # XXXX presently only allows me to make an ACH loan repayment monthly in the amount of {\$190.00} on the XXXX of each month from my XXXX XXXX XXXX XXXX XXXX XXXX checking account. Now I have been informed by Springleaf Financial that my : * Credit Limit is \$ 0.00* Available Credit is {\$0.00}.

When I originally set up this loan, I was provided checks to write against my " Available Credit " and make purchases accordingly. Up until Fall 2014 that was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	FL	337XX	Older American	Consent provided
----------------------	----	-------	----------------	------------------

Ally Financial Inc.	CA	92835		N/A
Valley National Bank	NJ	07044		Consent not provided
Fifth Third Financial Corporation	SD	57436		Consent not provided
Ally Financial Inc.	PA	18414		N/A
OneMain Financial Holdings, LLC	AL	352XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	04/22/2015	Closed with monetary relief	Yes	No
----------	------------	-----------------------------	-----	----

Web	04/09/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	04/22/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	04/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1314932

1337122

1323031

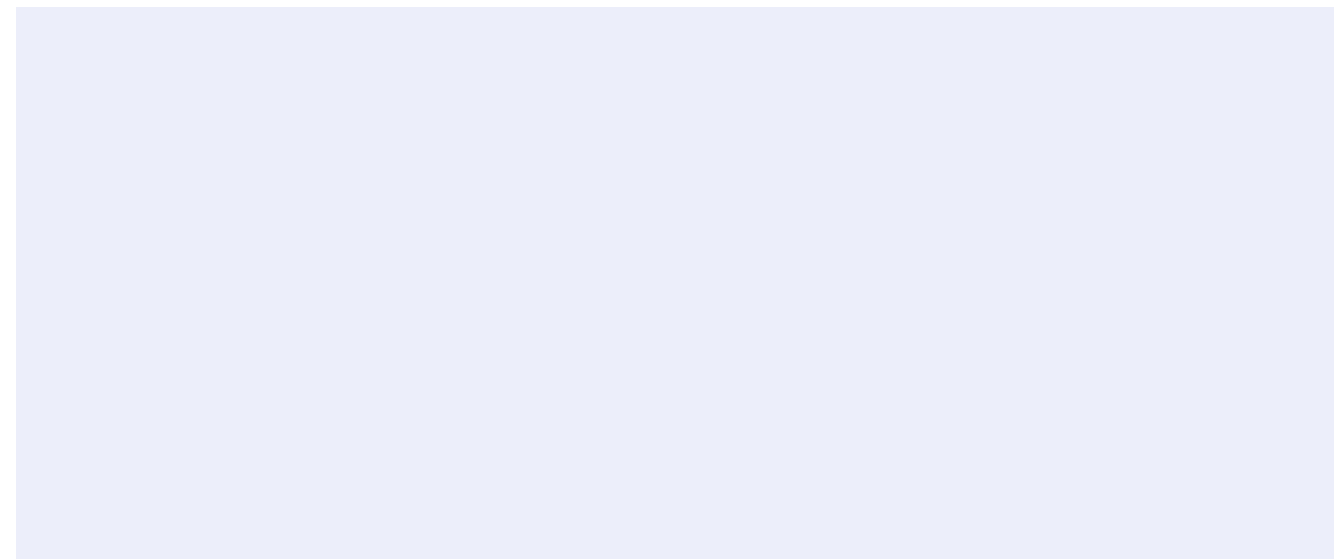
1307272

1338248

1307299

Consumer Loan Complaints

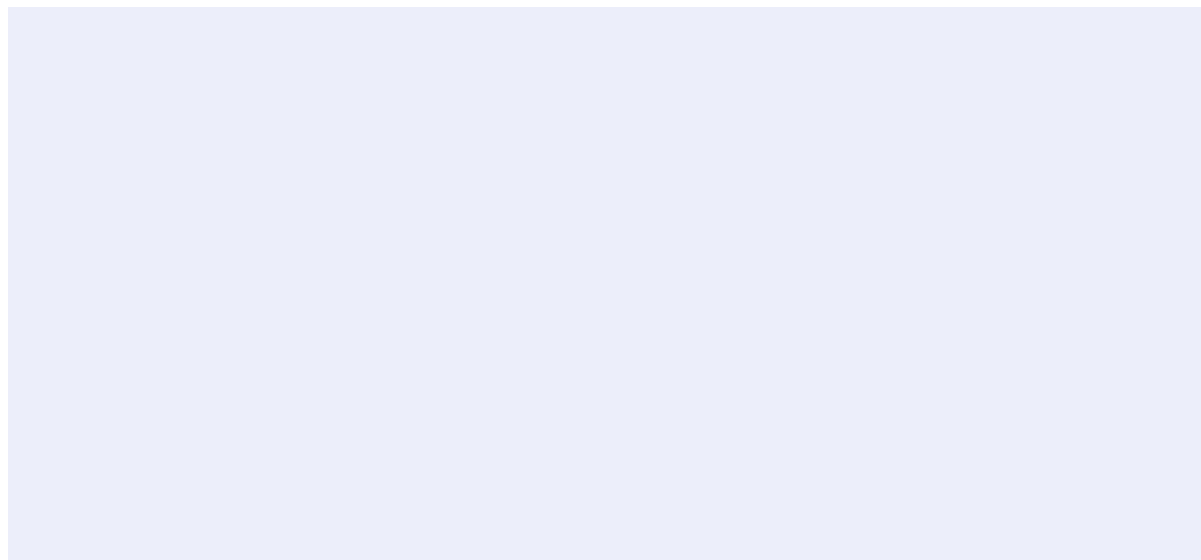
Based on Consumer Complaints



04/20/2015	Consumer Loan	Vehicle loan
04/20/2015	Consumer Loan	Vehicle loan
03/20/2015	Consumer Loan	Vehicle loan
04/09/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

still the case. Now I am not able to write any checks or requests any monies against my " Credit Line ". I was told by a Springleaf Representative that this was caused by my poor credit rating and my inability to make minimum payments to my other credit cards in which I have gotten behind on, by not making timely payments.

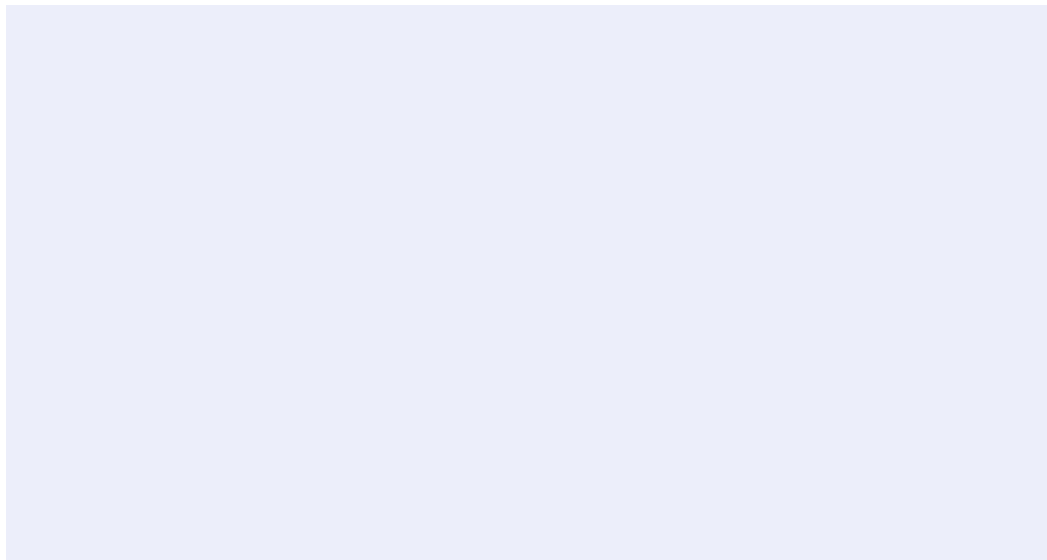
My complaint is that I have made on time monthly loan repayments to Springleaf Financial over the years and that I should not be penalized by Springleaf for my inconsistent credit card payments with other companies.

Also, if I do not have a credit line that I may access and I am not allowed to re-negotiate the terms of my loan, then I asking CFPB to give me some guidance and a way-forward out of this non-beneficial loan for me.

I leased a 2015 XXXX XXXX in XXXX 2015. The dealer provided financing through Kia Motors Finance (KMFUSA.com). I received a XXXX statement in the last week of the month with a due date of XXXX XXXX and promptly paid it. As with all credit accounts, I expect a monthly paper statement to show transactions, interest, etc. and make the next due payment with a personal check via XXXX. I did not receive a XXXX statement for the XXXX. XXXX due date. Without the statement reminder, I did not make a payment. Later in the month they called to complain the account was delinquent and confirmed their system never issued a monthly statement. I offered to make the account whole by providing a credit card payment via phone. They said they could not accept that form of payment, but I

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	PA	18102	N/A
U.S. Bancorp	AK	99610	N/A
Capital One	TN	38112	Consent not provided
Hyundai Capital America	PA	194XX	Consent provided

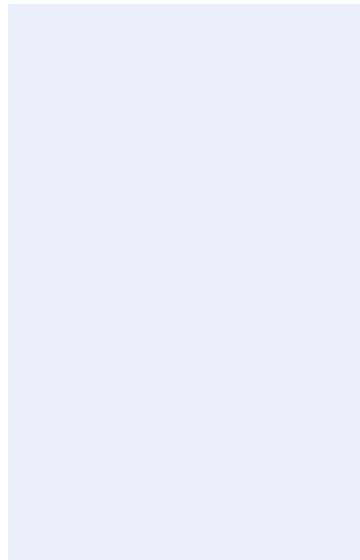
Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/22/2015	Closed with explanation	Yes	No
Referral	04/22/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with non-monetary relief	Yes	No
Web	04/09/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

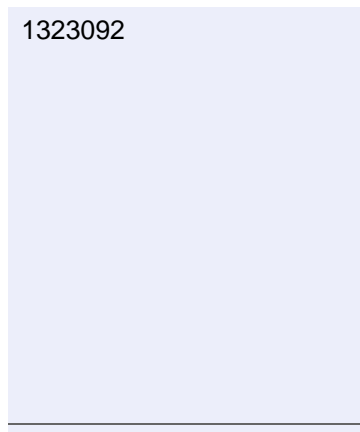


1337371

1337215

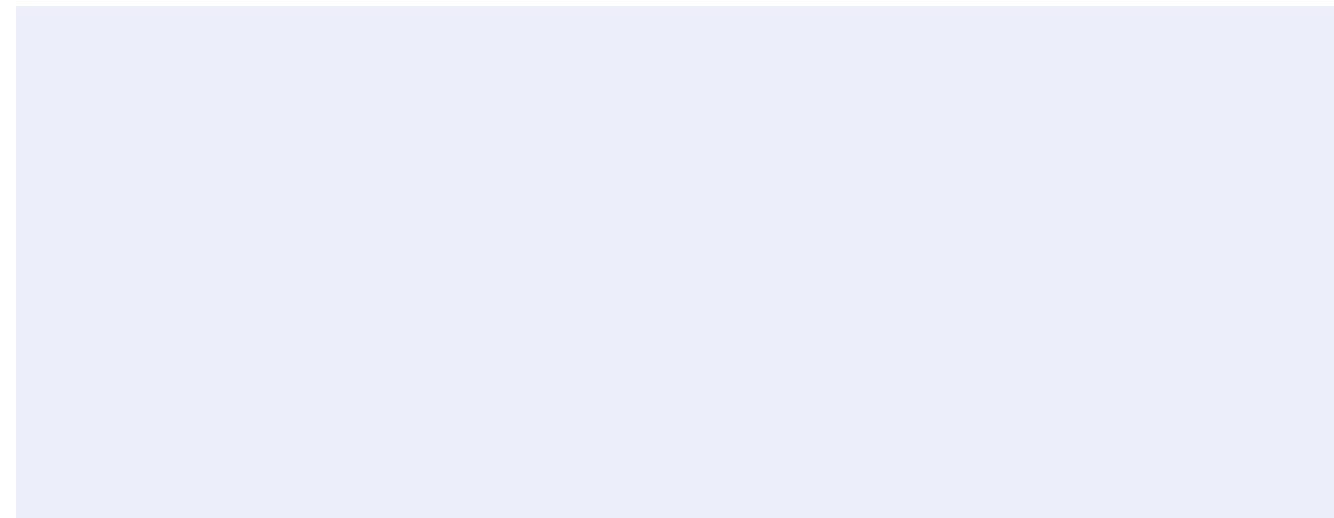
1292709

1323092



Consumer Loan Complaints

Based on Consumer Complaints



04/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

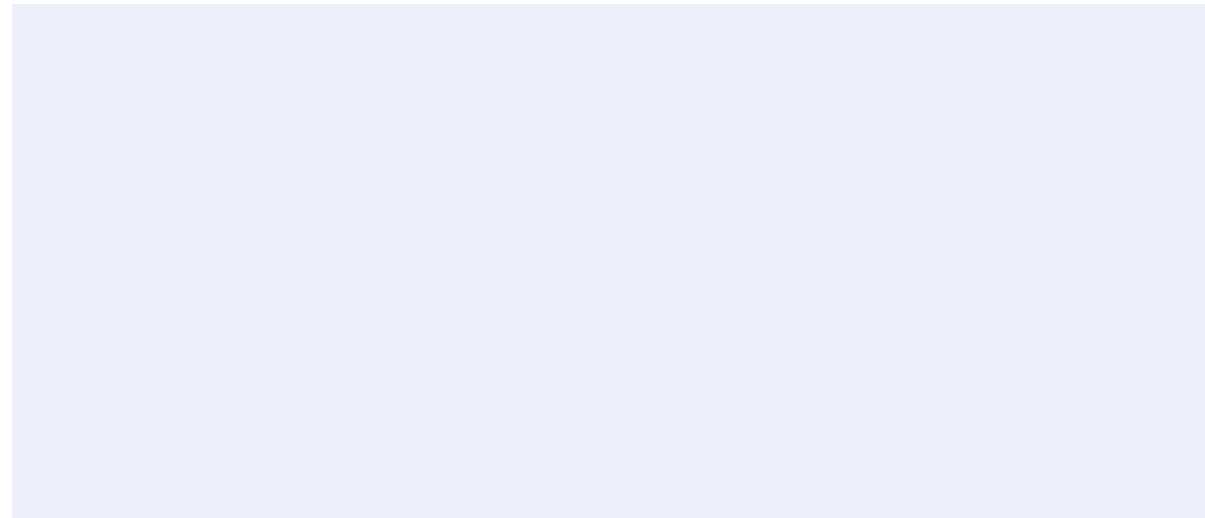
04/20/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/03/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

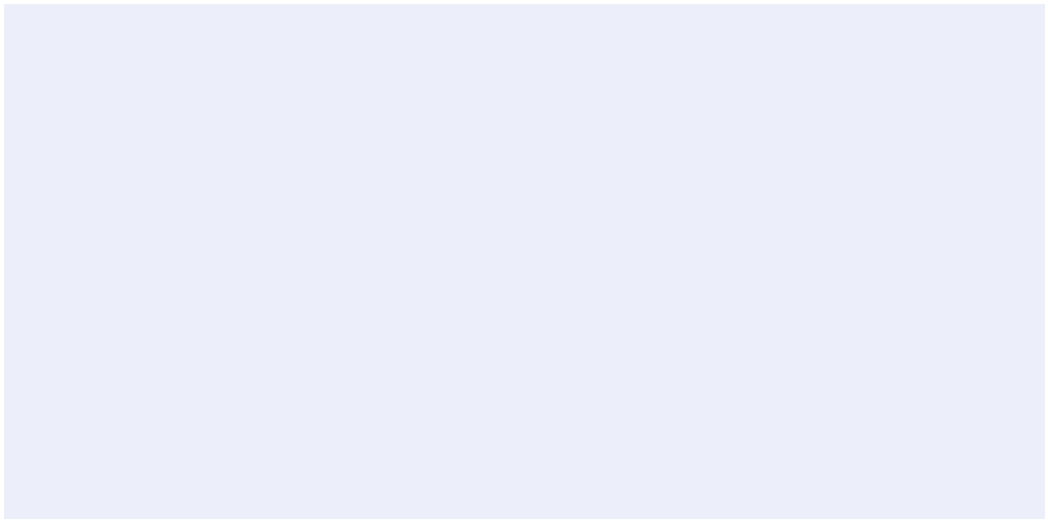
payment via phone. They said they could not accept that form of payment, but I could give them a debit card, or my checking account data. I do not own a debit card and do not carry my checkbook with me. I mailed a payment on XXXX. XXXX. On XXXX. XXXX, a XXXX. statement arrived with an XX/XX/XXXX due date. That payment went in the mail the next day. But I did not recognize a {\$20.00} late fee or pay it. When contacted, the KMFUSA said that I should have known by the terms of my lease that a payment is due every month on the XXXX and it should be made whether I get a statement or not! That 's XXXX poor customer service. As a best business practice what financing arm expects payments every month without delivering statements?!?!? Is there any consumer financial protection that they are required to provide a statement so I can tear off the remittance coupon, include my check and mail it back to them?

I have paid off this loan and the company keeps adding cost to this. after I paid it off I got a letter saying that I owed XXXX, I sent them the payment and today I got another letter saying that I owed an additional XXXX. When I called them they say that they did not receive anything. They have done this to me before by not posting payments and charging me late fees. I have called them and they have straitened it out before but are now not sending title without an additional fee being paid. I do n't know what else to do. Thanks

On XXXX XXXX i purchased a leased suv from XXXX. After going over contract discovered down payment amounts i never agreed to within XXXX mins i asked for refund but was refused. After looking at numerous vehicles from XXXX different stores i finally decided on a XXXX. By XXXX the following day i was broke down on the roadside after working a XXXX hr shift.Called to get help and was told i had to pay to get car towed. After confronting manager i asked gor refind again still

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

Santander Consumer USA Holdings Inc	CO	810XX		Consent provided
-------------------------------------	----	-------	--	------------------

Ally Financial Inc.	NY	14617	Older American	N/A
BMW Financial Services	NJ	07065		N/A
DriveTime	NC	282XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

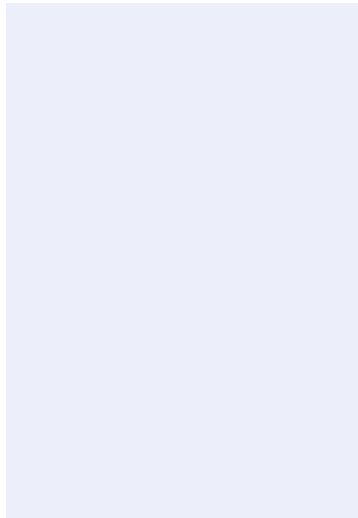
--	--	--	--	--

Web	04/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Phone	04/21/2015	Closed with explanation	Yes	No
Referral	04/10/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1328576

1336910

1323106

1315028



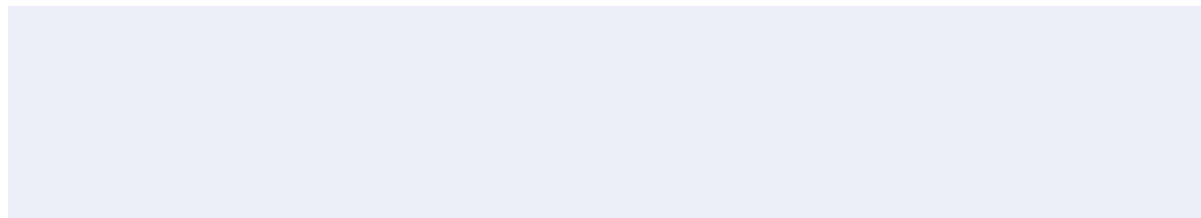
Consumer Loan Complaints

Based on Consumer Complaints

03/30/2015	Consumer Loan	Vehicle loan
03/25/2015	Consumer Loan	Vehicle loan
03/15/2016	Consumer Loan	Vehicle loan
04/09/2016	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

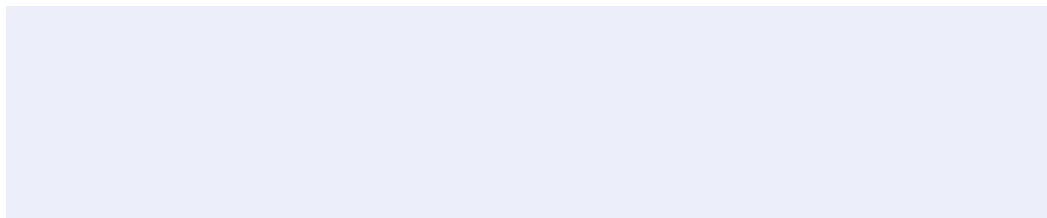
to pay to get car towed. After confronting manager i asked for refund again still within my XXXX hrs and the store manager refused .After i threatened to call news station i was put into XXXX. And you guessed it XXXX weeks later this car breaks down i need help i was even still forced to make a car payment after only having the car XXXX weeks

I got a vehicle loan in XXXX from Security National Automotive Acceptance. I had been in contact with this company in XXXX to come pick the car up because it was not working. I was told through email " the car is not worth the pick up value. " I got out the military and moved back to XXXX where I have been living and working. I was notified on XXXX XXXX that my wages from my job at XXXX would be garnished. I called the payroll department because I could n't understand why my wages were being garnished for a loan I had 10 yrs ago. I was informed by the payroll specialist that " the garnishment is illegal because you live in XXXX and under federal law XXXX residents are not subject to creditor wage garnishments. " The payroll specialist also informed me that she had to " code it AS IF it were a student loan to force it through. " I am asking for help with this matter because not only is this debt 10 years old but I no longer have the car and I also tried to give the car bad years ago.

Late XXXX I obtained an auto loan with Credit Acceptance Corp . I am under the impression that the principal amount of this loan was XXXX. I paid XXXX down, and made monthly payments of XXXX for 15 months. I later crashed this vehicle, and defaulted on the loan. The vehicle was returned in salvage condition. In XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BB&T Financial	MD	20747	N/A
Ford Motor Credit Company	CT	06374	Consent not provided
Security National Automotive Acceptance Company, LLC	SC	291XX	Consent provided
Hyundai Capital America	MD	20779	
Credit Acceptance Corporation	NY	132XX	Consent provided

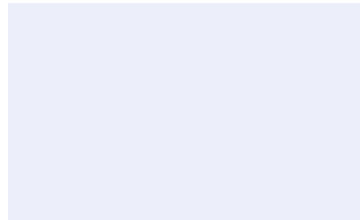
Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/02/2015	Closed with explanation	Yes	No
Web	04/20/2015	Closed with explanation	Yes	No
Web	03/17/2016	Closed with explanation	Yes	No
Web	04/12/2016	Closed with explanation	Yes	Yes
Web	04/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1306420



1300414

1832098



1872219

1315092

Consumer Loan Complaints

Based on Consumer Complaints

03/30/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

a judgement was entered against me in the ammount of XXXX. My wages have since been garnished. I have paid an additional XXXX through income execution. In XXXX I attempted to get an update of the remaining balance, only to find that I owe in excess of XXXX. I spoke with the sherrifs office, because they have the order in XXXX XXXX NY. They tell me I have to deal with the lawyer. I call the lawyer I 'm told I need to speak with Credit Acceptance Corp . I call Credit Acceptance, I 'm told, " they have sold the debt ". My issue is the constant running in circles while my wages are garnished, and the ammount I owe rises. How is this possible? This was a XXXX Doge Intrepid purchased used with XXXX miles in XXXX XXXX. This vehicle brand new with XXXX miles only cost XXXX. How is it I still owe XXXX after having already paid XXXX? on an XXXX dollar loan? I feel this is Preditory, and Unconcionable. Please help. My wife and I are expecting our XXXX child and I am the only income for our household. I can not afford to pay continual garnishment, and I feel this debt has been paid. I understand that the principal ammount does not include interest however I feel I have been victim of Preditory lending. This judgement remains on my credit report despite the number of times I have desputed it. Please help

XXXX in XXXX XXXX, FL XXXX XXXX XXXX XXXX XXXX, FL XXXX ph. XXXX gave me a auto-title loan on or around XXXX XXXX, XXXX and at the time I was XXXX (as of XXXX XXXX, XXXX), not receiving any XXXX then or since, or had no means at all to repay the auto-title loan. I did not have to provide any proof that I had a job or any means to repay the loan, only previous pay stubs from a job/employment that I was no longer affiliated with. We went through the paperwork so fast, all they said was sign here, here, here, here. The were out to process as many loans as they could. In XXXX XXXX, another refinance, and then in XXXX XXXX, they towed my XXXX XXXX XXXX, to get out of the pound, my neighbors and friends pooled together over {\$550.00} to get my van back. Not only

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC

FL

324XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/02/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1307390

Consumer Loan Complaints

Based on Consumer Complaints

03/25/2015	Consumer Loan	Vehicle loan
04/14/2015	Consumer Loan	Installment loan
03/30/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

was I charged by XXXX for the tow bill, I also had to pay the tow company (which I paid separately) for the tow bill. XXXX billing. The amount of the original loan was only {\$700.00} plus all these other charges which I was unaware of.. {\$870.00} initially. They call my phone XXXX a day everyday wanting to take my only means of transportation with threatening messages that they are sending this to legal. I feel like I 've been violated. This company is TMX Finance in XXXX XXXX XXXX XXXX, GA XXXX as InstaLoan in XXXX, GA XXXX. I have contacted and filled out application for assistance from XXXX XXXX XXXX XXXX Florida on XXXX/XXXX/XXXX and gave them copies of all the loan paperwork, etc. that I have. I 'm still XXXX, XXXX, receiving XXXX, no unemployment, and have received no other income whatsoever before this action up through today. Please help me as I feel this entire business is crooked. My next step is to take this to the local newspapers for print.

I applied for a vehicle loan in XX/XX/XXXX with XXXX XXXX Bank XXXX XXXX XXXX XXXX XXXX, GA. The loan was approved with collateral of the vehicle, however, the loan officer, XXXX XXXX XXXX XXXX told me that the bank wanted a Certificate of Deposit in the amount of {\$5500.00} to be held for 12 months. Within that 12 months of payment history, if I paid on time the bank would release the {\$5500.00} certificate of deposit. The CD 12 months period matured on XX/XX/XXXX, however, when I went to the bank today to retrieve my money the bank official stated that the CD for {\$5500.00} was to be held for the entire loan period of 48 months or until I paid off the loan. The CD for {\$5500.00} was not to collateralize the loan. I have the executed " Note, Disclosure, and Security Agreement " that shows that the vehicle only was to secure/collateralize the loan.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	FL	32503		N/A
GreenSky Trade Credit, LLC	TX	75044		N/A
First Citizens	GA	300XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	03/30/2015	Closed with explanation	Yes	Yes
Referral	04/17/2015	Closed with monetary relief	Yes	No
Web	04/03/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1300446

1328981

1307593

Consumer Loan Complaints

Based on Consumer Complaints

04/03/2015	Consumer Loan	Vehicle loan
04/14/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

to secure/collateralize the loan.

I took out a loan through Duvera Financial to finance a gas scooter so that I could get back and forth from work. After having to contact the CFPB over Duvera changing my interest rate and payment amounts agreed on, there were no issues.

Then this past week, on XXXX/XXXX/15, I logged into the payment portal, and made my monthly payment, as I have every month, XXXX single payment a month. However, on XXXX/XXXX/15 at approx. XXXX, I noticed that the payment I submitted had processed through, but an additional payment was taken out of my bank account for the same amount, on XXXX/XXXX/15. I immediately called Duvera Financial, and was placed on hold for XXXX minutes before being told by a " XXXX ", that I made XXXX payments.

When I stated that I only made the XXXX payment on XXXX/XXXX/15, she instantly started saying that I did no such thing and placed a XXXX payment. After pointing out that I only make XXXX payment a month several times, she proceeded to state that I had set up an Auto-pay on the account (which I did no such thing, as every payment made has required me logging in and scheduling the payment up until this point). She then said that she would put in a request to cancel the payment, and that I should see the payment reversed in 3-4 business days.

I just contacted my bank (XXXX XXXX) to be told that they do not see any pending transfers on the account in question, and that they do not see anything from Duvera. So I contacted Duvera yet again at XXXX on XXXX/XXXX/15. After another XXXX minutes of being on hold, I finally got someone who would not give

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	PA	18411	N/A
Duvera Billing Services, LLC	VA	235XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/07/2015	Closed with explanation	Yes	No
Web	04/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1315166

1329303



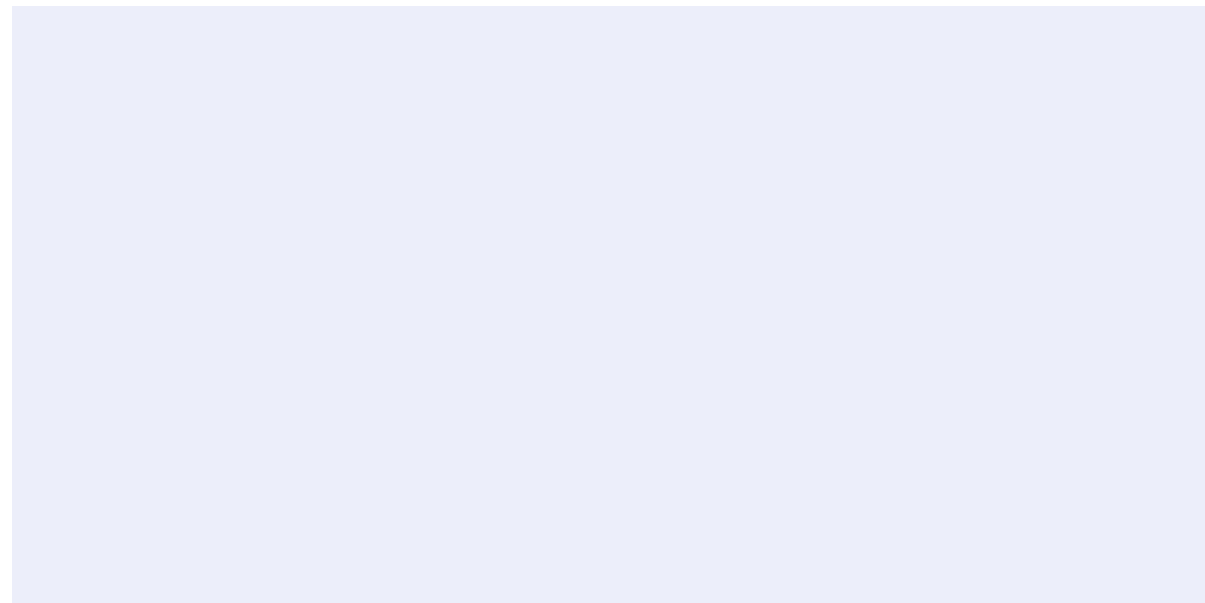
Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015	Consumer Loan	Vehicle loan
03/30/2015	Consumer Loan	Installment loan
03/30/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle loan
03/30/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Personal line of credit
03/20/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

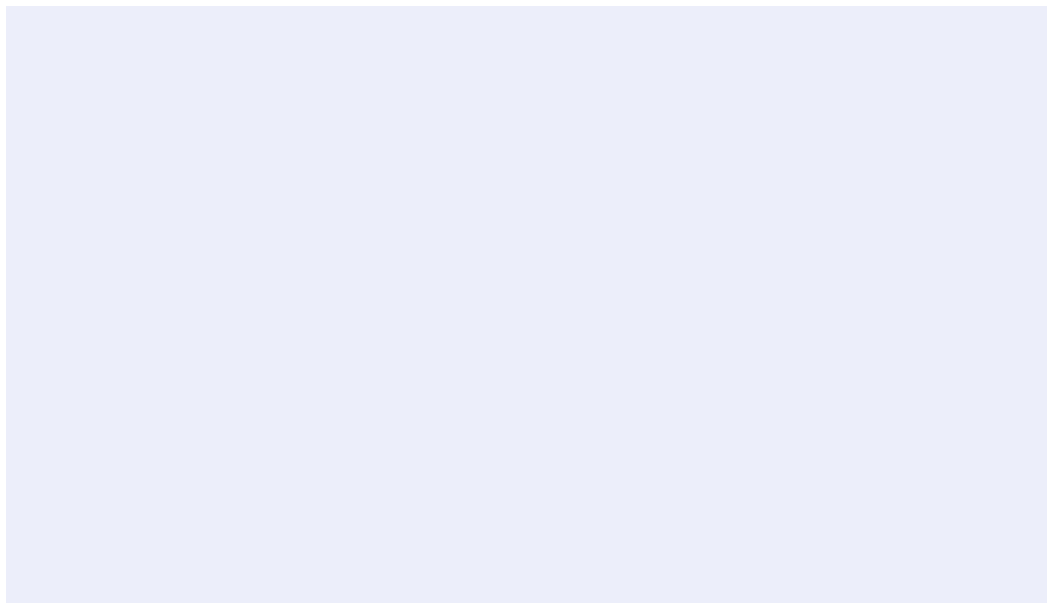
another XXXX minutes of being on hold, I finally got someone who would not give her name when asked. When asked about the status of the refund for the pending amount, she told me that " You called us on XXXX/XXXX/15, it 's only been XXXX days. It takes time to reverse the payment. We do n't know when it 's going to be credited back ". I asked for a supervisor, was placed on hold, then a guy answered the phone and said that it will be another XXXX business days for the refund on the payment.

As of now, I 'm accruing NSF fees through my bank because of the XXXX payment that they took out, because my bank processed the payments that were due to be taken out at the same time as the XXXX payment was processed. Now as it sits today, I 'm owing my bank {\$140.00} from bills that were processed out and NSF fees that have been accrued by Duvera taking a XXXX payment without my authorization.

Bank XXXX XXXX sent the payoff on XXXX trucks to Blvd Bank, XXXX XXXX Loan Operations Department, on XX/XX/XXXXThe Cashier 's Check was cashed on XX/XX/XXXXBank of XXXX nor I received a lien release on my XX/XX/XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Regions Financial Corporation	FL	34655		N/A
The Huntington National Bank	PA	16146		N/A
Toyota Motor Credit Corporation	WI	53590		Consent not provided
Ally Financial Inc.	IN	46234	Older American	N/A
BB&T Financial	NJ	08087		Consent not provided
Wells Fargo & Company	OK	73160	Servicemember	Consent not provided
Scottrade Bank	MO	633XX		Consent provided

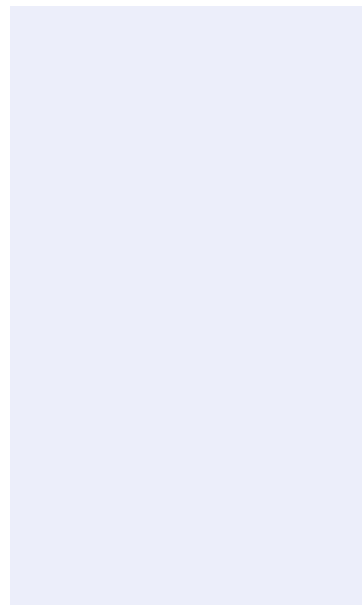
Consumer Loan Complaints

Based on Consumer Complaints

Referral	03/24/2015	Closed with explanation	Yes	Yes
Referral	04/02/2015	Closed with explanation	Yes	No
Web	03/30/2015	Closed with explanation	Yes	No
Phone	04/06/2015	Closed with explanation	Yes	No
Web	03/30/2015	Closed with explanation	Yes	Yes
Web	04/10/2015	Closed with non-monetary relief	Yes	No
Web	03/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1292864

1307459

1307468

1315245

1306425

1319360

1292528

Consumer Loan Complaints

Based on Consumer Complaints

04/09/2015 Consumer Loan Installment loan

03/30/2015 Consumer Loan Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Chevy XXXX. When inquiry was made to XXXX XXXX Loan Operations area, they stated they are waiting for the file???

This truck was paid off XXXX days ago with a Cashier 's Check. There is no reason the lien release should not be sent out. I do not understand a bank operations area that can be that dysfunctional. This is totally unacceptable financial practice for a financial institution. Where is the fiscal responsibility?

I have an account with Westlake financial (XXXX) and they are in the process of attempting to reposes a vehicle which I conveyed in a title loan transaction. The issue that I have is that Westlake has hired a third party agent that has violated the fair debt collection practices act on several occasions. Their agent has engaged in such practices such as conveying information concerning the vehicle make, model and year, parked in the drive way of a private residence for prolonged periods of time ie harassment of a third party and the most egregious act is misrepresentation of their standing or official title.

The agents have stated on many occasions that they are " investigators " however when pressed on the matter of holding a " validated investigators license " of any type the third party agent, XXXX XXXX (XXXX) XXXX avoided the direct questions and said call " the number " which he refused to convey.

The primary issue of concern is the continued harassment of third parties who are not obligated in any way to this matter and the conveyance of proprietary personal information and false claims concerning their professional standing which is in direct violation of the FDPCAFalse statements. Debt collectors may not lie when they are trying to collect a debt.

Additionally, sitting in the driveway for extended period of time (XXXX) can be construed as an obvious harassment tactic.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company can't verify or dispute the facts in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

GreenSky Trade Credit, LLC

VT

05036

N/A

Westlake Services, LLC

CA

920XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/13/2015	Closed with monetary relief	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1323342

1307514



Consumer Loan Complaints

Based on Consumer Complaints

04/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

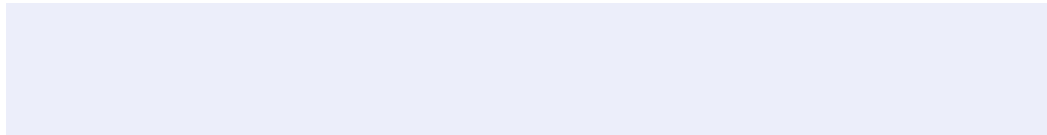
Based on Consumer Complaints

Divulging proprietary information of the nature of the attempted contact specifically the Make, model and year of the vehicle which is an obvious attempt and inference to the status of the loan/account.

In XX/XX/XXXX I became XXXX payment delinquent on my auto loan with USAA. Upon returning to work in XXXX I called and made arrangements to pay XXXX payment and portion of the past due amount until I was current. In XX/XX/XXXX {\$120.00} was applied to late charges despite my intent and misleading statement from the representative who assured me it was their process to apply payments in this manner anyway. When I realized what had happened I spoke with another representative on XX/XX/XXXX who told me this would be corrected my requesting a misapplied payment reversal. Once again the payment I made on XX/XX/XXXX a portion - {\$26.00} was applied to a late charge and the reversal that was promised did not happen. After a conversation on XX/XX/XXXX in speaking with a very rude representative and her manager, they basically stated the policy is they always apply to late charge prior to allowing the consumer to pay to past and future payments. I stated this was unfair and deceptive, they stated I had no recourse ; but to accept this. In going through my pay history in order to allow these fees to accumulate there has to be a variation of this policy ; but they would not consider it. At the end of the day applying in the manner that they claim is " policy " allows the bank to continue to incur fees on top of fees because it would take the consumer a lengthier time to become current.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	GA	31792	Consent not provided
American Honda Finance Corporation	MA	02139	Consent not provided
Santander Consumer USA Holdings Inc	OK	73159	Consent not provided
USAA Savings	VA	231XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/14/2015	Closed with explanation	Yes	No
Web	04/09/2015	Closed with non-monetary relief	Yes	No
Web	03/30/2015	Closed with explanation	Yes	No
Web	03/30/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

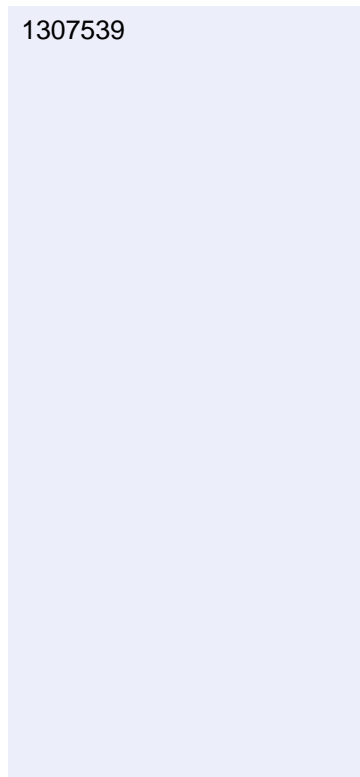


1328795



1323378

1307535



1307539

Consumer Loan Complaints

Based on Consumer Complaints

04/09/2015

Consumer Loan

Vehicle loan

03/25/2015

Consumer Loan

Title loan

03/25/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

in XXXX of 2010 we purchased a car. in sc you have 45 days before payment is due. however they started in XXXX for XXXX payment even though we put down payment taxes title etc, at the time of purchase we were unaware of any problems and with my spouse having XXXX English from another country there was a time 1 yr later we had gone through a hardship and needed to break payments up. we were told to do so online and put wrong account # down by XXXX number. that " wrong " account was active and excepted the payments all in full. it took us 2 months to be caught up. while out of town the car was repo. we came home 5 days after car had already been soled in atl ry. our bank tried to let them know with payment history that the funds were accepted on there end and confirmation was sent back to us. however they used the XXXX payment for reason to pick up car. the car was a 745 bmw 4 yrs old and. in perfect condition we owed XXXX left after a XXXX loan. and sold for XXXX at action in atl, within 5 days. our credit is terrible due to wells fargo stating we still owe XXXX with fees and interest. help please.

During deployment turning in my SCRA documents was misleading and stressful. I did n't get info to do so until I was XXXX and away from home. I 've tried contacting the company to make payments. Back in XXXX I even had a customer service agent take XXXX payments without permission resulting in bounced checks and over drafts with my bank. I have to get a new bank account because of this so I could pay bills. I was told my account is under audit and I could n't get me account info or make accept payments at the time. I had the we can take payments / we will differ a paymen to help you catch up a few time while deployed. Then I 'm in Texas going through my XXXX when I finally get help from someone. At that time I 'm told I 'm XXXX payments behind! I 'm told they can differ a payment and help me get caught up. Before that could happen though they would have to take a payment to keep me out of repo and call me back about the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	NM	87120		N/A
Wells Fargo & Company	SC	296XX		Consent provided

CarFinance Capital LLC	SC	296XX	Servicemember	Consent provided
------------------------	----	-------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	04/13/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No

Web	03/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1323414

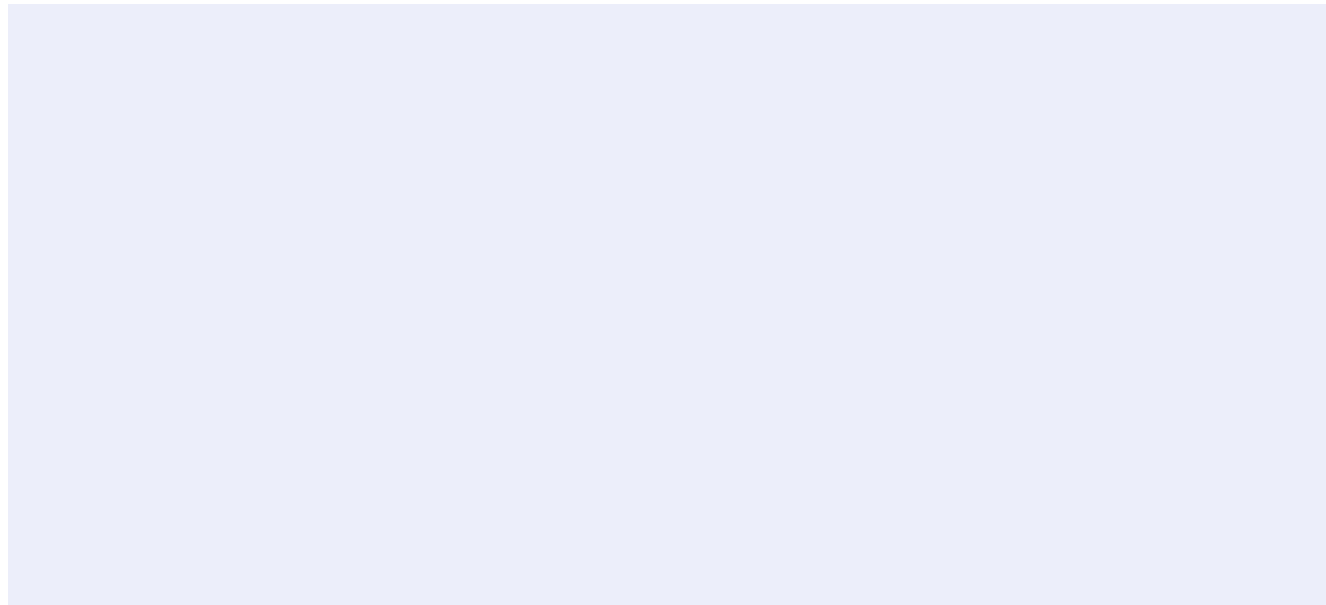
1300583

1300675



Consumer Loan Complaints

Based on Consumer Complaints



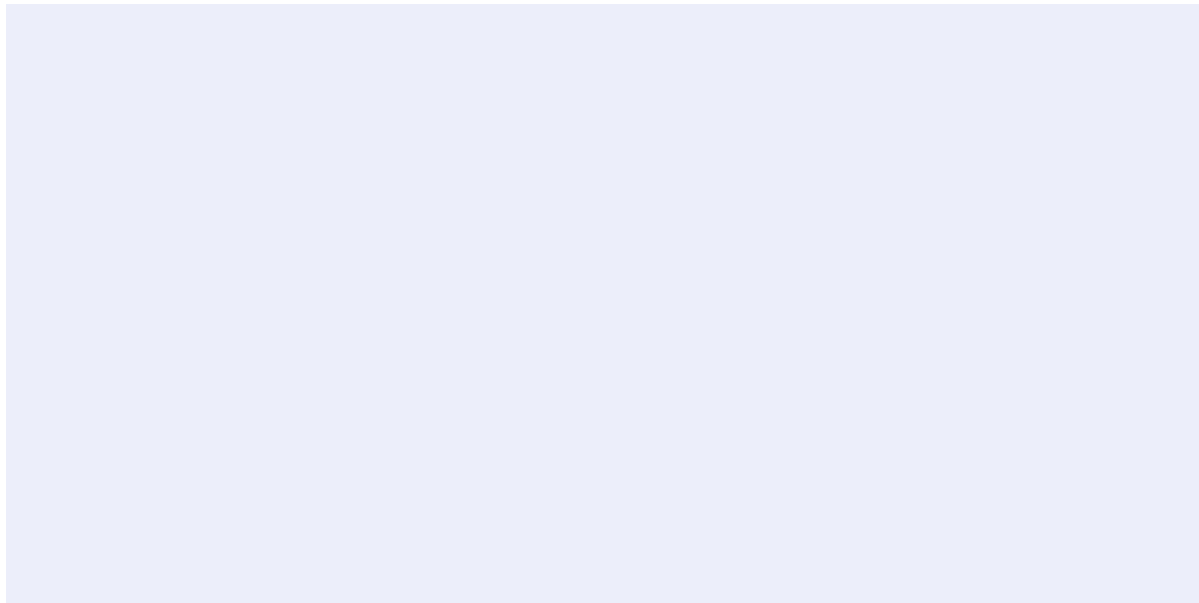
03/31/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

deferment. i was never called back again except for another payment. To where at the beginning of XXXX I made a payment around the XXXX and setup XXXX for the XXXX. This was going to get the current for the month of XXXX. Meaning I still owed a payment for the XXXX XXXX payment date. I tell the customer service agent that as of XXXX XXXX XX/XX/2015 I 'm off active orders and told him I would try making both payments XXXX XXXX. He assured that will get on track. XXXX XXXX I get XXXX letters XXXX stating my intrest rate changed and a bill dated XXXX/XXXX/XX/XX/2015 that I now owe XXXX by XXXX/XXXXXX/XX/2015 and my payment is in collection. I called and was told a manager would look at my account and call me back XXXX XXXX of XXXX. XXXX XXXX I 've had to call them. Collections tells me I owe XXXX and they transfer me finance. I 'm told my account has never been audited and my payment is n't XXXX (results of a " discrepancy from a retina audit " letter sent XXXX) it 's not XXXX per the bill sent XXXX. Actually it 's XXXX as of XXXX w/ XXXX as current owed

In XXXX Chase Auto Loans reported to all three credit bureaus that they had charged off a loan with me and the loan now carried a zero balance. It remained so for 5 years, until in XXXX I disputed the validity of the chargeoff still being on my credit report because the original chargeoff date was actually in XXXX. In retaliation they changed the status of the loan to REPO/CHARGEOFF with a balance of {\$15000.00}, which is more than was ever owed at the close of the loan.

The loan had a protection clause (which I paid extra for) which was an insurance of sorts that ensured in the event I was involved in an accident that caused me to lose my employment the loan would be " paid in full ". While I filed numerous papers with both Chase and the dealership (XXXX XXXX) to ensure this protection was invoked, Chase and I in the end came to the agreement that I

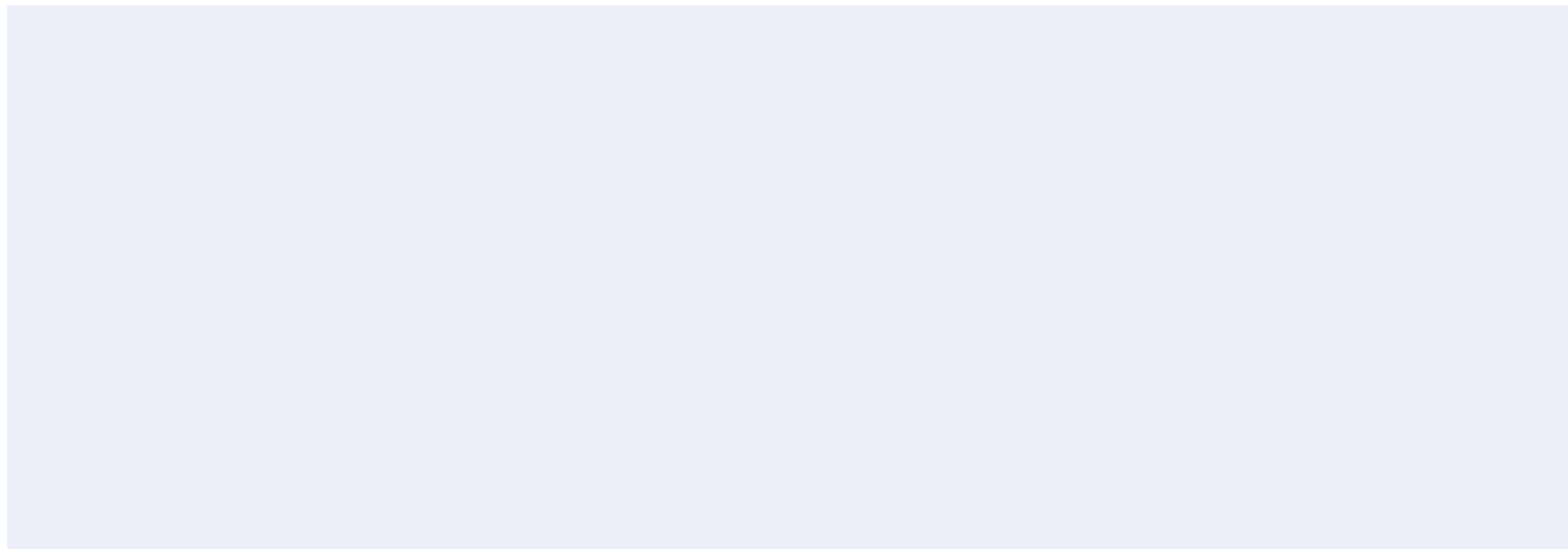
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



JPMorgan Chase & Co.

FL

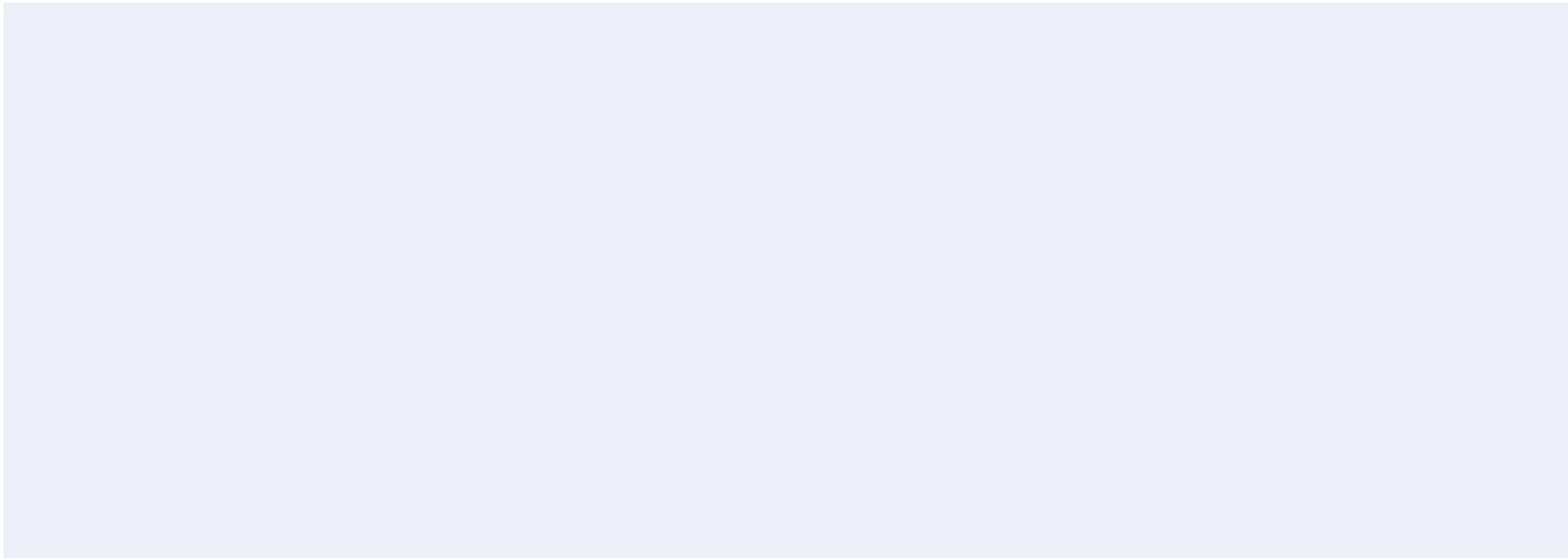
342XX

Servicemember

Consent provided

Consumer Loan Complaints

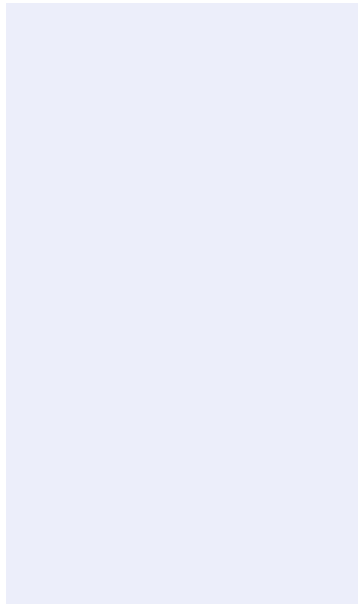
Based on Consumer Complaints



Web	03/31/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1308035

Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015	Consumer Loan	Vehicle lease
04/20/2015	Consumer Loan	Installment loan
03/20/2015	Consumer Loan	Installment loan
04/03/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

would return the vehicle to them and they would charge off the remaining balance of the loan. This is why in XXXX the balance was charged off to a zero balance. However, the loan agreement actually came to an end in XXXX when I turned the vehicle back over to Chase. This is why I disputed the entry still being on my credit report in XXXX XXXX.

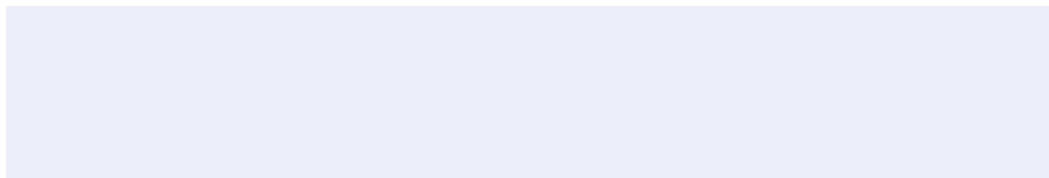
Great American Financial account No : XXXX open date XXXX/XXXX/XXXX my last payment made was XXXX. Great American Financial claim to have received a payment on XXXX/XXXX/XXXX this is not true. I have as for validation and they have refused.

I purchased a chair from XXXX in XX/XX/XXXX. When I purchased the chair the salesman reviewed the financing terms with me. He conveyed that the financing was " interest free " for 18 months, and I would be charged interest on the start of month 19. I was delivered the incorrect chair, and missed the XXXX scheduled payment because I had not received the chair yet. When I called about the chair the agent informed me that I had missed the payment and offered to set up autopay for the account. She walked me through all the information and how to setup the auto pay for a minimum of {\$55.00} per month, which would have paid off the chair just prior to any interest charges.

The chair arrived in late XXXX, after I had already been making months of payments on it through GE Capital. The loan was then transferred to Synchrony financing in XX/XX/XXXX/XX/XX/XXXX. I had not logged into my account until XX/XX/XXXX, thinking that it was all set up and being paid. When I logged into the account there was a {\$680.00} interest charge, and a remaining principal balance

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	NY	11209	Consent not provided
Great American Finance Co	IL	601XX	Consent provided
Credit Bureau of Napa	NY	11209	Other
Synchrony Financial	TX	750XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/08/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1294160

1338410

1294161

1315446

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

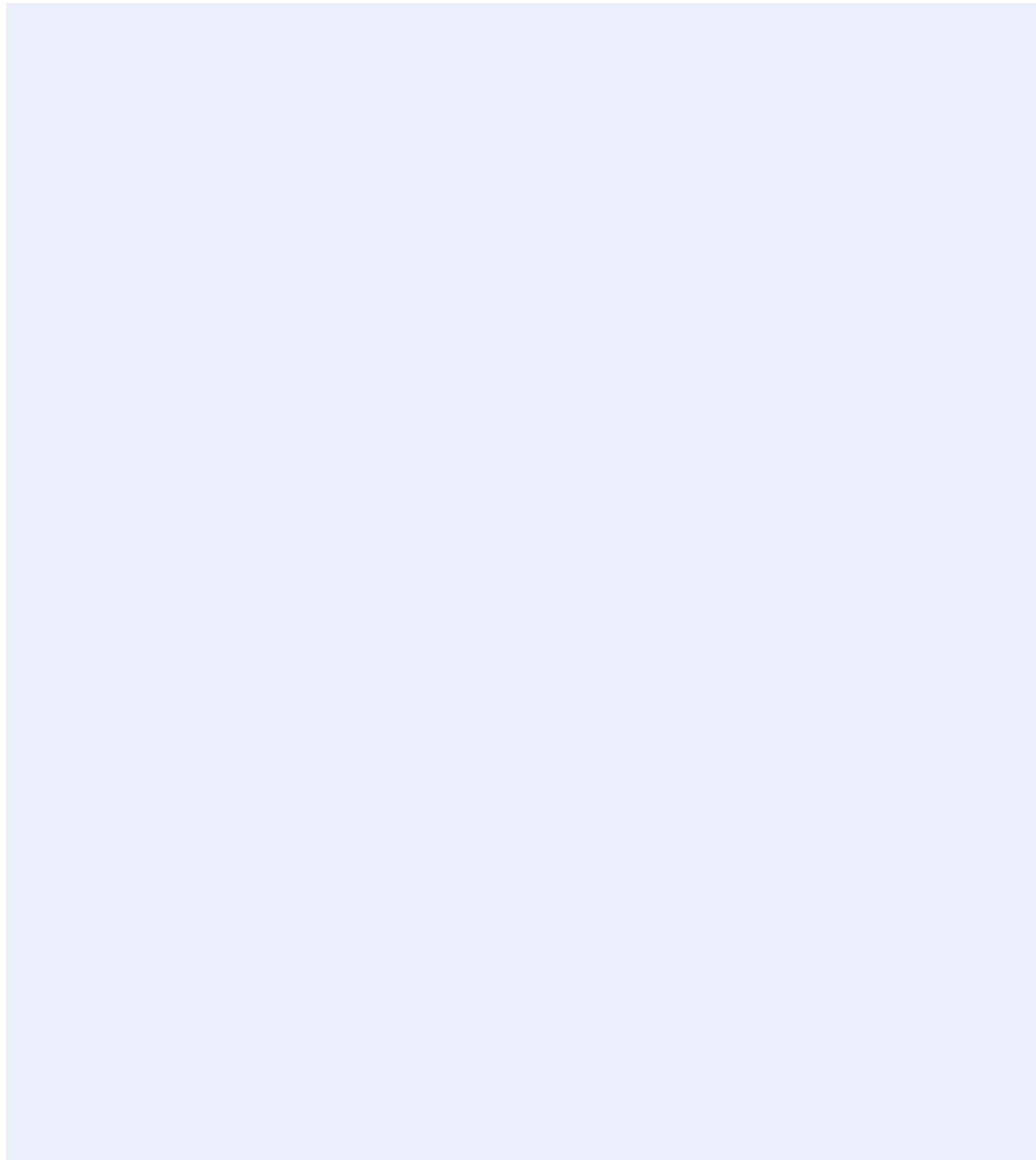
account there was a {\$680.00} interest charge, and a remaining principal balance of {\$850.00}. I contacted Synchrony to explain, they told me that the auto pay was set up for " minimum " payments, and that was what was debited from my account, each month they would progressively decrease XXXX, XXXX, XXXX, etc.. This was different from the {\$55.00} minimum that I set up with GE Capital that would have paid off the chair. I assume that this happened on the transfer of the account since the payments to GE Capital were {\$55.00} and I had not logged into the account since the agent walked me through setting it up.

I was also told that " Interest Free " means that the interest accrues and you are charged that at the end of the term, which I feel is very deceptive since the salesman explained i would be charged NO interest until month XXXX which was clearly false. Speaking to XXXX, then XXXX at Synchrony they offered no solution saying I had the terms of the financing on my receipt (I was not given a receipt at the store) and that they were listed on my statements (I never received a single mailed statement, had I received this I would have corrected this issue immediately). I offered to pay the difference for the chair, before the interest hit the account, but that was not accepted by Synchrony.

This company is using deceptive practices to entice people to buy above their means. I am a victim of poor customer service, lack of understanding of their own financing programs by their employees and trusting these " experts " to do what was in my best interest. I am a XXXX that trusted this company and its employees to guide me through financing that I did n't understand and do what was right for me. On my current salary I am not afforded very many luxury purchases, but this chair was something that I had been wanting for a long time and finally made the decision to buy, even if it meant i would be paying a little above my means. I did

Consumer Loan Complaints

Based on Consumer Complaints



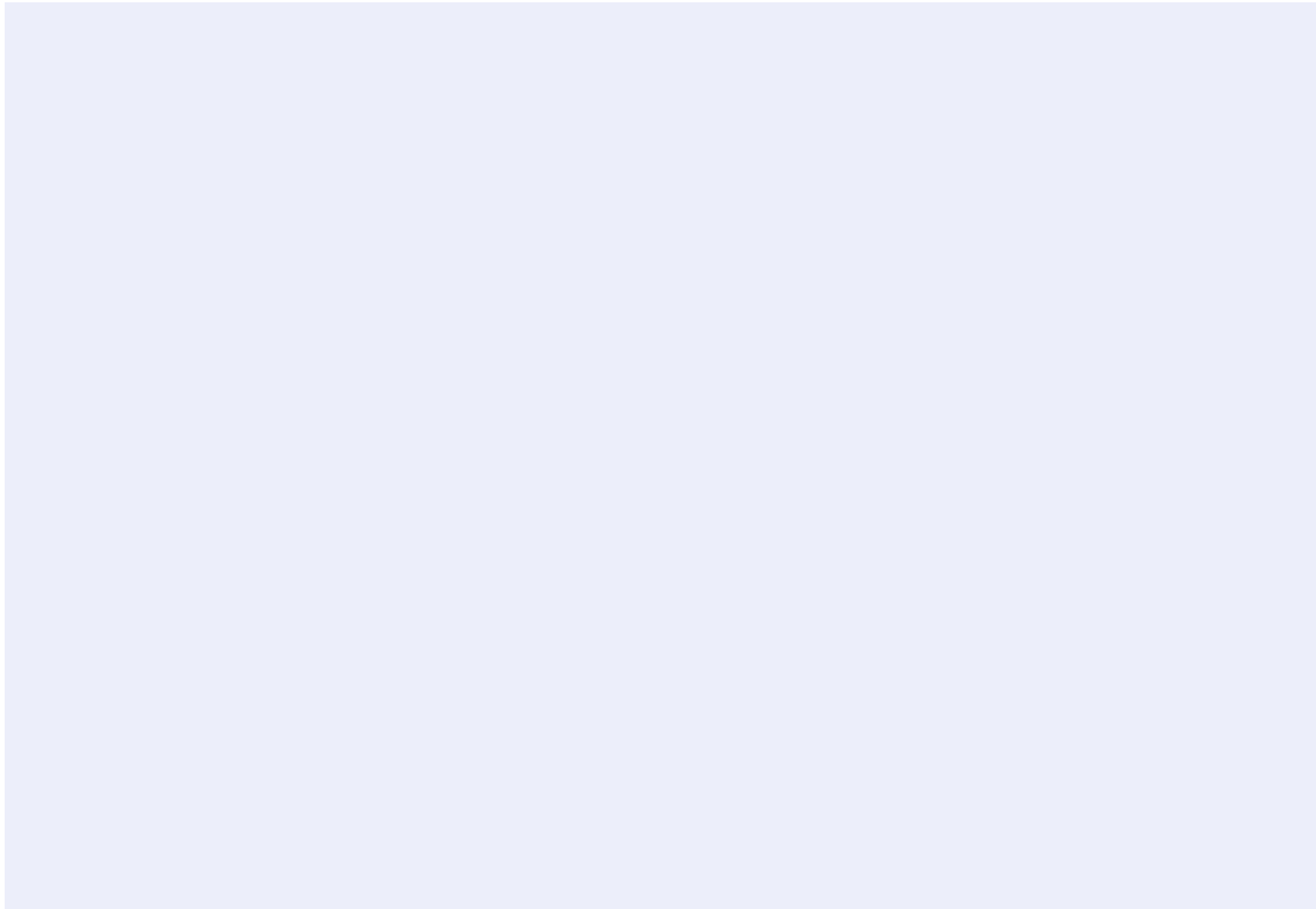
Consumer Loan Complaints

Based on Consumer Complaints



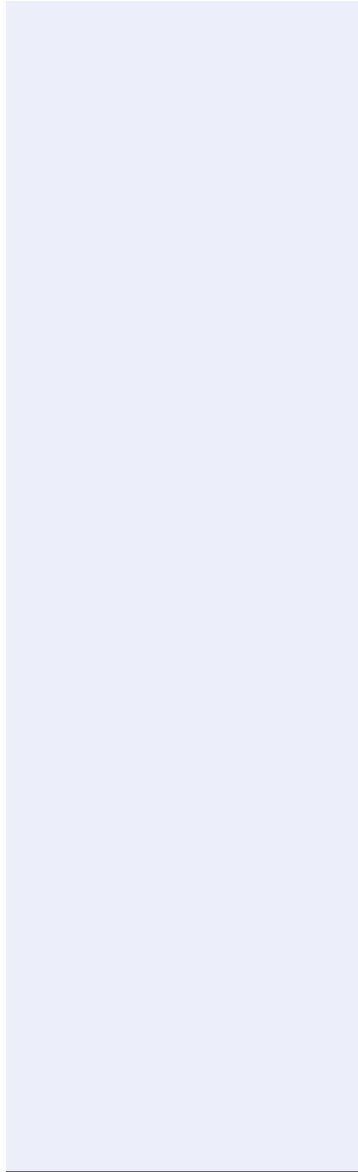
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



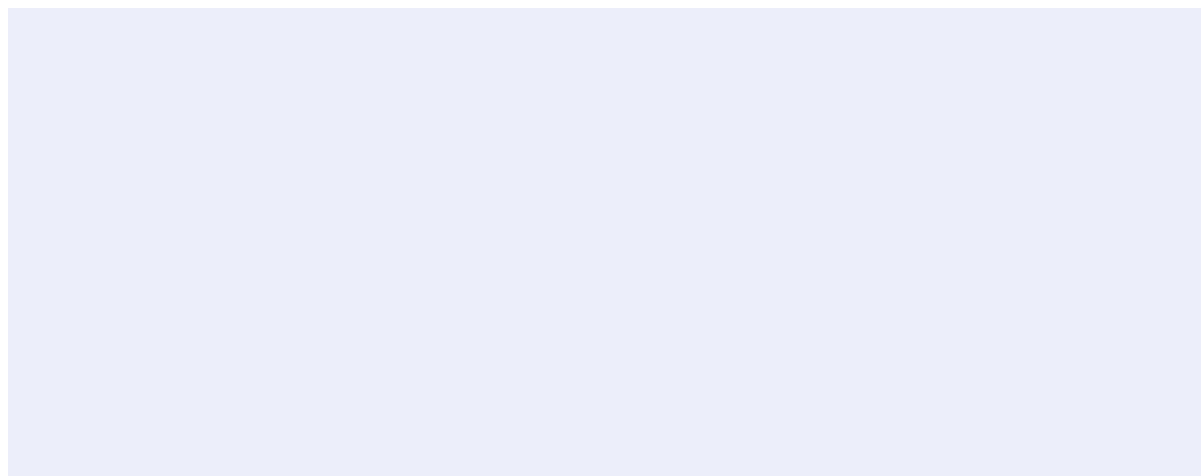
Consumer Loan Complaints

Based on Consumer Complaints

04/03/2015	Consumer Loan	Vehicle loan
03/15/2016	Consumer Loan	Installment loan
04/03/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle lease
02/12/2016	Consumer Loan	Vehicle loan
02/03/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

not want to pay over {\$3000.00} for a chair, as a XXXX and on a XXXX I can not afford that.

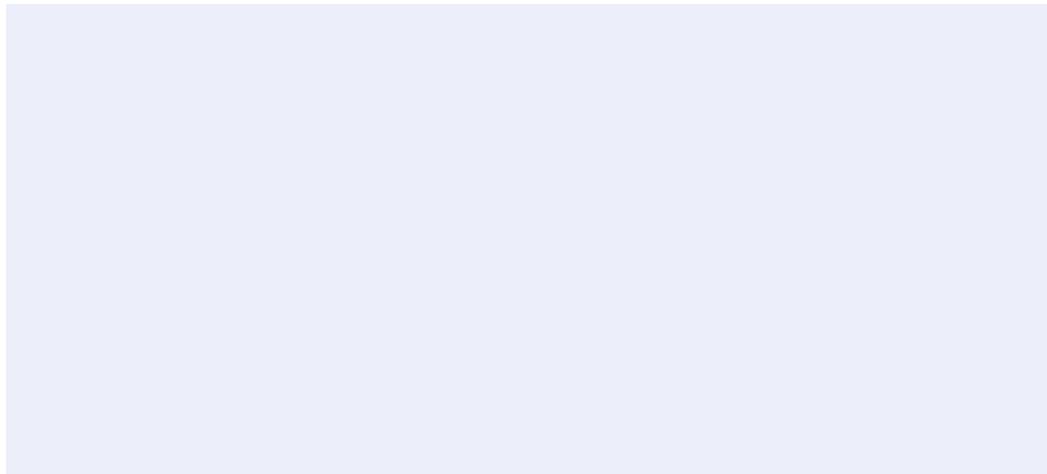
Please help me resolve this matter, as my efforts to contact the company and resolve this issue have not been received well.

I am not looking to " get one over " on anyone, I would ideally like to pay the difference in payments owed, and pay off the chair to make up for the discrepancy in the auto payments, which looks like about {\$800.00} at this point (XXXX) over a few months. I can not afford to pay the additional interest in my current financial situation.

Harley Davidson is calling the office for debt collection of an employee that has not been here for over 2 years. When I return there call and try to explain they inform me that they ca n't remove the office number because we do n't have an account number. I do n't know which ex-employee they are calling about so we ca n't get them to stop calling. No name, no information so the calls keep coming multiple times a day and it interferes with us doing our work and we are a XXXX that needs to work with the residents, not get tied up with a debt collection of someone who has not worked here for at least a year.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MD	20744	N/A
OneMain Financial Holdings, LLC	PA	15301	N/A
GM Financial	PA	18640	Consent not provided
Hyundai Capital America	VA	20186	Consent not provided
Harley-Davidson Financial Services, Inc.	PA	150XX	Consent provided
Harley-Davidson Financial Services, Inc.	FL	32174	Consent not

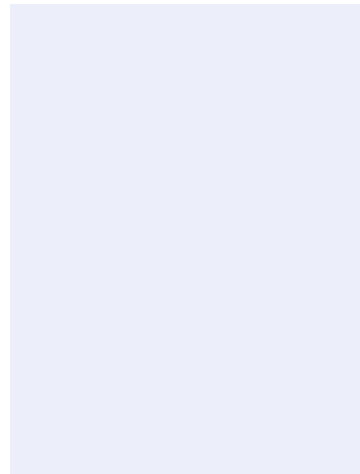
Consumer Loan Complaints

Based on Consumer Complaints

Fax	04/08/2015	Closed with explanation	Yes	No
Referral	03/16/2016	Closed with monetary relief	Yes	
Web	04/03/2015	Closed with explanation	Yes	Yes
Web	04/03/2015	Closed with explanation	Yes	Yes
Web	02/12/2016	Closed with explanation	Yes	No
Web	02/03/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1315450

1832346

1315478

1315483

1786029

1771083

Consumer Loan Complaints

Based on Consumer Complaints

03/25/2015

Consumer Loan

Vehicle loan

03/31/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Applied for loan/did not receive money

Consumer Loan Complaints

Based on Consumer Complaints

I had not intent of applying for this kind of loan but was solicited to do so with deceptive practicesI was told the loan would be easy to get and I would have no trouble qualifyingSoon after I was forced to go through a process that called into question my credit worthiness, my property records, and so on. The process turned from " no trouble qualifying " to a miasma of official documents and the likeI was sent a letter stating that the loan was approvedI was told the loan would not be approved on XXXX XXXX I received another letter asking for documentation so the loan would get approvedSn email from me : In the end I do not understand why the paperwork relative to the divorce and the deed for my home were adequate for a line of equity from Homestreet Bank and a {\$400000.00} refinance from XXXX XXXX XXXX.

You should be very careful about enticing customers to apply for loans without having all of the facts of the matter. This process caused harm psychologically and emotionally and I made financial decisions based on your bank 's words of certain loan approval.

Deceptive practices were used to get to my apply for a loan that I did not seek. My paperwork was kept without my approval.

The paperwork was returned. However, I also received a XXXX day air UPS package from a bank XXXX blocks from my home that was supposed to be sent to me on XXXX and should also include my tax documents. In perhaps the most pitiful part of all of this my tax documents are not included in the package. Instead

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

			provided
American Honda Finance Corporation	FL	33135	Consent not provided
U.S. Bancorp	WA	981XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

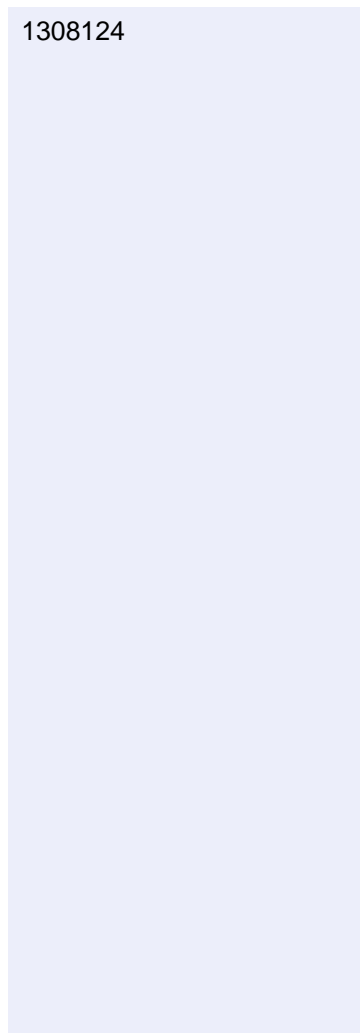
Web	03/25/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



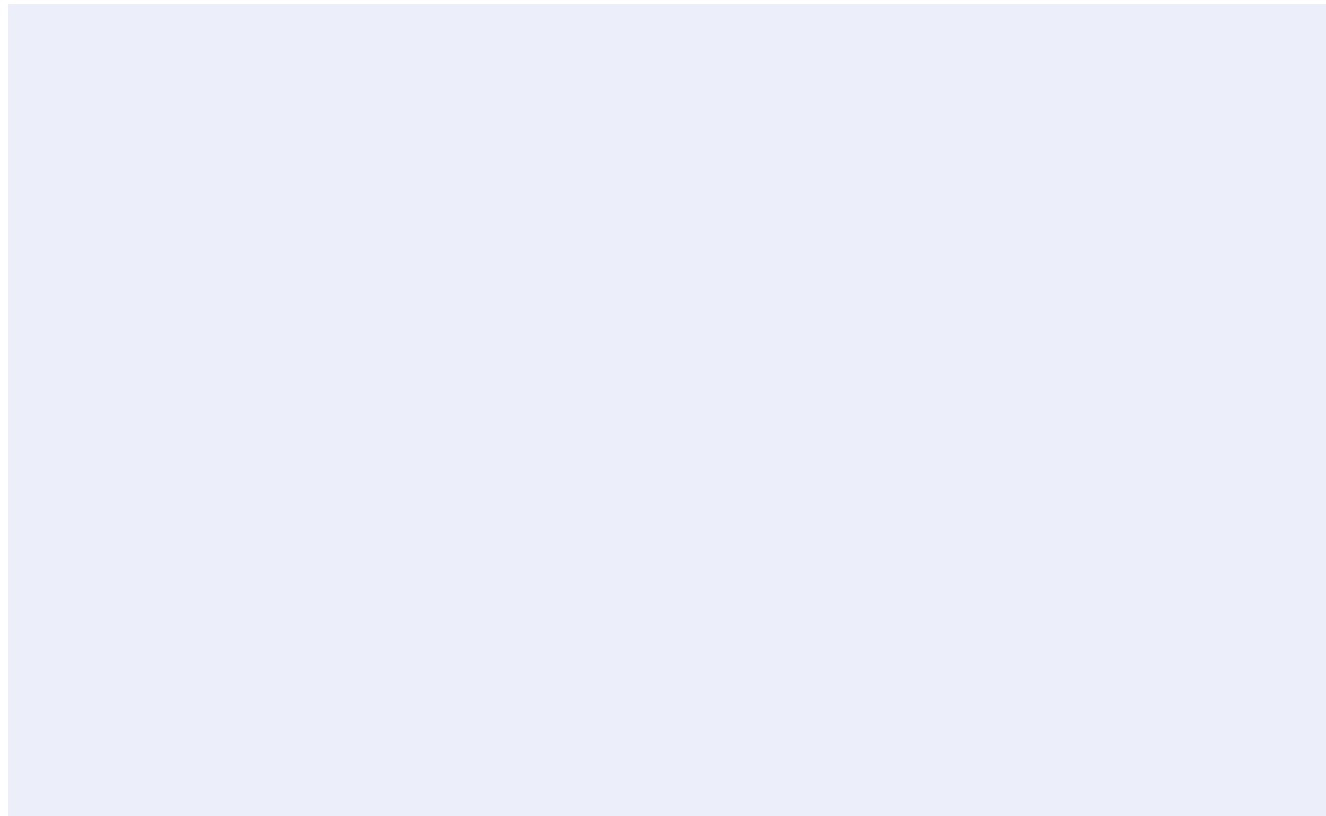
1300769



1308124

Consumer Loan Complaints

Based on Consumer Complaints



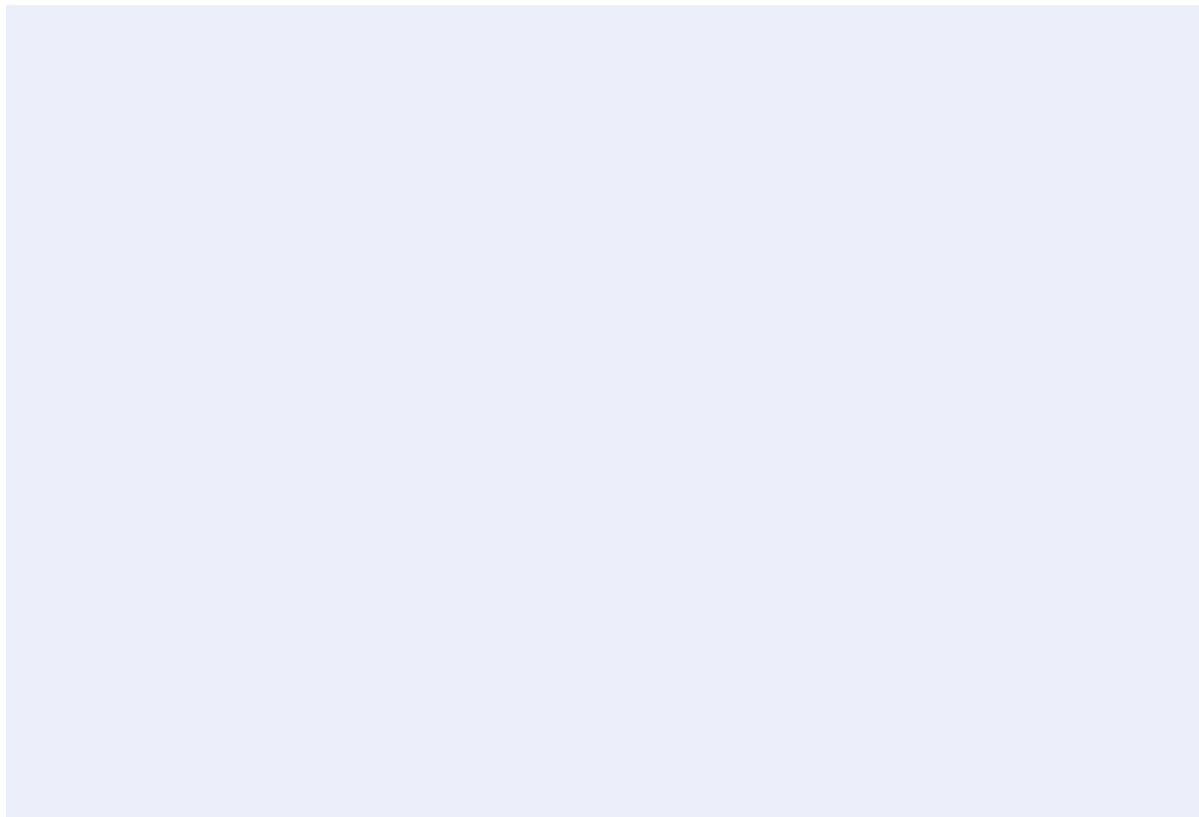
04/14/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I received tax documents for XXXX XXXX XXXX whom I do not know.

US BANK cajoled me into applying for a loan I did not seek. I was told the loan was approved but I needed to close XXXX credit accounts. I did this in good faith based on the assurance of my banker I was told by the banker that the loan was a part of building my relationship with him and US Bank. He did not tell me that he was leaving US Bank even as he had announced this before I applied for the loan. My grievance has to do with the strong arm sales tactics of US Bank and the deceptive parts of the loan process. The banker blamed the incompetence of the underwriters for the delay in processing the loan and left the bank before the loan was denied.

In this case the bank obviously did not work in the best interests of a customer. In fact the bank did quite the opposite. It compromised by credit availability and also put me through a grueling and intrusive process despite promises to do just the opposite.

This kind of banking practice is unfortunate and harmful and banks should not be able to make promises that that can not keep and fool consumers

Chase XXXX continues to report ownership of my XXXX vehicle XXXX XXXX. On XXXX of XX/XX/XXXX I paid the entire debt to Chase for this vehicle, including a fee so Chase would do whatever necessary to have the Washington XXXX XXXX XXXX XXXX (XXXX) send me final title to the vehicle.

On XXXX/XXXX/XX/XX/XXXX I wrote to Chase requesting compliance of their obligation concerning this issue and noting that since XX/XX/XXXX they could have illegally been including my vehicle as part of their assets. On XXXX/XXXX/XX/XX/XXXX they responded with a letter inferring that I had just

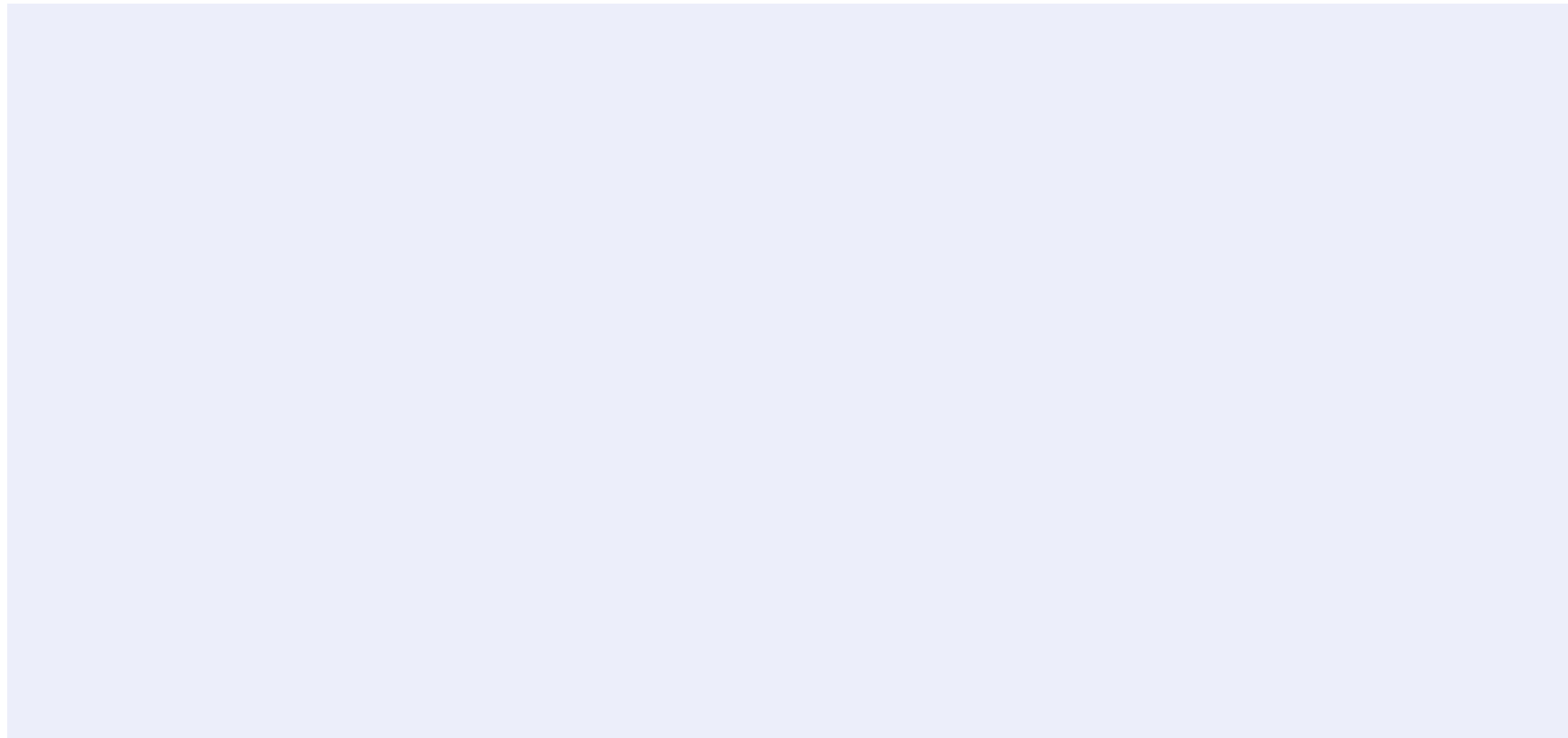
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



JPMorgan Chase & Co.

WA

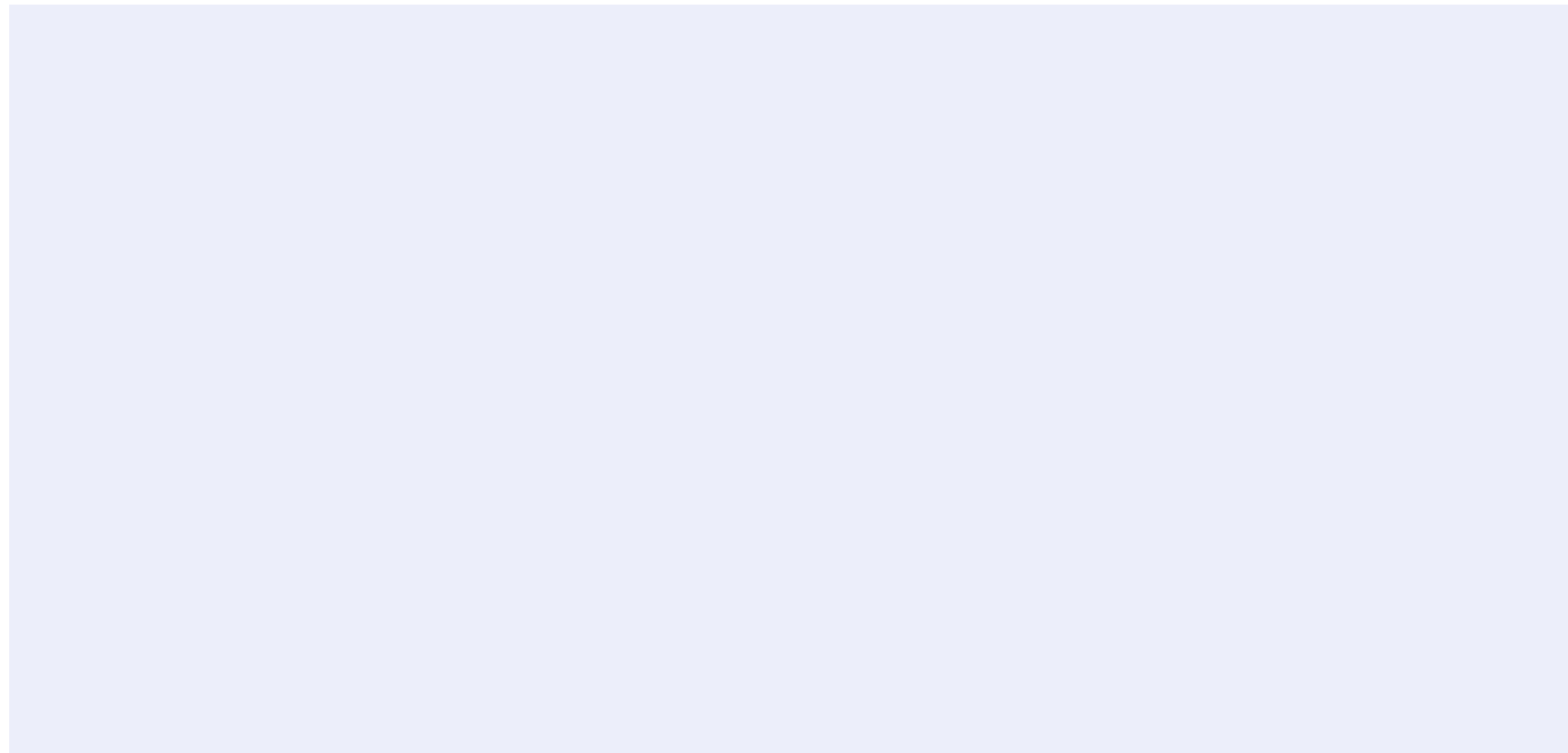
981XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/14/2015

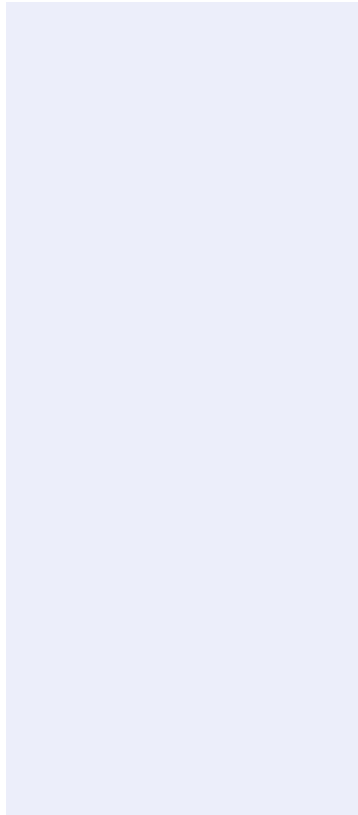
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1329004

Consumer Loan Complaints

Based on Consumer Complaints

04/09/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

recently finished and attached some documentation so I could obtain a clean title from XXXX, requiring my time and effort plus payment of additional fees for action that should have been taken by Chase some 10 years ago. The letter did not include the identity and title of the individual responsible for the contents therein.

I totally disagree with Exeter Finance Corporation 's response. Exeter Finance Corporation failed to address the Real Issue and is hiding the fact that they are scamming consumers. Exeter Financing is a scam and its Shady Financing is unscrupulous. On or about XXXX 2014, I entered into a Retail Purchase Agreement with XXXX /Exeter Financing Program XXXX I was NOT employed by XXXX at that time and was not told that I would be fired if the Customer Rating falls below XXXX. XXXX XXXX failed to do a thorough check on my " Proof of Income ", thus without checking the income they put me in this high interest loan with exaggerated monthly payments. Driving for XXXX never generated that much of income to pay that high monthly payments. The intricacies of their financing program has really hurt my credit score and is n't helpful at all. It basically is a trap in a cycle, working for XXXX to pay for the car I signed up for under the guise of steady, gainful employment from XXXX. As stated in my claim I was terminated just a week after my purchase of this vehicle. On or about XXXX 2014, I made many calls to Exeter Finance that I would like to surrender my vehicle but they hang up on me and told me not to contact them anymore. I contacted Kia Dealer and they informed me to contact Exeter Finance as the car now belongs to them. Enclosed is my letter to Exeter Finance requesting them the same. However, they ignored me completely and continued to bill me for this high funded loan. I did not enter into any kind of agreement or sign any documents with XXXX as an Independent Contractor, the findings from government agencies state that this strictly an employee status NOT an Independent Contractor. Thus Exeter Financing Auto Loan is a fraud and scam, the drivers ' paychecks are docked to

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp

CA

951XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/13/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1323584

Consumer Loan Complaints

Based on Consumer Complaints

04/20/2015	Consumer Loan	Installment loan
03/25/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Installment loan
04/03/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

repay the auto loan. XXXX takes a 25 % from their driver 's and additional fees, there is no way a driver can pay {\$980.00} monthly payments with this loan structure and unstable employment from XXXX.

Letter to Lender : Re : - Pay Pal Smart Connect AccountLender : As confirmed today, in my conversation with XXXX, the Smart Connect Manager on duty, on XXXX XXXX, XX/XX/2010 at XXXX XXXX my account has no late payments and payments are paid {\$10.00} above the minimum due balance, but because Lender has randomly checked my credit and is n't comfortable with my performance in other matters has decided to lower my limit from {\$300.00} to {\$160.00} and has informed the credit bureau of such action.

So in effect, you have benefited from the interest earned from my payments and despite my perfect payment history with your company, I am being penalized for actions in other matters. Why did Lender even decide to grant this account to begin with, it is a no win situation for me.

I am sending this letter to the banking commission for their consideration and to the credit bureaus.

Your actions are unconscionable.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

HSBC North America Holdings Inc.	NC	28092		Consent not provided
Hyundai Capital America	FL	33139		N/A
Santander Consumer USA Holdings Inc	IL	61853		Consent not provided
Apothaker & Associates, PC	MI	495XX	Older American	Other
Synchrony Financial	FL	330XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with explanation	Yes	Yes
Postal mail	04/20/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1337328

1300789

1315556

1314372

1315561

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I sent money by XXXX to ally auto financing in XXXX XXXX 2015 and they will not apply the XXXX payments totaling {\$630.00}. I only have XXXX more payments to pay it off and they are threatening to take the vehicle. I have talked to them several times to try and resolve this, but they will not apply the money.

What are my options?

I had an arrangement made with my finance company before my due day I have been getting calls every single day representatives have been calling me disclosing information without confirming who they 're speaking with ask to speak with supervisor supervisor called me a liar stated will be calling my human resources manager at my job I did n't ask to speak to a different supervisor to have my complain to listen to representative who I called stated I called a different branch and there was no supervisors available I ask to be transferred he denied due to does n't know XXXX supervisor will be available that they are the boss of him and he does n't know their time frame

In XXXX of 2014 our automatic payment to Capital One Auto Finance was declined by our bank because of insufficient funds. We completely were blissfully unaware. We did n't receive notice from them (Cap One) - but to be fair, we are paperless. So our regular XXXX payment was actually applied to XXXX. Then XXXX to XXXX and so on. We went along like this until XXXX when we were denied a mortgage refinance. We rectified the mistake, but still have XXXX, 30-day late consecutive payments. We do n't think this is reflective of our credit-worthiness as we were unaware that our payments were late. They made no contact with us.

We submitted a letter requesting a goodwill removal on our credit reports, but we

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	IN	477XX	Consent provided
Tidalwave Finance Corporation	CA	925XX	Consent provided
BB&T Financial	OH	45066	Consent not provided
Capital One	WI	547XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1330470

1315563

1330461

1330463

Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

were denied because the reporting was accurate. However, without notice, we were compounding a simple error into an overwhelming XXXX.

Please advise.

I am hoping you can help me resolve what I feel is unfair reporting and unclear communication with a prior lender about an old account in default.

This is in regards to my auto loan previously with XXXX finance which is now Ally Financial. I did voluntarily repo the car however they are currently not showing accurate pay history on my credit report and have not communicated when this will be removed due to the 7 year rule. From my understanding of the fair credit reporting act a creditor is supposed to remove and no longer report a negative item 7 years from the XXXX late payment or negative information is shown.

The account number for this account is XXXXMy name is XXXX XXXXMy Social is XXXX.

I have disputed with both the credit buros and sent a letter to XXXX. I received a form letter response but they did not answer my question regarding my pay history and when they would cease reporting this negative information on my credit report.

I would like this removed as soon as possible and if they feel this is not yet supposed to be removed legally I am at least owed a very clear explanation of when it is scheduled to be removed.

Ally 's address isAlly FinancialXXXX XXXX XXXX, MN XXXX have not found a working phone number to discuss this with their credit reporting department.

Thanks you, XXXX XXXX (cel)

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

NY

111XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/01/2015

Closed with non-monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1293208

Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015	Consumer Loan	Vehicle loan
04/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am a single mother of XXXX who has been a loyal Wells Fargo customer for over 15 years. My loyalty stems from the fact that my family and I have XXXX accounts with Wells Fargo which is why I decided to use the Wells Fargo Dealer Services car loan service rather the other options that I had when I purchased my car in XX/XX/XXXX.

I could never have imagined that a company I supported this much would be the one to destroy my credit worthiness by reporting me late and by closing my account when I have made all my payments to date. I have requested for the pay off amount, the transcripts of all my calls to WDLS and have yet to receive these documents.

Here is the brief about this case below : XXXX XXXX, Collections Manager is charging me for insurance when I already carry insurance through XXXX. This is a scam to steal funds from me!

I traveled out of the area on business for months and garaged me car. I arranged with my XXXX insurance to remove collision insurance from the comprehensive insurance since I would not be driving the car. However all the other insurance was intact and I paid all my premiums.

XXXX XXXX requested proof and I submitted all documents ; held XXXX way telephone conversation with XXXX XXXX, my insurance agent who explained that the car is covered, Wellsfargo insurance agent who stated that it was up to XXXX XXXX to waive the Wellsfargo insurance for me as has been done for other people. XXXX XXXX told me that the waiver has been done. So I was surprised when my credit bureau report shows that I was reported late for late payment even though I had been paying my usual payment without including the Wellsfargo added insurance since XXXX XXXX said it was taken care off. When I called

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MI	48239	Older American	N/A
Wells Fargo & Company	CA	913XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	03/24/2015	Closed with explanation	Yes	No
Web	04/09/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1292466

1323653

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX, he apologized profusely and said he would take care of this, and have my credit profile corrected but he was just stalling. He asked me to call the insurance dept of Wellsfargo who told me that they do n't know why XXXX XXXX asked me to call them because they do not have anything to do with waivers. XXXX XXXX has been lying to me and is using the credit bureau report as an intimidating way to get me to pay Wellsfargo Dealer Services another over 600 dollars which XXXX XXXX will get credit for, which is a XXXX charge because I already have insurance with XXXX which even with the collision coverage included is cheaper than what Wellsfargo Dealer Services insurance is charging me. I have tried to resolve this through Wells Fargo Dealer Services but all they do is threaten me.

This is a scam and should be STOPPED! Even their own insurance department has said that it is a scam!

I have tried to resolve this case through Wells Fargo Dealer Services, WDLS, Customer Service and various channels for the past year without success. I reached out to Better Business Bureau, but WDLS keeps using delay tactics to draw out the complaint 's duration and the case has not been resolved. A staff member at Wells Fargo Bank branch recommended that I reach out to the CEO for assistance after hearing my story of how Wells Fargo Dealer Services is charging insurance for my garaged car which already has insurance and for which I have filed a Certificate of Non-Use. I did so on XX/XX/XXXX and have not received a response.

In the mean time my credit worthiness is under attack and my FICO score has dipped negatively.

The incorrect credit report needs to be corrected ; the late fees need to be removed ; and the harassing phone calls need to be stopped- XXXX XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/09/2015	Consumer Loan	Personal line of credit
04/15/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

continues to call me and that needs to stop!

I have attached supporting documents that will enlighten you more about this unfortunate situation.

I look forward to your intervention and a speedy reversal of these actions by WDLS.

On XX/XX/XXXX, I had a cashiers check of {\$2800.00} sent by next day mail to Santander Consumer USA to payoff my account. The check was sent by my bank to XXXX 's overnight mailing address by FedEx. The package is shown to have been received at XXXX on XX/XX/XXXX and signed for by a person of the name XXXX XXXX. I waited for a few days to give time for the payment to process and my online account to be updated. Upon five business days on XX/XX/XXXX I contacted customer service for a status of the payment. I was advised that no such payment had been received for the account. Over the past three weeks I have contacted them for status of the payment and no one has a clue as to what happened the payment. I requested to speak with supervisor because no one seem to want anything to do with the situation. A supervisor had me fax proof of the payment and tracking information on XX/XX/XXXX. I call back to see if the documents were received and was hung up on, this has happened a couple of times throughout this process. For the past week I have contacted Santander as to an update of what is going on with the situation and no one will give any information other than there is no resolution yet. All the while my account is still actively gaining interest and I am out of {\$2800.00} that I can no where near replace. I have contacted my bank to see if the check has been cashed yet and it

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	32254	N/A
TD Bank US Holding Company	PA	19063	Consent not provided
Santander Consumer USA Holdings Inc	TX	782XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/13/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	Yes
Web	04/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1323655

1330513

1330499

Consumer Loan Complaints

Based on Consumer Complaints

04/03/2015	Consumer Loan	Vehicle loan
04/20/2015	Consumer Loan	Installment loan
03/31/2015	Consumer Loan	Vehicle loan
03/17/2016	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

replace. I have contacted my bank to see if the check has been cashed yet and it has n't. They advise they can put stop payment on the check but I still would not receive my funds back for 90 days after the check was draw. That is the stipulation for cashiers checks since they are guaranteed funds. If the check is not found and I received my funds back by XX/XX/XXXX, Santander will surely say the payoff amount is not valid and will want any accrued daily until then. I have done research and see that many others have had the same issue of disappearing payments to Santander Consumer. I found a number to the office of the president and left message on the voicemail on XX/XX/XXXX. I have yet to receive any response from them or anyone in the company, they seem as if they are ignoring the situation entirely.

Chrysler has defrauded the CFPB with their false response to my claim, Case number XXXX claiming to be in process of fixing my problem. They instead continue to harass me with telephone calls demanding money that I do n't owe them. This is despite me telling them on numerous occasions, including by written notice, to CEASE and DESIST. Just this morning, XXXX XXXX, almost a full MONTH after promising to fix their mistake, they once again made a harassing telephone call to me, at XXXX PST. My account information visible online still falsely shows that I am supposedly delinquent in my account, which I am NOT, even as confirmed in their own letter responding to my original complaint. I am hereby formally asking the CFPB and any other Federal agency with jurisdiction to take appropriate enforcement action as required by law against this utterly incompetent and corrupt outfit!!

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	OH	45238	Consent not provided
Fifth Third Financial Corporation	OH	45458	N/A
SunTrust Banks, Inc.	SD	57239	N/A
Santander Consumer USA Holdings Inc	NV	895XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with explanation	Yes	No
Phone	04/22/2015	Closed with explanation	Yes	No
Referral	04/02/2015	Closed with explanation	Yes	No
Web	03/17/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1315639

1337419

1308431

1838112

Consumer Loan Complaints

Based on Consumer Complaints

04/03/2015	Consumer Loan	Title loan
------------	---------------	------------

05/09/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Lender repossessed or sold the vehicle

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

incompetent and corrupt outfit!!

In XXXX XXXX I took out a title loan on my XXXX XXXX XXXX. I borrowed {\$1900.00} from Check City located on XXXX XXXX XXXX XXXX XXXX XXXX, Utah. I was unable to make my payment in XXXX. I contacted Check City and advised them of my circumstance. They assured me everything was okay and to make the payments as soon as I could. On XXXX XXXX, XXXX my account was turned over to their collection department. With a balance owing of over {\$2800.00}. They charged me a {\$400.00} late fee in XXXX and a {\$400.00} late fee in XXXX. I made XXXX payments in XXXX totalling {\$500.00}. XXXX payments were made in XXXX totalling over {\$800.00}.

In XXXX there were XXXX payments made each an automatic withdrawal from my bank account in the amount of {\$270.00} totaling {\$530.00}. By XXXX XXXX XXXX I made a total of {\$1800.00} in payments on a loan for {\$1900.00}. On XXXX XXXX XXXX Check City reposed my vehicle at XXXX. Stating I owed {\$1300.00} plus an additional {\$320.00} for repossession fee. It is completely unjustified that Check City was allowed to charge me {\$800.00} in fees {\$400.00} of which was charged the same month I made a {\$500.00} payment. If it were not for these fees my loan would have been paid in full with XXXX last payment of less then {\$40.00}. My vehicle should have never been at risk for repossession if it were not for the unregulated tactics of this title loan company.

Extremely poor customer service & tracking/monitoring for consumer payments/payoffs.submitted a payoff a month ago still not processed, improper credit mark This company has extremely bad customer service and a very bad process to track payments and payoff checks. I 'm a military member whom send

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Financial Asset Management, Inc.	UT	840XX		Consent provided
----------------------------------	----	-------	--	------------------

BBVA Compass	TX	77345	Older American	N/A
Santander Consumer USA Holdings Inc	NV	89084		Consent not provided
Santander Consumer USA Holdings Inc	TX	799XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/03/2015	Closed with explanation	Yes	Yes
Postal mail	05/09/2016	Closed with explanation	Yes	
Web	04/03/2015	Closed with explanation	Yes	Yes
Web	04/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1314447

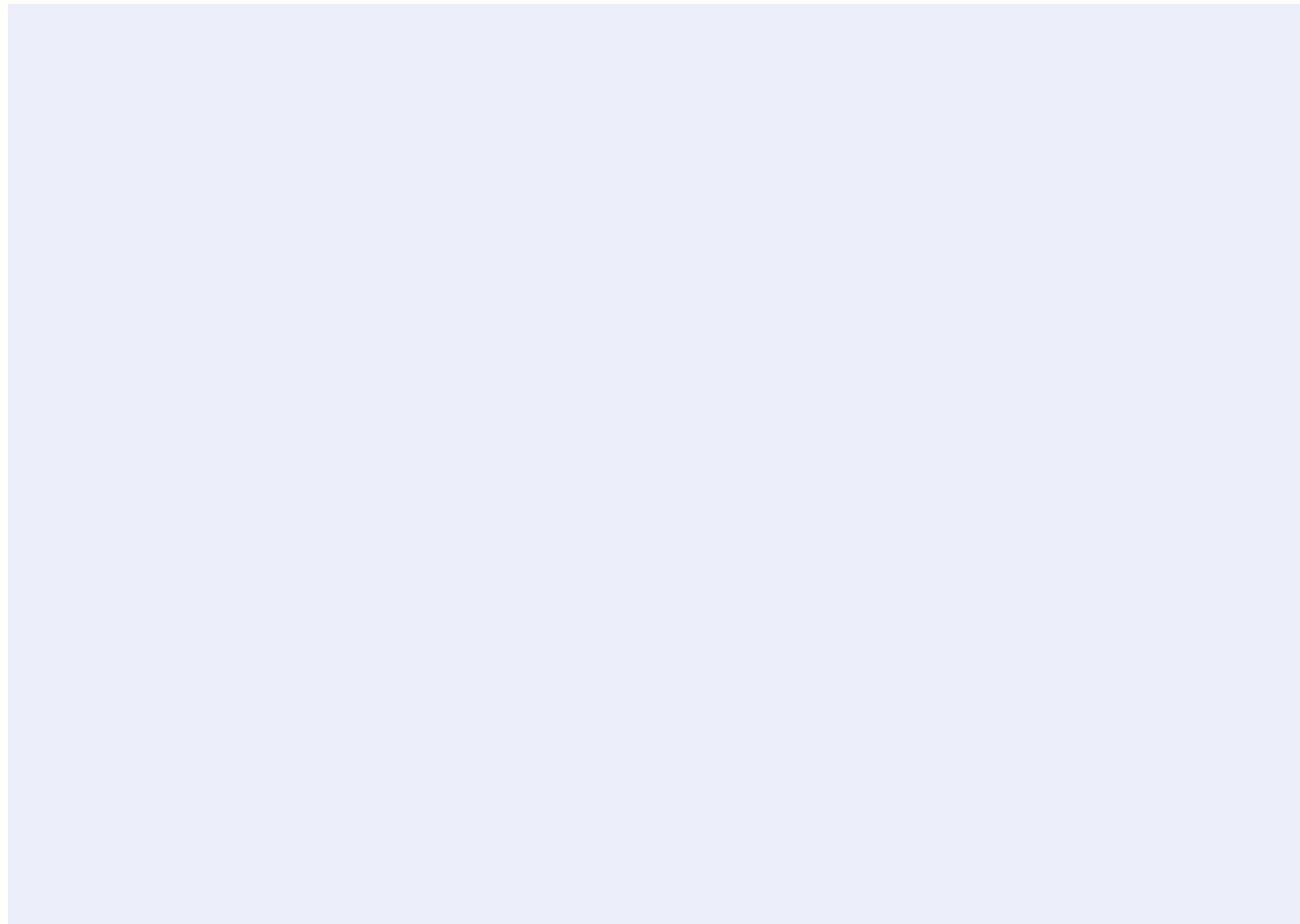
1916758

1315659

1330524

Consumer Loan Complaints

Based on Consumer Complaints



04/09/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

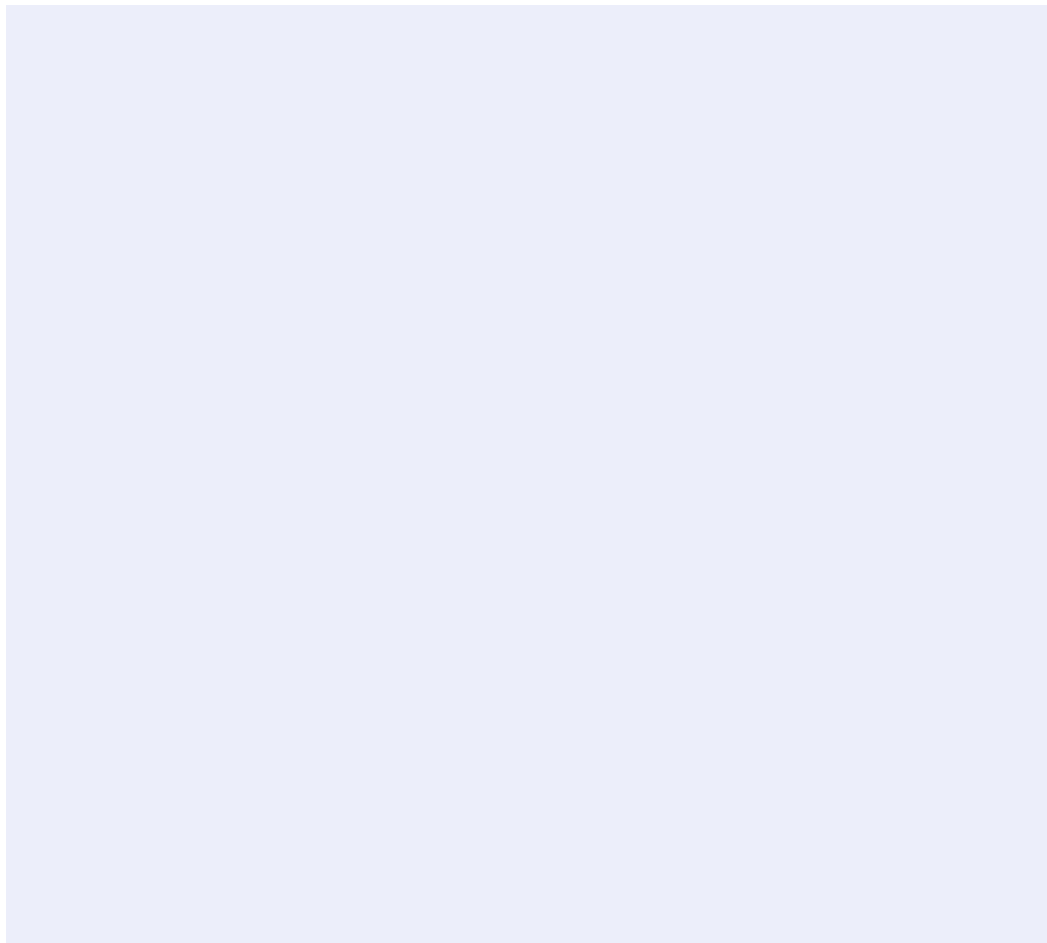
Based on Consumer Complaints

process to track payments and payoff checks. I 'm a military member whom send Chrysler Capital account number XXXX a cashiers check for the loan payoff amount of {\$27000.00}. Three weeks later this payment has still not processed and because of this I received a late credit mark on my credit report which is showing more than 30 days and my score dropped by XXXX points. This payoff check was overnight to the company more than three weeks ago. It was XXXX overnight delivery service and was signed for by XXXX of the employees at the company. I have called a numb of times and keep getting told that there is no way for them to track checks that they have received. XXXX XXXX XXXX XXXX i find this extremely unprofessional, how can there not be a tracking mechanism for consumers who submit cashier or personal checks. How can there not be a mechanism for consumers not to get penalized in their credit reports for paying off their accounts on time. In over 15 years of dealing with finance companies this is the worst I 've ever seen. Their customer service is horrible, no one knows how to provide the proper answer or help the consumer. I find this very unprofessional, very unethical, for consumers such as me that work hard to keep their accounts current, to keep a good credit standing and the bad business practice of finance companies like this do not due their due negligence and try to hurt consumers credit standings to charge higher interest rates. The practices and customer service of this corporation are completely unsatisfactory. Please assist me in solving this matter and fixing my credit standing, thank you for all the assistance. XXXX XXXX XXXX XXXX XXXXXXXXXXXXXXX

Basically I have problem with a debt collector named First National Collection Bureau Inc (FNCB) (scan enclosed) for my alleged debt. My alleged debt charged off date, according to FNCB was on XXXX XX/XX/XXXX. Today is XXXX XX/XX/XXXX. The status of Limitation for XXXX and XXXX where I resided have long gone out. (scans enclosed).

Consumer Loan Complaints

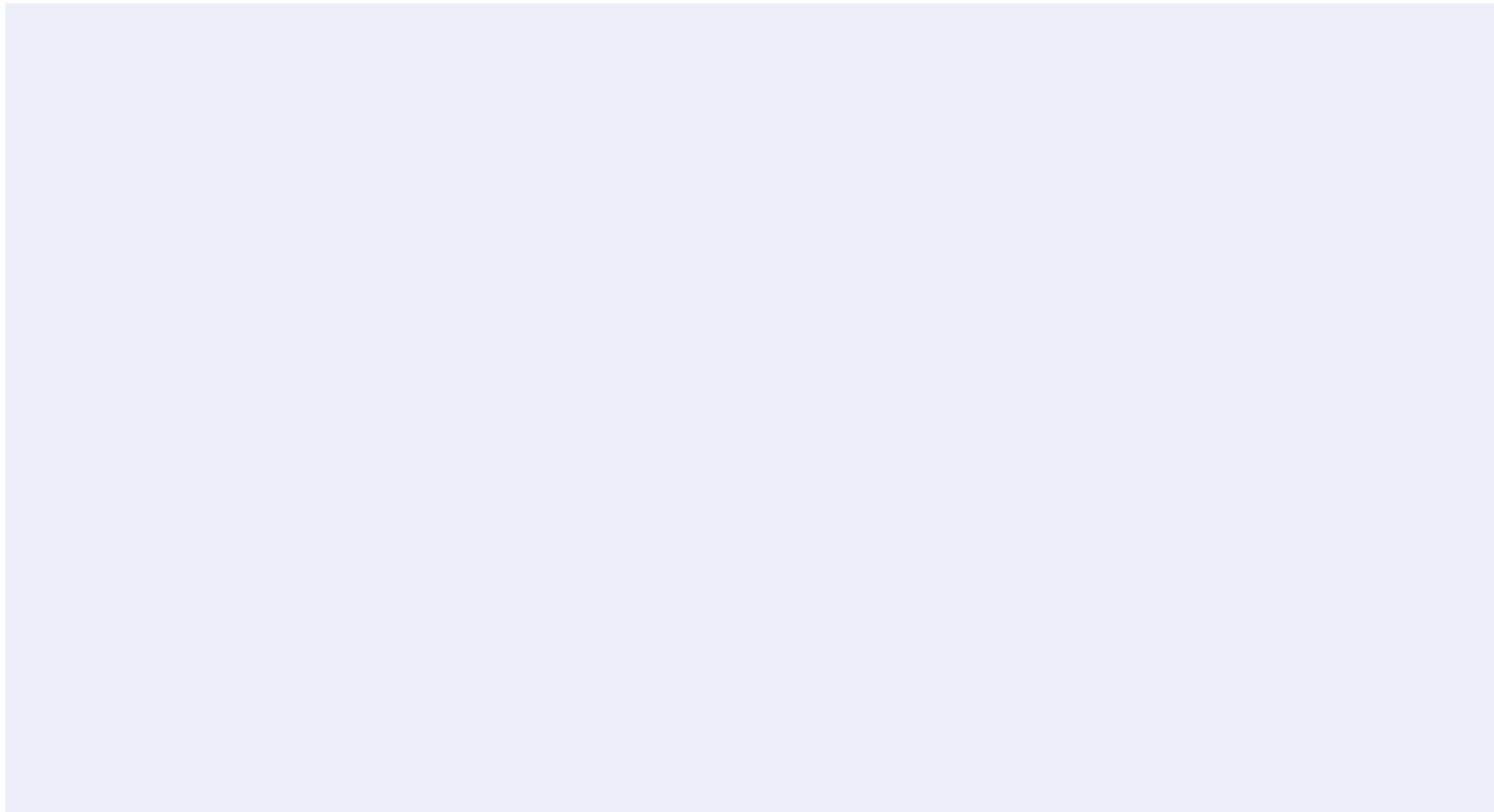
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints



First National Collection Bureau, Inc.

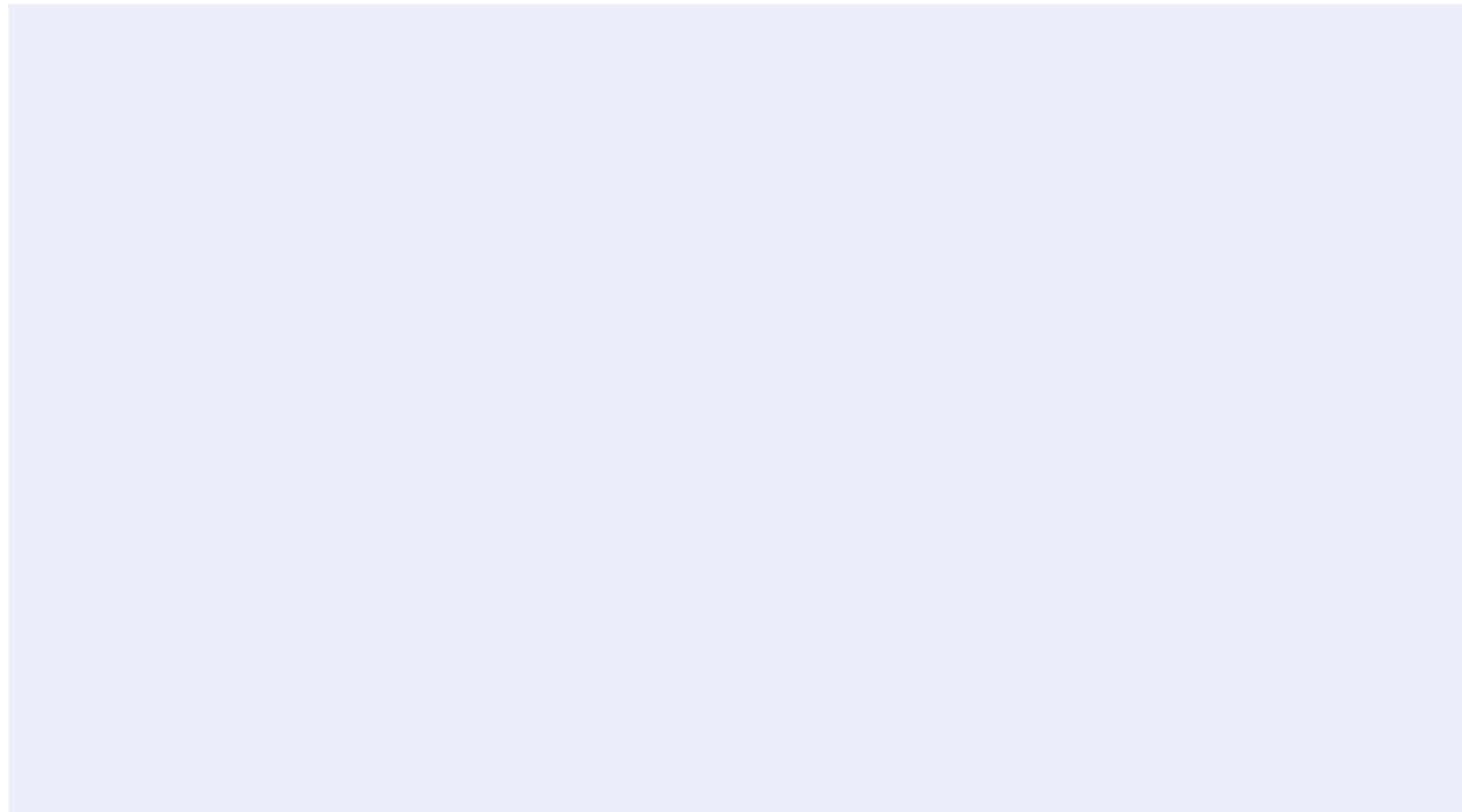
OR

971XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/13/2015

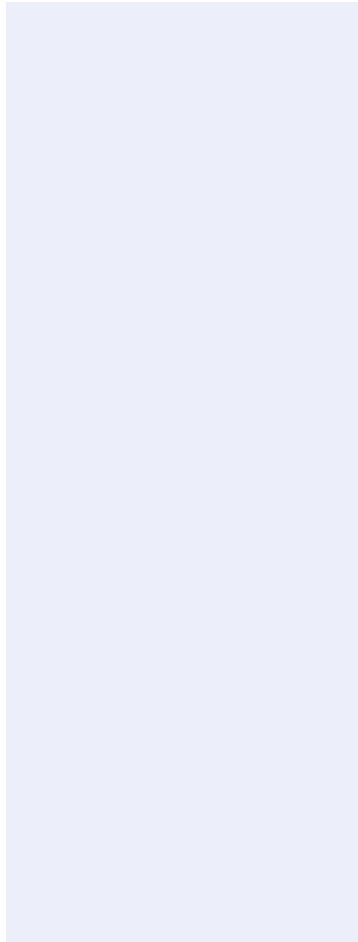
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1322484

Consumer Loan Complaints

Based on Consumer Complaints

04/03/2015	Consumer Loan	Vehicle loan
03/31/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Vehicle lease
04/23/2015	Consumer Loan	Vehicle loan
04/23/2015	Consumer Loan	Installment loan
04/20/2015	Consumer Loan	Vehicle loan
04/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Also enclosed are several scans of my credit score and report obtained through XXXX, in which I have a very good credit report. I do n't know why FNCB sends me an alleged debt that has been removed from my credit report long time ago. Please tell them to stop sending me unlawful collection note.

I am asking that CFPB acts as a liaison in this matter. I am in a great distress financially, mentally & emotionally with my contract between Santander Consumer USA and myself. When I purchased my car back in XXXX of XXXX my credit score was in the XXXX 's (due to a XXXX). Currently my credit score is above XXXX. I purchased this car with the intentions of re building my credit worthiness. Consequently this decision to re build my credit with Santander backfired. I am upside down on my car loan. I owe more than what is worth. Per Santander my account balance is {\$11000.00} but the pay off amount is {\$13000.00} because of late payments and fees. Per the contract all of my payments have been applied towards interest first for almost XXXX years now. The contract states I will end up paying {\$27000.00}. My vehicle is a XXXX XXXX XXXX XXXX with over XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	NV	89084	Consent not provided
Navy FCU	TX	76031	N/A
GM Financial	NY	14227	Consent not provided
BB&T Financial	FL	34953	N/A
CNG Financial Corporation	NC	28236	Consent not provided
First Investors Financial Services Group, Inc.	CO	80214	Consent not provided
Santander Consumer USA Holdings Inc	CA	956XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/23/2015	Closed with explanation	Yes	No
Referral	04/02/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	No
Referral	04/29/2015	Closed with explanation	Yes	No
Web	04/23/2015	Closed with explanation	Yes	No
Web	04/22/2015	Closed with non-monetary relief	Yes	No
Web	04/09/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1315660

1307831

1330555

1346656

1344119

1337521

1322635

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

miles. It is currently valued at {\$2500.00} for a trade in. As of XXXX of XXXX I have been trying to re finance my car loan for a lower interest rate with other banks to no avail. Santander 's interest rate is XXXX. I tried to re finance my car with Santander but they refused to work with me although they offer loans to consumers with poor credit & good credit but does n't offer refinance options (Santander advertises that they strive to work with their customers). So far this advertisement is false, inaccurate and misleading. Recently XXXX XXXX declined my car loan application not because of my credit but because of the worth of the car. I am asking for a high loan and the car is not worth it (attached an email correspondence from XXXX XXXX). The only company that can help if WILLING is my own finance company Santander. Since in possession of my car I have spent over {\$6000.00} in car repairs out my own pockets and {\$7500.00} has been paid through my insurance company. In total repairs of my car throughout the past XXXX years has been {\$13000.00} (the car was sold at {\$13000.00} before finance charges). Total money invested to date including car payments and repairs is {\$26000.00} out of pocket not including the work XXXX XXXX from XXXX, CA performed on my vehicle due to a RECALL. I still have a remaining amount of {\$13000.00} owed to Santander. If I were to pay off the car today a total of at least {\$40000.00} will be invested on this vehicle which is farce. This is an injustice to any hard working citizen like me. I have taken all steps necessary to prevent litigation and filing a complaint with the XXXX against Santander who offered me a high interest rate for having poor credit back in XXXX and causing me to have emotional & financial distress. Back in XXXX I paid over {\$600.00} to fix the XXXX. On XXXX XXXX, XXXX I paid for XXXX (receipt attached) .The following still needs to be repaired on my car : XXXX need to be replaced ; XXXX need to be replaced. Although there is a contract between myself & Santander I am aware that the contract can be disputed through litigation. My next course of

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

action depends on Santander 's response. In addition Santander has been adding more distress to my situation by reporting my late payments to my credit report and lowering my score preventing me from continuing to rebuild my credit worthiness. Late & deferred payments are due to out of pocket car repairs which has prevented me from being on time. Santander is far from working with their customers.

In XXXX XXXX I leased a XXXX XXXX from XXXX XXXX in XXXX XXXX XXXX. The lease was financed through Ally (formerly XXXX). I made my payment every month and did not have XXXX late payment from XXXX. I XXXX and purchased a XXXX XXXX XXXX in XXXX XXXX. I received a letter from Ally XXXX XXXX stating I owed money on my previous XXXX for a sum of over {\$1100.00}. I then received a statement stating I only owed a balance of {\$540.00}. I contacted Ally and set up payment arrangements to take care of balance. I agreed to pay {\$100.00} monthly payments. My XXXX payment was made in XXXX. My XXXX payment was made in XXXX. My XXXX payment was not made because I received a letter from Ally on XXXX XXXX, XXXX which advised me that my balance was paid and my debt was satisfied. My father also being a Co - signer received the same letter as I did. I stopped making the payments. Due to the letter I received I felt that my obligation had been satisfied. In XXXX XXXX, Ally sent me another statement advising me that I still owed an additional {\$300.00}. Because of the letter I received from Ally I disputed this amount for several months. Ultimately, I paid the {\$300.00} and Ally proceeded to report my account as a charge off to the credit bureau negatively affecting my credit rating.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	OH	43065		Consent not provided
Credit Acceptance Corporation	TN	38128	Older American	Consent not provided
Ally Financial Inc.	UT	840XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/03/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1330617

1314620

1314448

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015

Consumer Loan

Vehicle loan

04/15/2015


Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In XX/XX/XXXX our auto loan from XXXX was sold to Greentree. The original loan agreement included insurance for loss of income and we were paying additional fees to have this coverage. Upon the loss of income this past XX/XX/XXXX we contacted Greentree and they informed us that we did n't have coverage. After review of the contract agreement from Greentree they indicated that the insurance was in fact still in effect because it was included with the monthly payment and they informed us to contact XXXX of XXXX carriers for our insurance claim. XXXX XXXX XXXX and XXXX XXXX company. Upon contacting each insurance company, they indicated we were not covered as of XX/XX/XXXX because premiums were not paid. As we have tried to continue with the payment despite the loss of income to Greentree we continue to pay the premium for insurance of which we do not have.

On XXXX XXXXXX/XX/XXXX I received a letter of explanation from the Wells Fargo Dealer Services the events leading to have XXXX late payments filed on my credit reports. WFDS reports they received a check from Passport XXXX of XXXX in the amount of {\$27000.00} and posted it to my account on XXXX XXXX, XX/XX/XXXX however " it was an insufficient amount with regard to paying your account in full so the account remained 12 days past due for the XXXX XX/XX/XXXX installment. " My monthly installment payments to WFDS was {\$740.00}, per my loan contract, therefore the payment WFDS received from Passport XXXX was more than sufficient the pay the XXXX XX/XX/XXXX installment. If the payment received from Passport XXXX was insufficient WFDS should have declined payment and returned the check, when they accepted and posted the check they accepted the amount as payment. WFDS also reports my loan was 12 days past due, loans are generally reported late after 30 days yet this loans was reported late after 12 days. I do not understand why different credit reporting practices were used in my case. WFDS sent me a letter the XXXX week

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ditech Financial LLC

VA

223XX

Consent provided

Wells Fargo & Company

DC

200XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1330637



1330643

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

of XXXX XX/XX/XXXX, stating my loan had been paid in full and was closed in good standing ; there was not a mention of this letter from WFDS. They also report on XXXX XXXX, XX/XX/XXXX a payoff quote was provided to Passport XXXX for the amount of {\$300.00} which was good through XXXX XXXX, XX/XX/XXXX ; on XXXX XXXX, XX/XX/XXXX XXXX received a payment in the amount of {\$300.00}. The actual quote should have been {\$230.00} however WFDS failed to mention this as well.

As a result of WFDS fraudulent reports my credit report suffered XXXX point, I was denied credit for a home to be used as my primary residence. I do not believe WFDS would have compromised my credit and if I were not a XXXX female. I believe that WFDS has engaged in discriminatory and unethical practices. In the report WFDS signed and claimed to be a true statement they have disregarded information relevant to my claim and proves they did not act on good intentions. I mailed my XXXX car payment in as usual in XXXX. Per SantanderXXXX XXXX 's website they received my car payment on XXXX XXXX.

Now, as of Sunday XXXX XXXX, they do not have the payment. I called on Sunday and they were closed so I called Monday and started an issue ticket. First, I was told they did not have my payment. Then, they did but it was returned. Then, they said the date must have been wrong (XXXX). Then, they said there was a stop payment on the check. All of these are false, which I explained to them. I would have had to put the stop payment, which I did not. A return would have shown through my account. It has not and the money has been sitting there the entire time.

I called my bank to double verify this and they said nothing has even been submitted for payment to them. I called Santander back and told them and they can't seem to find anything to provide to me to back up their claims. They are now claiming a stop payment. No one can tell me where my check is and now my acct

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

GA

319XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/28/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1330647

Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

is showing late and with late fees. I want my check found and the fees reversed. My main concern is my credit. I do not want this reported as late when I paid it on time. I found it odd that my check had not been cashed as quickly as usual, but when the website showed it as received, I assumed the XXXX holiday had put them behind and it would come through sometime soon. I just want my check cashed and my acct restored. Please help me as myself and my husband have tried to work with them and they do not seem to be working very hard to resolve this.

Thank you in advance for your help.

XXXX XXXX

In XXXX XXXX, I returned a vehicle I had been leasing since XXXX and purchased a XXXX Pontiac G8GT. From XXXX XXXX - XXXX XXXX I made my monthly payments of {\$500.00}. I believe there was XXXX instance that my payment was late but still paying within that month. When I purchased the vehicle, I elected to buy a new car warranty as well as Gap insurance. In XXXX XXXX my vehicle was parked outside my home and was rear ended by a XXXX high school girl distracted at the wheel. My vehicle sustained over {\$17000.00} in damage and was deemed a total loss. At the time of the accident I carried full coverage insurance through XXXX and also carried Gap insurance coverage. My insurance company paid over {\$21000.00} towards the vehicle because the girl at fault was uninsured. The remaining balance of approximately {\$850.00} should have been covered by the Gap insurance I paid for monthly. After all deductions made and refunds calculated Ally sent me a statement advising me that I owed the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	AL	35761	Consent not provided
Ally Financial Inc.	CA	95123	Consent not provided
Ally Financial Inc.	UT	840XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/25/2015	Closed with monetary relief	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1293370

1315791

1314449

Consumer Loan Complaints

Based on Consumer Complaints

03/25/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

above balance. How is that possible? The entire reason I purchased Gap insurance was to cover additional costs not covered by my personal insurance company. I disputed this with Ally for several months. Ultimately, fighting a losing battle I paid Ally The REMAINING balance they claimed I owed. At which point, ALLY proceeded to report my account as a charge off. Which negatively affected my credit rating.

I contacted Quality Acceptance LLC in Febuary XXXX for a voluntarysurrender/repossession due to transmission almost completely goneI informed their collection agent XXXX, in XXXX XXXX that the car was in storage and I was fearful of moving it. I gave her the location and we agreeded that on the XXXX of the month I would pay storage call them immediately they could pickup the car and I take my possessionsthat were in the car this did not happen they picked up the car ahead oftime and refused to give me any information regarding the location of carand what I needed to pay in order to get my possessions back. I wrote to themthem XXXX times I ask them if they still had the car?? and I disputed their report that it was an involuntary repossession.After receiving my credit report asking them if they still had the car. I got no response I wrote tothem XXXX more times XXXX requesting validation of debt and XXXX goodwill/validation of debt still no response I have copies of letters and certified documentation that letters were delivered. In XXXX of XXXX they reported I owed them {\$3600.00} In XXXX XXXX they reported I owed them {\$5400.00} and reported it as a total loss. I have not had the car since XXXX XXXX they did not respond to my disputes that this was a voluntarysurrender/repossession initiated by me in XXXX. I have disputed this not only with the company several times but with XXXX and EQUIFAX without any results expected for them to say they investigated and It remain the same. This is not true and accurate information the car had major repair problemswithin 9 months of purchase I initiated a voluntary repossession/surrenderin XXXX of

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Quality Acceptance Ilc

CA

917XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

03/25/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1299646

Consumer Loan Complaints

Based on Consumer Complaints

04/23/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Personal line of credit
04/15/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Account terms and changes

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX they took possession of car in XXXX or XXXX of XXXX prior to our agreement that I would pay storage, remove my possessions and call them immediately for them to pick up car as a voluntary repossession/surrender. The Company Quality Acceptance has not engaged in Fair Business Practices and XXXX and XXXX also did not engage in the Fair Credit Reporting Act in which I have the right to dispute incomplete or inaccurate information. This was a voluntary surrender/repossession which I have disputed since XXXX with no results/documentation that I sent them.

I received a pre-authorization offer for a personal loan with Discover Personal Loans through XXXX mail with a potential interest rate as low as 6.99 %, as I am a current Discover Card account holder in excellent standing and with excellent credit.

After going through the process, I was quoted an interest rate of 16.99 % - XXXX more points than the pre-authorization.


I only had XXXX hard inquiries on my credit, before Discover. Being a Discover Card holder, I am not sure why a hard inquiry was needed, when a soft inquiry would have been sufficient. Now I have XXXX hard inquiries on my credit report.

Discover's hard inquiry, alone, dropped my FICO score by XXXX points. I had a FICO score of XXXX before Discover did an inquiry. I am asking that the hard inquiry be removed from my credit reports. Had I known that my credit score of XXXX received an interest rate of 16.99 %, I would have never applied for the personal loan to consolidate my other credit cards (with interest rates of 12.99 %

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding



Consumer Loan Complaints

Based on Consumer Complaints

Friendly Finance Corporation	TN	37138	N/A
Wells Fargo & Company	CA	95376	N/A
Discover	FL	331XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/01/2015	Closed with explanation	Yes	Yes
Referral	04/17/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1344201

1331218

1330683

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015

Consumer Loan

Vehicle loan

04/15/2015

Consumer Loan

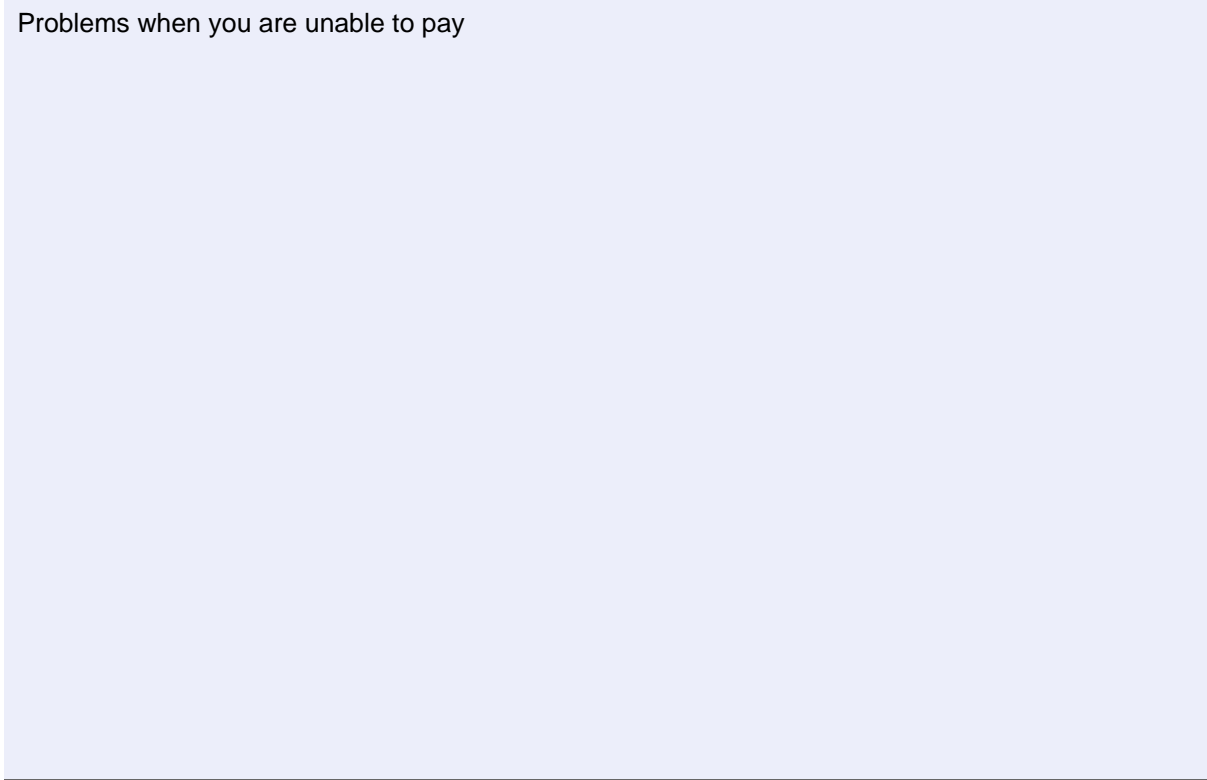
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

personal loan to consolidate my other credit cards (with interest rates of 12.99 % and 10.99 %). Nor should Discover have needed to pull my credit, seeing as I am a current customer in good standing.

I have asked Discover to remove the hard inquiry, but am not making progress with Discover.

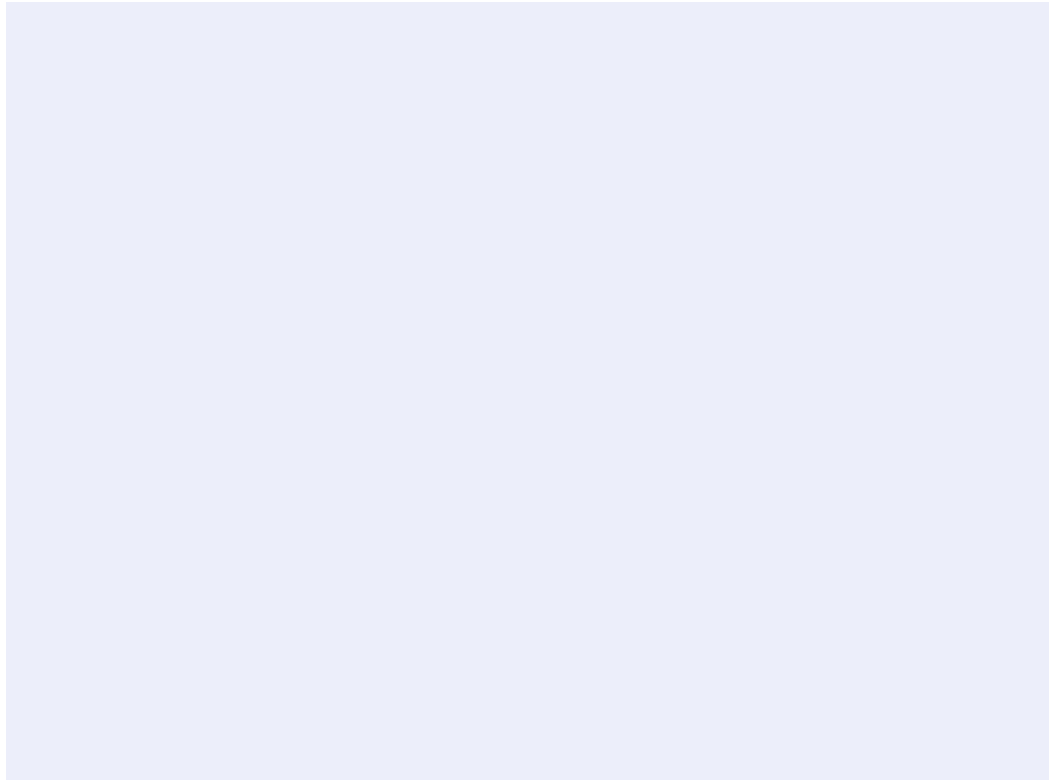
WELLS FARGO DEALER SERVICES, Are Report that i was late on a payment, I have never been late with a payment, the report me late one-time on my credit report. Never Never Late!!!!

I purchased a XX/XX/XXXX Ford Focus, from XXXX XXXX in XXXX XXXX, Texas, this car was financed by CHASE XXXX, I made regular on time payments for over a year to them, set up on auto pay from them. They apparently sold my contract to another company, XXXX XXXX, without bothering to notify me. I received a phone call from a man saying he was from XXXX on Friday, XX/XX/XXXX, saying he wanted money for my car payment, not knowing who he was or what he was referring to I told him no. I tried several times to contact Chase XXXX with negative results, then checking my bank account I found they had not debited my car payment, I continued attempting to contact them for several more days with the same negative results. On Wednesday XX/XX/XXXX, I was at the grocery store when an unknown wrecker towed my car without notice. I called the XXXX XXXX Police and was told they had no record of the car being reposed, however when I explained what was going on the officer told me this was a civil matter not a criminal XXXX. This Police Officer also tried to call Chase XXXX and again no answer.

I finally was able to get hold of a lady a Chase XXXX (2) days later on Friday, XX/XX/XXXX, she stated the car had been reposed and that they had sold my contract to XXXX She, however refused to tell me where the car was or the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

OH

456XX

Consent provided

JPMorgan Chase & Co.

TX

761XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1330699

1330706



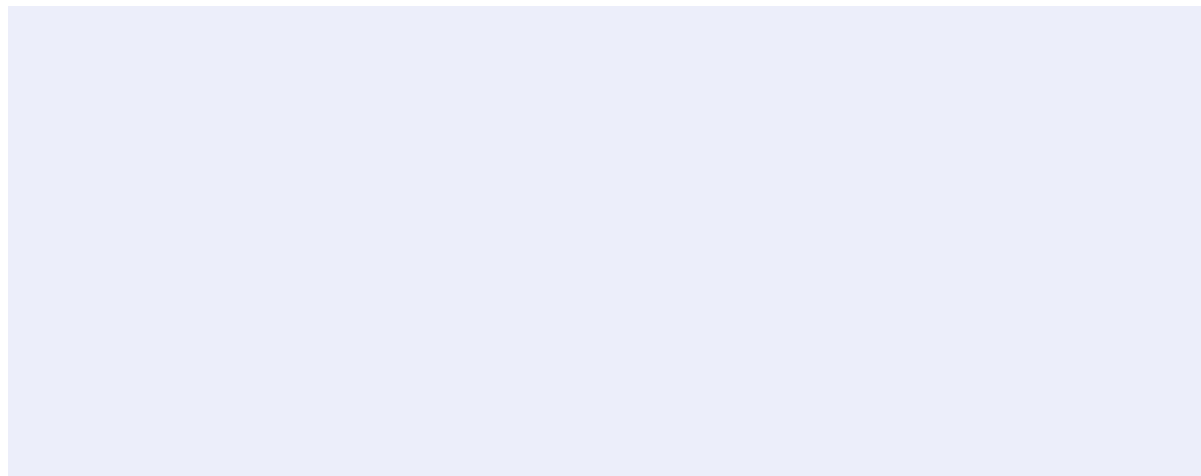
Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015	Consumer Loan	Vehicle loan
04/03/2015	Consumer Loan	Vehicle loan
04/04/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

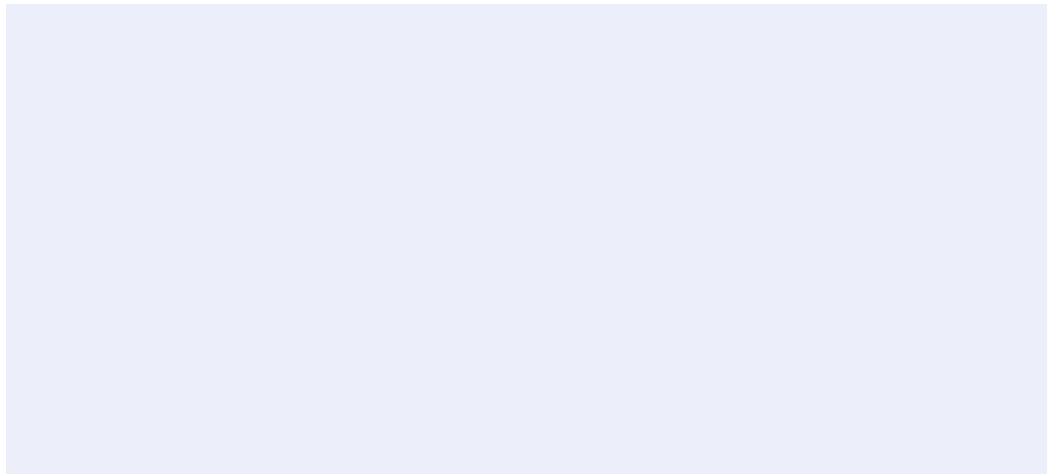
Based on Consumer Complaints

company that towed it. and hung up on me. I tried again on the following Tuesday and she told me a phone number and initials XXXX to contact for the car, however as of this time they have not returned my calls and she refuses to give me anymore information. My wife +has attempted to contact both the repo company identified as " XXXX ", and Chase XXXX with the same negative results. My wife also had a vehicle financed through Chase and they sold her contract to this same company, XXXX without any notification to us, however XXXX did send her a letter, 3 weeks after payment was due to let us know they had her contract and if we did n't make a payment they would repossess her car. We did send them the payment and have continued with no other problems on her loan. I do n't believe this to be legal or ethical banking.

I had applied for a payday loan due to medical expenses I recently occurred This company Cash Max XXXX XXXX XXXX XXXX XXXX XXXX NY XXXX XXXX XXXX agents name was XXXX supervisors name was XXXX and they stated I was approved for a XXXX installment loan but I needed to verify that I could pay the money back via XXXX XXXX they wanted me to prove that I had XXXX right now I went to XXXX XXXX XXXX times and all XXXX times the transaction could not be processed should have been my XXXX clue I then purchased a prepaid XXXX money card and loaded the XXXX on it and called them to give them the number they said I did not have to activate the card and they would process the loan and call me back in 30 minutes to let me know the money was deposited into my account 2 hours went by called XXXX and he said he is still working on it and will call me back red flag went up and I called XXXX the

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	AL	35978		Consent not provided
Navy FCU	NY	12548	Servicemember	Consent not provided
Federal Cash Advance, LLC of Oklahoma	PA	185XX		Consent provided

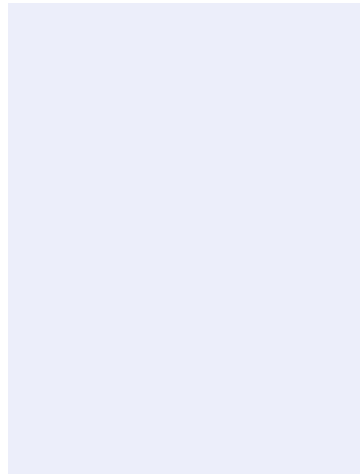
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	Yes
Web	04/03/2015	Closed with explanation	Yes	No
Web	04/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1332375



1315866

1315885

Consumer Loan Complaints

Based on Consumer Complaints

04/23/2015

Consumer Loan

Vehicle loan

04/15/2015

Consumer Loan

Vehicle loan

04/23/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

automated system stated that the card had already been activated and when I checked the balance and entered my information it said incorrect info does not match our records so XXXX had activated that card with his information not mine I have tried to call them back and it either goes to a voicemail or they pick up [and hang up they probably have caller ID I would like this reported and of course would like my money back but most of it to let people out there know not to go with this company cause they are a fraud I work hard for my money and have a family to support but I trusted them and look what I get for trusting I do n't understand how people can be so dishonest and untruthful Please help me in any way you can thank you My info isXXXX XXXX XXXX XXXXXXXXXXXXXXX

Fell upon hard financial times! XXXX business went under, had to sell shares of another business to cover due from share holder! went through a long costly divorce!

I changed from office/owner to hourly employee! with a drastically pay cut! I found myself homeless (house foreclosed on!) and owing money I could not repay! I called Region 's Bank and explained to them my status! They (same day I called) immediately came and took (repossession) Motor Home! Yet after them taking Motor Home my Debt with them went UP! they did not give any value (for what they sold it for)! They keep showing recent payments! I have not made any payments to Region 's Bank for Motor Home once they Reposed it! Due to my misfortune 's and the Banks tactics I have no choice but to file Bankruptcy!

Financed a truck the sales contract was never given to me by finance company was not the original contract and trade listed was never traded in it was fraudulent sales contract and trade in vehicle was sold unregistered in the state of California i bought a motor vehicle from drive time in Florida, paid my loan for XXXX years paid my car off in XX/XX/XXXX, i did pay high interest for this motor vehicle, but

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Regions Financial Corporation

FL

325XX

Consent provided

Westlake Services, LLC

CA

951XX

Consent provided

DriveTime

TX

770XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/23/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1344282

1330750

1344294

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015	Consumer Loan	Vehicle loan
03/31/2015	Consumer Loan	Vehicle lease
04/09/2015	Consumer Loan	Vehicle loan
03/31/2015	Consumer Loan	Vehicle lease
04/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

that was OK because i saw that it would help my credit, which it did, in XX/XX/XXXX they removed the loan that i paid off of my credit reports XXXX of my reports that is, i asked them why they said they were updating there info and it would be back on my reports in XXXX days, i called them today XX/XX/XXXX and advised them that its not on there and i was being asked to pay higher interest from other banks because i had no qualifying accounts on my credit ... they said they can not and will not correct my reports and there was nothing they could do,,, so i feel like i wasted XXXX years of my life paying more money for something to build my credit and do n't have any resolve ... please help me i feel like i have been robbed by a XXXX dollar company that does not care ... i should not have to be turned away ore pay more because of there short comings they took the interest on my car but did not want to deliver on what was promised when i bought the car ...

The auto loan is currently XXXX days past due, and the finance company has begun to call references, and release sensitive information about the loan, and delinquency (past due status, days past due, past due amount) to these references. as of right now, it has been XXXX.

Car Dealer persuaded me to take a loan with Capital One Auto Finance for a lower rate. I received information in the mail, but have been unable to pay the bill. There online bill payment says that I am locked out. My wife and I have spent over XXXX hours attempting to resolve this on their web site and on the phone with their customer service. We have reset passwords and we are not able to pay our bill. This has been going on for a week. It is not reasonable for a loan company to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

MOTORS FINANCIAL ACCEPTANCE CORPORATION	NJ	07039		N/A
American Honda Finance Corporation	CT	06340		N/A
Sierra Holdings LLC	WV	254XX		Consent provided
Santander Bank US	NY	10921	Older American	N/A
Capital One	GA	300XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/17/2015	Closed with non-monetary relief	Yes	Yes
Phone	04/01/2015	Closed with explanation	Yes	No
Web	04/09/2015	Closed with explanation	Yes	Yes
Postal mail	04/01/2015	Closed with explanation	Yes	No
Web	04/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1330761

1308392

1323941

1307795

1315942

Consumer Loan Complaints

Based on Consumer Complaints

03/31/2015

Consumer Loan

Vehicle loan

03/31/2015

Consumer Loan

Installment loan

04/09/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

make it so difficult to pay the bill. I have been trying to pay the bill early. Imagine the people who wait and try to pay the bill at the last minute. The company has limited hours to help with these problems. Their web sit does not allow you to reset a pin (if the web site did work which it does not). When you contact their service representative, he is insulting and unhelpful. He implies it is your fault for not being able to use their system properly. Capital One sends information about how easy it is to pay your bill, but their system is not usable. There is no way to pay your bill. I have just now received a letter from them that we can pay be online, by phone, and by mail. I was told by the customer service rep that I could not pay by phone until the system was set up. It looks like I am suppose to pay by mail as my only option. I do not have any confidence that they will correctly process my mail payment. So I guess I need to use certified mail which adds expense that exceeds the amount of money that I was suppose to save using their loan. I can not express to you how strongly I feel that this is an unethical company.

30 days late assesd to account (car was refinanced] XXXX/XXXX/15 ccheck
XXXX check XXXX payment XXXX file closed

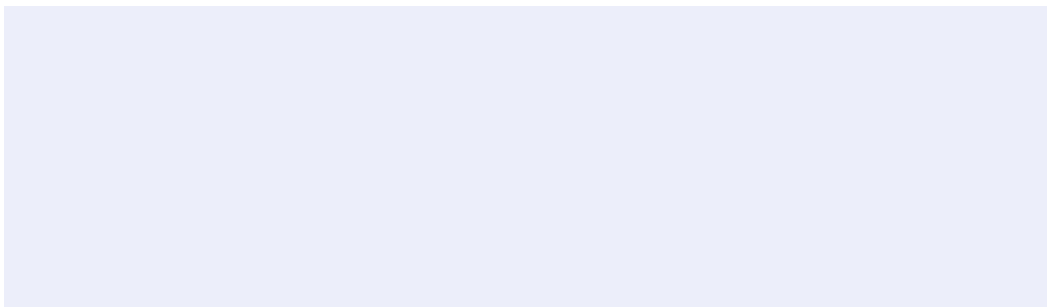
The loan, after several years of servicing, was sold to Concord Servicing. A single payment was paid late, generating a late fee. The subsequent monthly payments were paid on time as usual, via online banking bill pay service. Concord continued to charge late fees upon late fees (pyramiding). Despite repeated contact with them about this, they have never responded in writing or in any way with an explanation of the fees or a way to resolve these. The practice continues to this day.

I purchased the car from XXXX Autos who used Lobel Financial for the loan. Immediately after I got insurance they raised the monthly payments. I called them and asked for them to mail my new account balance to me or email it and they hung up on me. I called back they said I have to fax a request. Now I paid to fax

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

FC HoldCo LLC	FL	328XX	Consent provided
---------------	----	-------	------------------

Concord Servicing Corporation	IL	605XX	Consent provided
-------------------------------	----	-------	------------------

Lobel Financial Corporation	CA	953XX	Consent provided
-----------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/31/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	04/02/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	04/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1307907

1308421



1323962

Consumer Loan Complaints

Based on Consumer Complaints

04/09/2015	Consumer Loan	Title loan
------------	---------------	------------

04/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

my request and they say they do n't know where to send the fax. So I send another fax with the fax number to send the disclosure to and they can not confirm they received that fax. They wo n't let me speak with a superior. I have been getting the run around trying to get the balance owed since XXXX this year. I need to know the account balance it 's my right so that I can pay off my car in full so that I do n't have to deal with this company anymore but they refuse to give me this information. And everytime I call I get different people telling me different things. be for I got the loan the was 9.9 % I XXXX what is the interest, there said 9.9 %, I later found out that the interest 119.9099 % if I had know I would not get it I try to pay this off I have paid all but {\$1400.00}, now this titleMAX OF XXXX XXXX say my account balance \$ XXXXXXXXand look at my loan agreement I was not told that the finance charge is {\$3.00} the loan was for {\$300000.00} NO told me, TITLE MAX sent a tow truck to try to reposs my truck and have people sat at my house in the day time and night to try to reposs my pickup truck, and refuse to give my title back I have paid over {\$450000.00} back but title Max did not tell me the true about the loan, I feel that have paid the loan back,

I got an auto loan via Regional Acceptance in XX/XX/2011 for a vehicle costing 25,000 and after 3 and a half years of payments, the principle on the loan has only dropped {\$5000.00} after paying \$ 600a month

On XXXX/XXXX/2015 at XXXX a voice mail was left on my phone XXXX XXXX XXXX XXXX from XXXX XXXX XXXX ext XXXX. The person on the phone advised she was calling to speak with XXXX XXXX XXXX my step daughter) regarding an auto loan with their company. She also said that this is a pretty

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	DC	200XX	Servicemember	Consent provided
-----------------	----	-------	---------------	------------------

BB&T Financial	DE	198XX		Consent provided
----------------	----	-------	--	------------------

Ditech Financial LLC	ND	58103		Consent not provided
----------------------	----	-------	--	----------------------

OneMain Financial Holdings, LLC	PA	17815		Consent not provided
---------------------------------	----	-------	--	----------------------

Coastal Credit, LLC	MI	489XX		Consent provided
---------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/09/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1323970

1337738

1315982

1308440

1323977

Consumer Loan Complaints

Based on Consumer Complaints

04/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

regarding an auto loan with their company. She also said that this is a pretty serious situation that requires her immediate attention. My voice mail gives my name, not XXXX 's. Immediately after she called my cell number, she called my husband 's cell (XXXX XXXX). She advised him that that XXXX was behind on an auto loan and that legal proceedings had been started against her. In both instances this woman (her name is XXXX XXXX) disclosed information to a third party, she advised legal proceedings were taking place when in fact they ca n't be as XXXX does not have a loan with them. I returned the call to the phone number listed on my caller id (XXXX) and asked for extension XXXX. XXXX XXXX answered and advised me that she had spoke to my daughter. I then asked her if she was aware of the FDCPA and she said yes. I asked why she had disclosed information on my voice-mail and then to my husband. She said she is following the FDCPA guidelines. FDCPA clearly states that the person calling can not leave a message advising someone has debt or disclose to someone who is a third party. This makes XXXX violations and possibly more. We are also aware that they contacted XXXX 's mother XXXX XXXX XXXX XXXX on her cell phone with the same information. I do have the recording of the phone message on my phone if it is needed. I also find it interesting that when I called the company XXXX XXXX could not find the information immediately and made the comment that it was under the last name of XXXX (XXXX 's former married name) but when she left the message on my phone and also when she spoke with my husband she used the correct name of XXXX. Please be advised that no one in my family owes a debt to this company.

I can only make my payments online or by calling into the business, but I will be charged a {\$5.00} fee. I have been denied access to my account online for the last 8 months. I have no way of getting my balances and seeing if any of the payments I am making are being applied to my balance. I do n't have a coupon book or

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Tebo Financial Services, Inc.

SC

295XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/08/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1315986

Consumer Loan Complaints

Based on Consumer Complaints

04/04/2015

Consumer Loan

Installment loan

02/07/2016

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

receive any statements from this company. I have been asking to have access back to my account and the only thing I am told I am sending to the supervisor to unlock your account. I am constantly harassed both at home and on my cell. I have so XXXX and I would just like to know what my balance is and at least get a email telling me where my account stands. I feel that I am blindly making payments and I will like to get a resolution to this ongoing problem.

I have disputed this several times. With CRC and agency. I have provided payment schedules along with letters from the CRC. Drivetime..., is the company I have my car loan with. From XX/XX/XXXX thru XX/XX/XXXX..., I attempted to make actions to pay off my loan early and thus, by recommendation of Drivetime, started making payments 1 1/2 times to 2 times required payments. However each month seemed I owed monies when I prepaid. I attempted to resolve this ..., but received little to now cooperation. XX/XX/XXXX payment was collected of which Drive Time did not give me credit for and showed my car as being repossessed. At this point I requested an Audit of my account and after 3 months, my funds were finally applied. However my payments status and balance were still in question. I have tried 15 different times and at least 20 hours of phone time to try and get the payment schedule along with how my payments should have been allocated corrected to no avail. Seems DriveTime made attempts to get it right and then will report incorrectly again and again. I have been working to get my credit straight for almost 2 years to purchase the home I currently live in. These errors with Drive Time have not only cased a monetary hardship for me but is directly affecting my ability to be mortgage ready. (needless to say I am still renting a house I should have been able to buy several months back if this issue with DriveTime did exist.) I am truly at a loss and really do n't know where to turn. I do have a payment

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	TX	75227	Older American	Consent not provided
DriveTime	NC	275XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	02/12/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

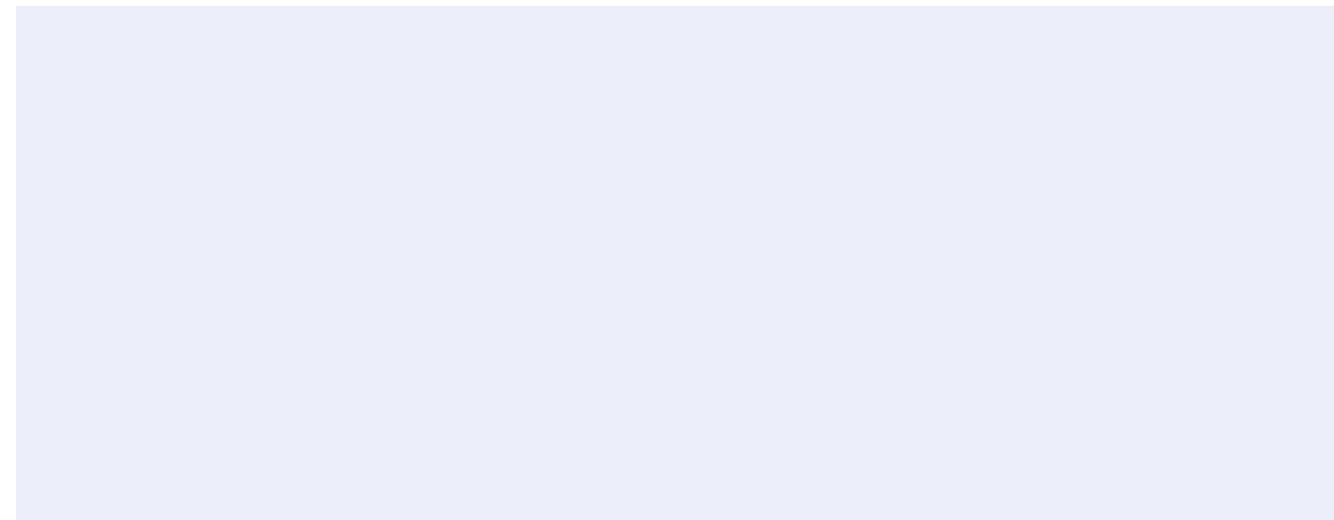
1316001

1776626



Consumer Loan Complaints

Based on Consumer Complaints



03/20/2015

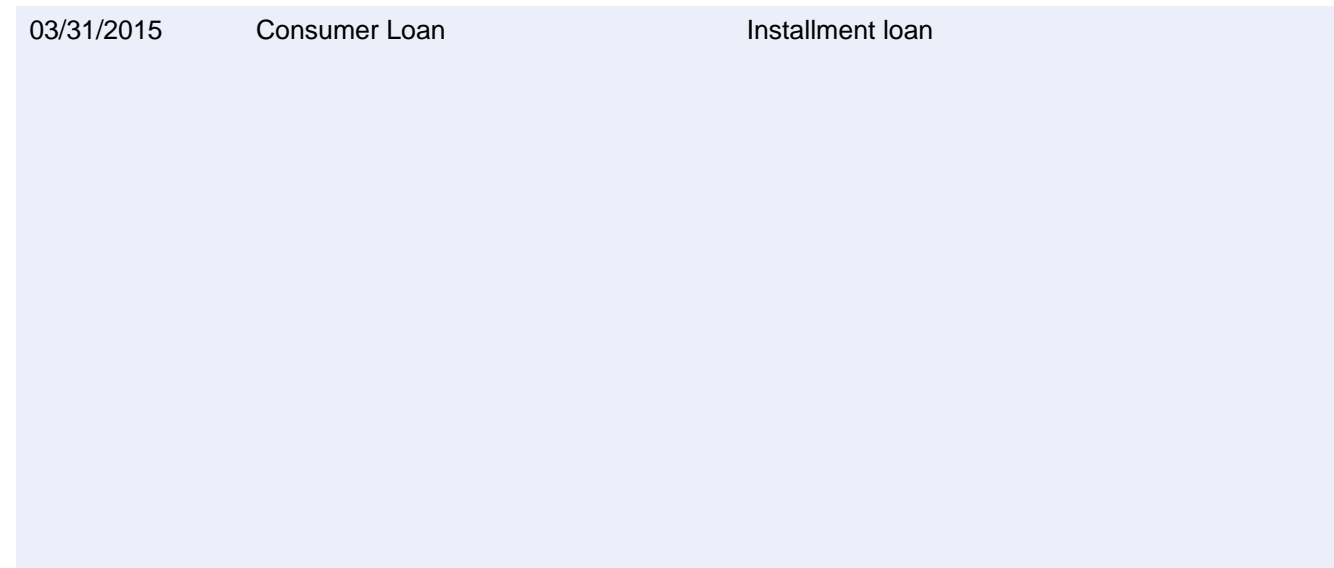
Consumer Loan

Vehicle loan

03/31/2015

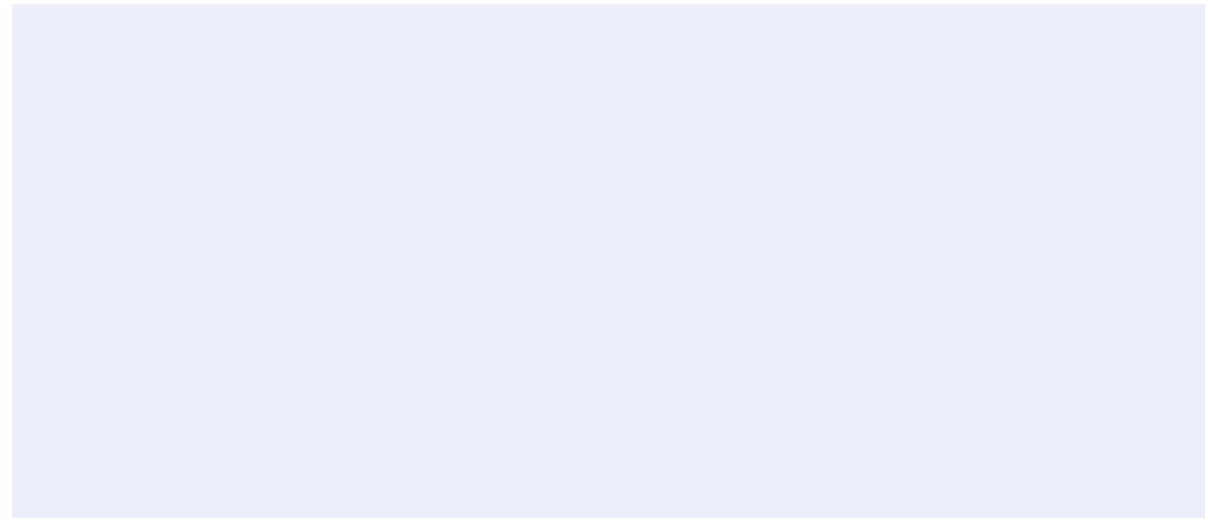
Consumer Loan

Installment loan

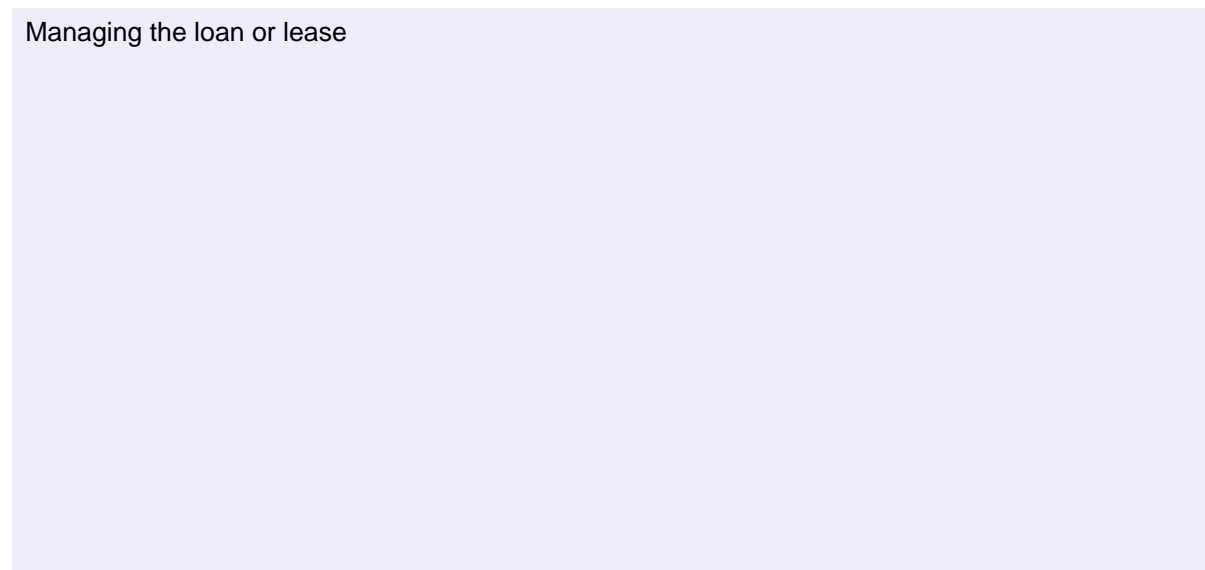


Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

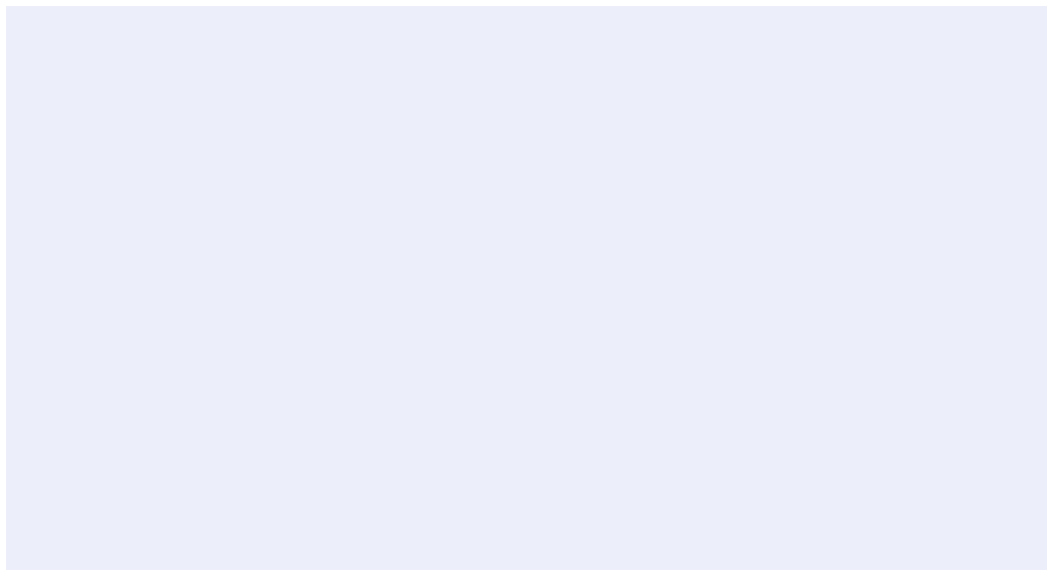
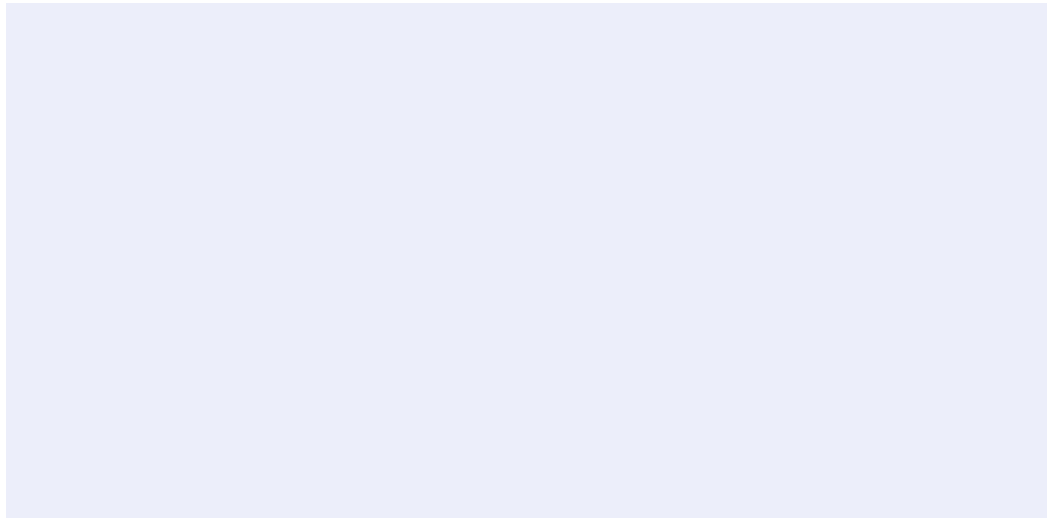
schedule I requested from Drivetime, which does reflect my prepaying several months in advance. However, per my last conversation (which I have ever conversation documented date and times) I was told by a Drive Time customer service rep., there had been errors made to ALL customers in terms of reporting for XX/XX/XXXX and the entire year had to be resubmitted. I did ask to speak with her manager and she informed me there were no managers at her level I have XXXX basic items first, why has DT reflected 30/60 days late when in fact I prepaid months in advance.. and per serveral conversations with DT wanted these errors corrected. And I believe based on the misappropriation of my funds paid my balance is higher than it should be. I would like to have these things fixed and some kind of monetary compensation for the out of pocket expenses and hardships experienced due to these issues.

XXXX XXXX XXXX XXXX, SC XXXX CreditRE : Letter of Intent to SueTo Whom It May Concern : This letter serves as the formal notice of my intent to file a lawsuit against XXXX XXXX XXXX for {\$20000.00} as a result of violations of FDCPA 813. Civil liability [15 USC 1692k], FCRA [Title 15 United States Code Section 1681], TCPA [47 U.S.C. 227].

In XXXX I contacted Rise Credit in regards to a fraudulent inquiry on my credit at which time I advised your company of the fraud and requested the inquiry removed. I received no response no justification via permissible purpose. I the realized in the months following your company listed a loan on my credit again I mailed your company copies of FTC Id Theft Affidavit, XXXX XXXX CID Memo, and a letter of dispute and requested validation documents so I can attempt to find out who is continuing to use my ID. I have now sent those documents to your company XXXX. Neither time were my issues addressed or responded to. Your

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

VW Credit, Inc	CA	93555		Consent not provided
Risecredit, LLC	SC	296XX	Servicemember	Consent provided

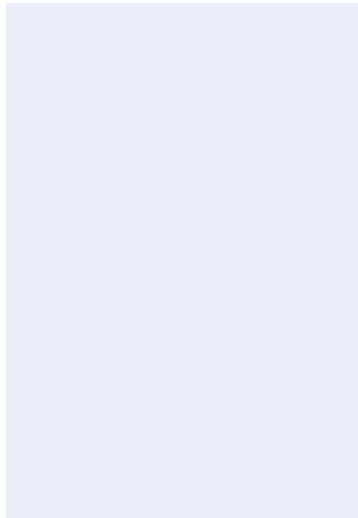
Consumer Loan Complaints

Based on Consumer Complaints

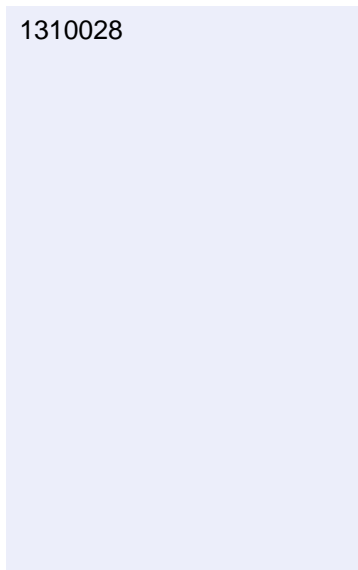
Web	03/20/2015	Closed with non-monetary relief	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



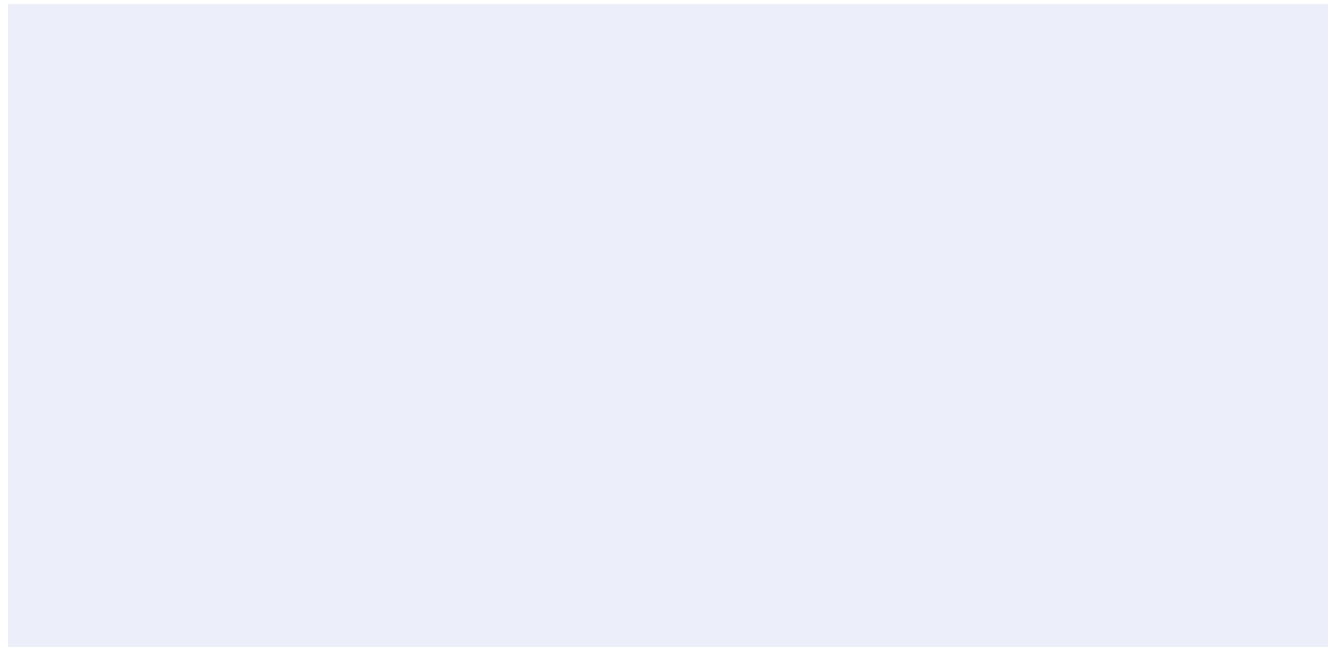
1293553



1310028

Consumer Loan Complaints

Based on Consumer Complaints



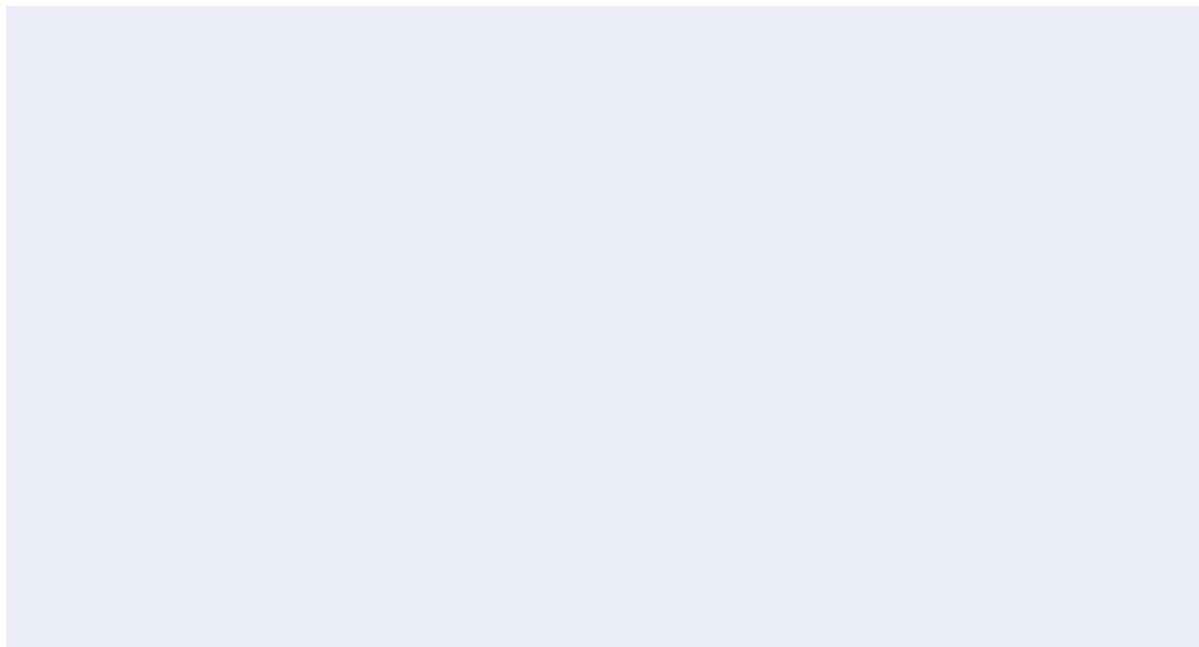
04/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

failure to update the credit bureaus have caused me financial harm i.e. increased APR percentages on my loans/credit cards as well as being out right denied for lines of credit. Also your negligence in responding to said correspondence constitutes Willful Negligence as required under FCRA. A combination of all of the above constitutes actual damages.

If you wish to resolve this matter without court action, a check or money order for {\$6000.00} must be received by myself at the address listed above in addition to removing the account from all XXXX major credit bureaus within 14 days. If I do not hear from your company, I will initiate a lawsuit. I believe that is a fair and reasonable settlement considering a previous lawsuit I filed the business incurred legal fees alone in excess of {\$5000.00} prior to agreeing to settlement. I can be reached by email at XXXXXXXXXXXXXXX or XXXX : XXXX XXXX XXXX South Carolina XXXX XXXX XXXX XXXX XXXX of Suit Other Statutes - Other Statutory ActionsCause 15:1692 Fair Debt Collection ActCase # XXXX XXXX XXXX, XX/XX/XXXXYour prompt attention is appreciated, XXXX XXXX

We purchased a new car from XXXX XXXX of XXXX Florida on XXXX XXXX, 2015. The XXXX XXXX talked us in to taking a minimum loan of {\$6000.00} from Chrysler Capital to get a {\$500.00} discount. He assured us we could pay it off with the XXXX payment. The salesman and manager kept trying to get our SSN 's. We refused and only gave them to the finance person who confessed he was new and was unsure of all the conditions of the loan. He could not give us any information on payment amounts. The only information he would give us was the date of the XXXX payment. When I told him I wanted to pay it off as soon as possible he said we would have to wait for XXXX XXXX to contact us. A month later we received the first payment voucher. The voucher had the payoff amount listed. I tried to make a full payoff over the phone. The automated teller would only let me make a payment of {\$2000.00}. I talked to a customer rep and supervisor.

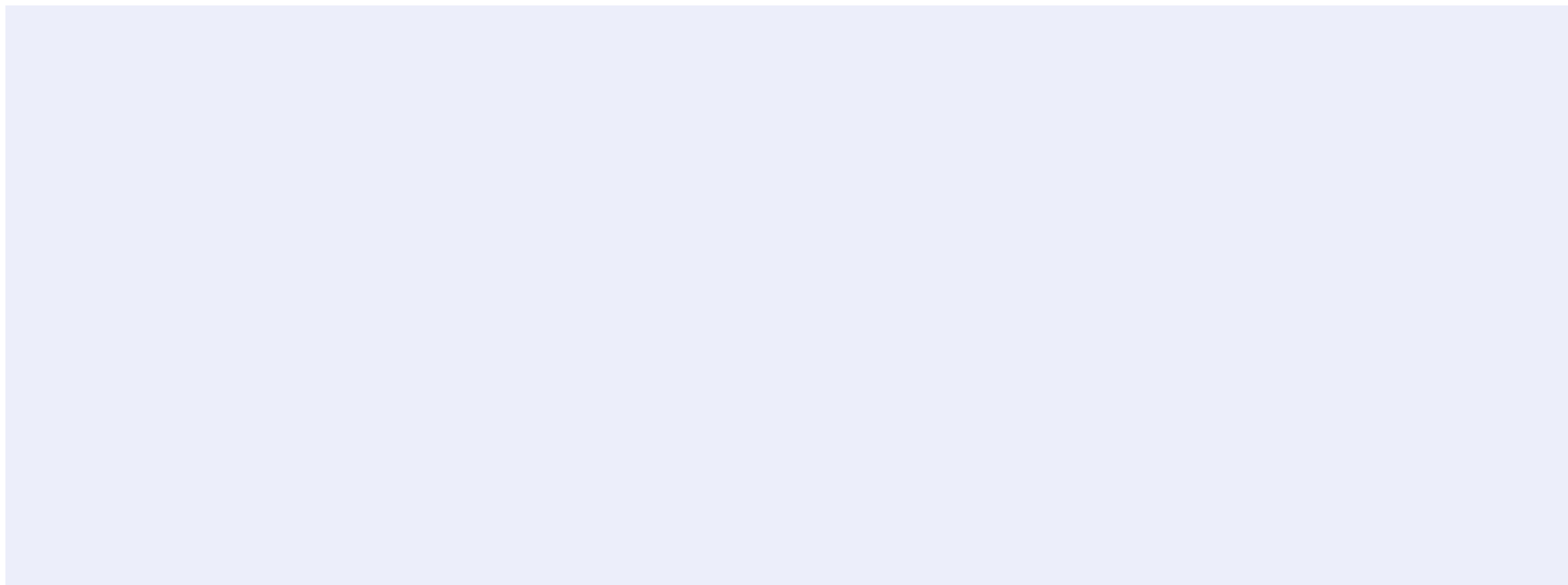
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Santander Consumer USA Holdings Inc

FL

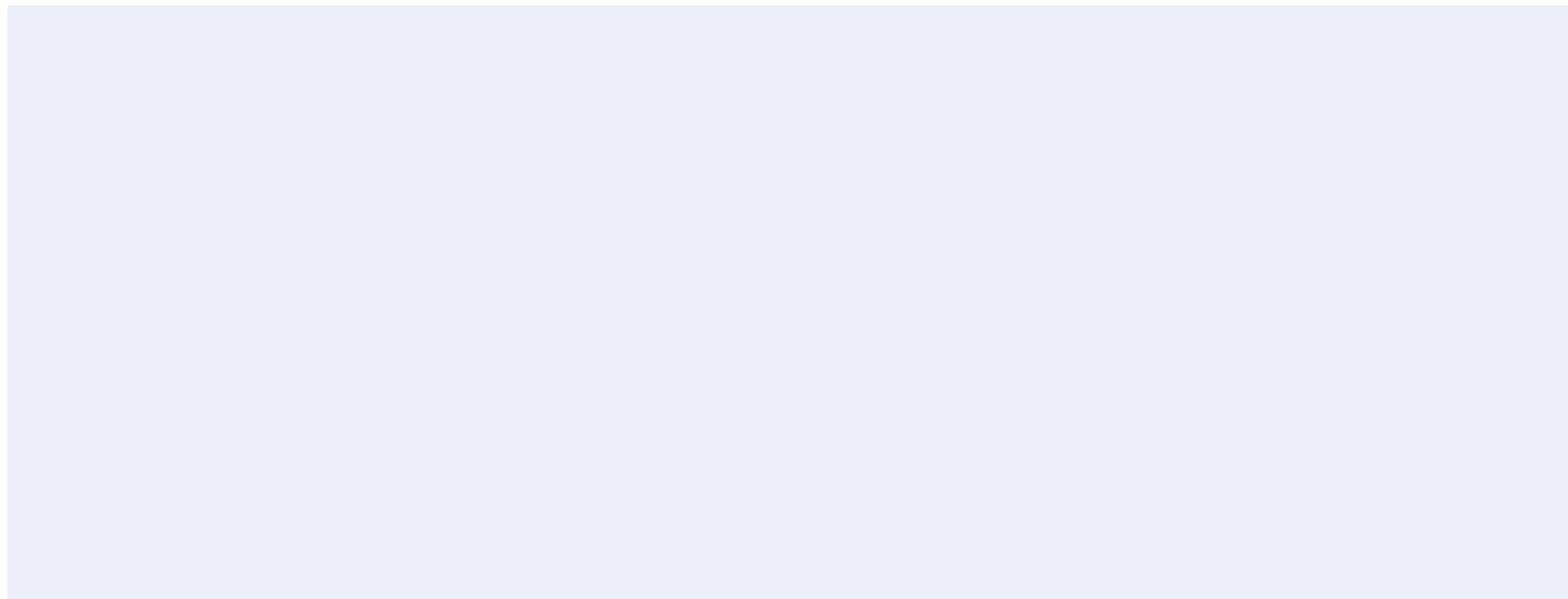
342XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/04/2015

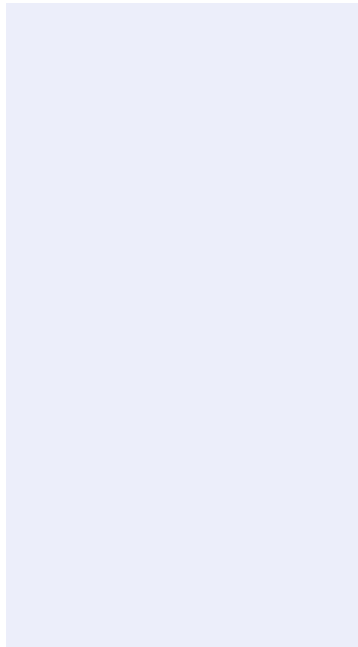
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1316036

Consumer Loan Complaints

Based on Consumer Complaints

04/04/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

They said I could not payoff the loan over the phone and would have to mail it in, with a new higher estimated payoff amount. They could not show anywhere on my voucher where this was required. The Supervisor then gave me XXXX different addresses to mail the payment to. I told her I did not trust her directions and mailed the new higher payoff to the address on the voucher. XXXX and XXXX XXXX seem to have an operation of making up a process to maximize interest returns. I hope they credit my account before they decide to charge more interest. XXXX, CO XXXX XXXX XXXX Dear Sir/Madam, I am herewith to file a complaint against US bank. They have been unethical, and uncooperative, used harassment tactics and used their credit reporting power to intimidate, and harass me. I have tried to talk to them but they refused to listen.

In XXXX XXXX, XXXX I became XXXX and was admitted to the hospital with a XXXX XXXX. While in the hospital, I missed a payment, but made a full XXXX payments after released from the hospital. Most of my creditors were cooperative and worked with me. I have been very diligent and responsible in meeting all my obligations. US bank was the only bank that showed me a hostile and threatening behavior, and forced me to make some tough financial decisions to meet their demands.

In XXXX XXXX, XXXX, I submitted my payment, through the bank 's online payment system (that was the method I have made my payments since I leased my vehicle from them). For some reason, they charged my account for XXXX payments, and I found personal account in the negative, after I paid other bills. I called my bank, XXXX XXXX, and advised that US bank should have taken XXXX payment, not XXXX. XXXX XXXX advised that I need to contact US Bank, if I need resolution in XXXX hours, otherwise, it will take at - least 2 weeks to get the matter resolved at XXXX XXXX. I immediately contacted US Bank, and was on the phone for XXXX minutes, and was advised the matter was resolved.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp

CO

800XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/04/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1314444

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX, I received a call from US Bank collection advising that my account was in default, I explained to the lady of the error made, and I have authorized XXXX payment to be processed, and will make the XXXX payment shortly. She was rude, and uncooperative stating that they do not make mistakes, and refused to review my submission information in their data base, stating that a late payment will be reported. I was frustrated as we were not getting anywhere in the conversation, and advised her that her actions were not fair and/or ethical. I called a few days later, and talked to a gentleman, who advised that he sees where the XXXX payments were made, and a correction was processed, but was not done right. He asked me to make a payment on that date, which was a XXXX payment on the account, after I had made a payment online prior to my call. He promised that he would advise collection to remove the late payment reporting. That late reporting was never removed, but they kept adding to it every month. The lease expired on XXXX XXXX, and I was attempting to purchase the car, since I had exceeded my allowed mileage, and knew it was my best option. I contacted my dealership (XXXX in XXXX Colorado), and was working with them to purchase the car. A US bank representative called and stated that I still owe {\$320.00} on the lease. I advised the lease expired and I am attempting to purchase the car. To avoid arguing with him, I paid the amount he requested. On XXXX XXXX, XXXX I received another call from US Bank requesting {\$1000.00} payment, I advised the lady on the phone that I have called US Bank and advised that I will purchase the car, I also called their vendor company, who are required to inspect the car if being returned and advised that I will purchase the car, and working with the dealership, to inspect the car, complete used car certification, so I could refinance the vehicle. I was very disappointed, and advised the lady that I will be reporting this unethical behavior to your esteemed agency. I received a call from my dealership, advising that a negative remark, by US Bank has been

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/04/2015

Consumer Loan

Vehicle loan

03/20/2015

Consumer Loan

Vehicle loan

04/09/2015

Consumer Loan

Installment loan

04/05/2015

Consumer Loan

Vehicle loan

04/20/2015

Consumer Loan

Vehicle loan

03/31/2015

Consumer Loan

Vehicle loan

04/09/2015

Consumer Loan

Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Account terms and changes

Consumer Loan Complaints

Based on Consumer Complaints

reported on my credit, " Negative Installment Trade ", which makes the refinancing more difficult. He requested a {\$5000.00} down to be able to finance the car.

This practice has caused me financial challenges, added severe stress to an ailing heath conditions, which I have sh

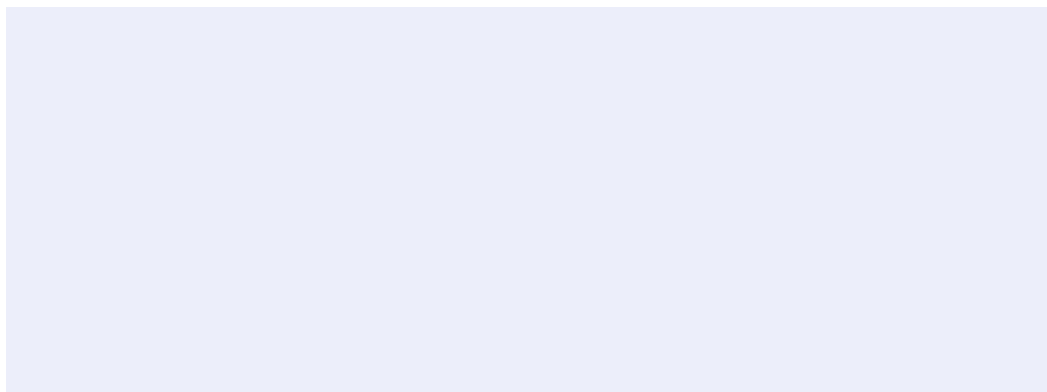
On my credit report XXXX is not reporting what appears on my account online.

They are not reporting that I have not been XXXX days late on my account in XX/XX/2013. Instead it says my account has been charged off. Online the company is reporting that my account is current. When the payment is XXXX days late the company calls and requests a payment because the account is still active and not charged-off.

On XX/XX/XXXX, we (XXXX XXXX XXXX XXXX XXXX purchased GAP Coverage from Performance Ford in XXXX, NJ for our new XX/XX/XXXX XXXX XXXX XXXX. When finance representative from Performance Ford sold us the GAP Coverage, he suggested to keep it for XXXX year and then cancel the GAP Coverage in XX/XX/XXXX. The primary reasoning for keeping the GAP Coverage for XXXX year was that the market value of our car will be closer to the loan amount after the end of first year, in which case the GAP Coverage wo n't be required. As agreed per our discussion at the time of car purchase, in XXXX, we called Performance Ford to cancel the GAP Coverage

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes complaint caused principally by actions of third party outside the

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	TN	370XX	Consent provided
-------------------------------------	----	-------	------------------

Ford Motor Credit Company	NJ	076XX	Consent provided
---------------------------	----	-------	------------------

Synchrony Financial	CA	95762	Other
---------------------	----	-------	-------

CarFinance Capital LLC	MI	49002	Consent not provided
------------------------	----	-------	----------------------

Credit Acceptance Corporation	NC	273XX	Other
-------------------------------	----	-------	-------

Santander Consumer USA Holdings Inc	NC	28546	Consent not provided
-------------------------------------	----	-------	----------------------

Enova International, Inc.	NC	28803	N/A
---------------------------	----	-------	-----

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	04/14/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1314377

1293591

1324061

1316073

1338480

1308534

1324583

Consumer Loan Complaints

Based on Consumer Complaints

04/10/2015

Consumer Loan

Vehicle lease

04/20/2015

Consumer Loan

Installment loan

04/20/2015

Consumer Loan

Vehicle loan

04/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I was erroneously refused an early termination option as stated in my lease for an automobile. The car 's motor blew out after only 4 months of responsible driving/maintenance and was under warranty. However, I was not provided with a loaner vehicle and payment was demanded for an inoperable car that is no longer in my possession. My references have been harassed via telephone by AutoStart, who continues to illegally disclose claims that I should contact their office due to a late payment. The office/lot staff has been uncooperative, standoffish, and it seems I will continue to be subjected to an unfair breach of contract, dishonesty, and unfair auto leasing practices.

could n't pay its charged off

When my car was repossessed late saturday night, I called Westlake financial all day Monday and the representative that day, XXXX, disconnected the call all XXXX times. I located another number and got the sister company and they transferred me to customer service for Westlake, XXXX advised me that my department was gone (early for the night). I requested to speak to a supervisor to report my representative for the day. She transferred me over, after XXXX, saying that a supervisor was not there XXXX when I asked her " are you there being unsupervised?? ") she then " found " a supervisor and adamantly stated that because it is not the collections department the supervisor would not be able to access my account or provide any account info. I reiterated that I just wanted to report how the rep handled me all day while I was trying to get information. Well, when XXXX got on the phone, I proceeded to tell him what I was trying to accomplish and what XXXX did ; XXXX tells me that he has the account he can provide ANY account info and he could take a payment ... what do I want?? So,

Consumer Loan Complaints

Based on Consumer Complaints

control or direction of the company

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Jackson Automotive Resources

MO

641XX

Consent provided

Mariner Finance, LLC	NC	273XX		Consent provided
Navy FCU	CA	92563		N/A
Westlake Services, LLC	LA	712XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/22/2015	Closed with explanation	Yes	Yes
Referral	04/22/2015	Closed with non-monetary relief	Yes	No
Web	04/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1324585

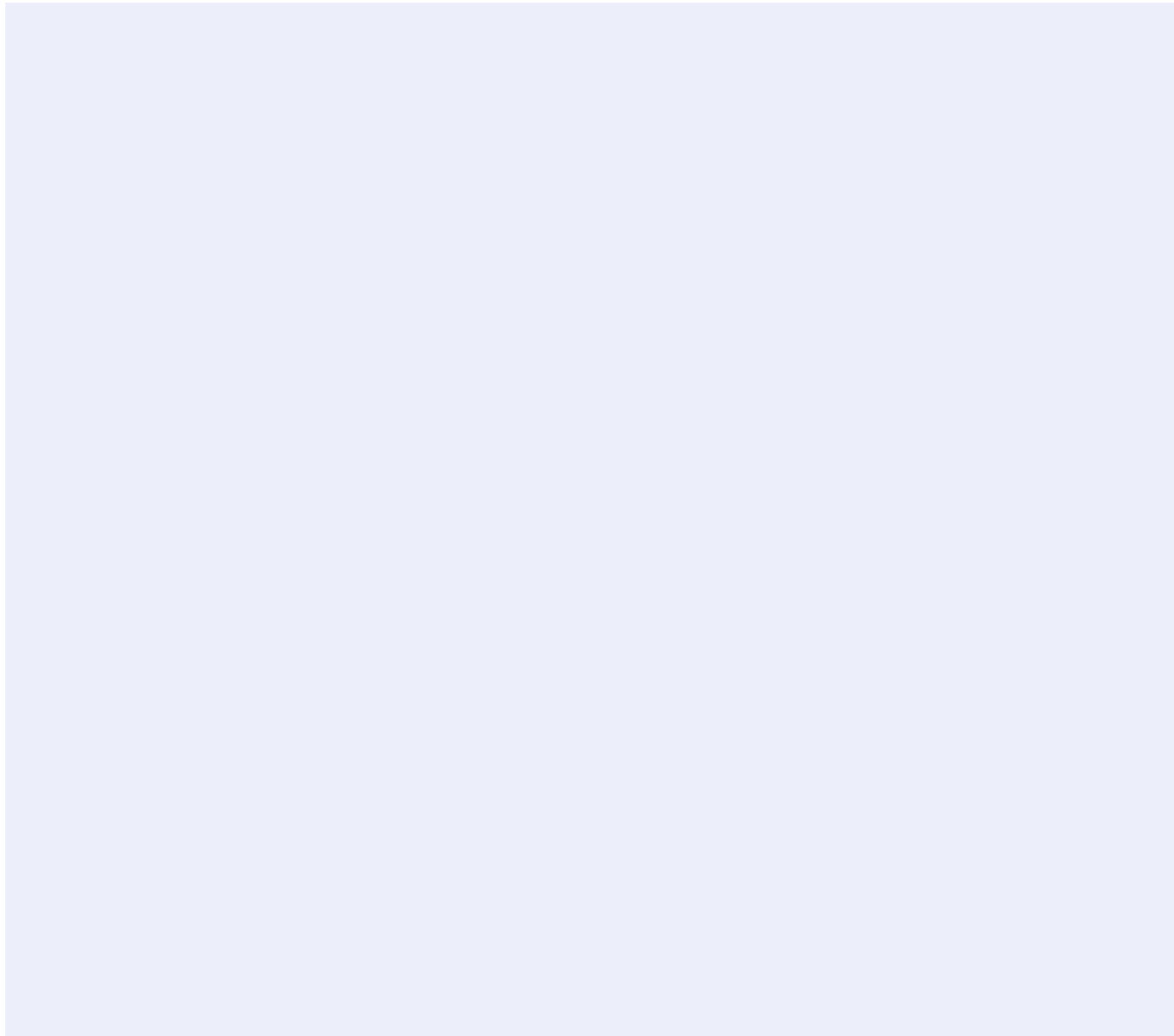
1338481

1338423

1332352

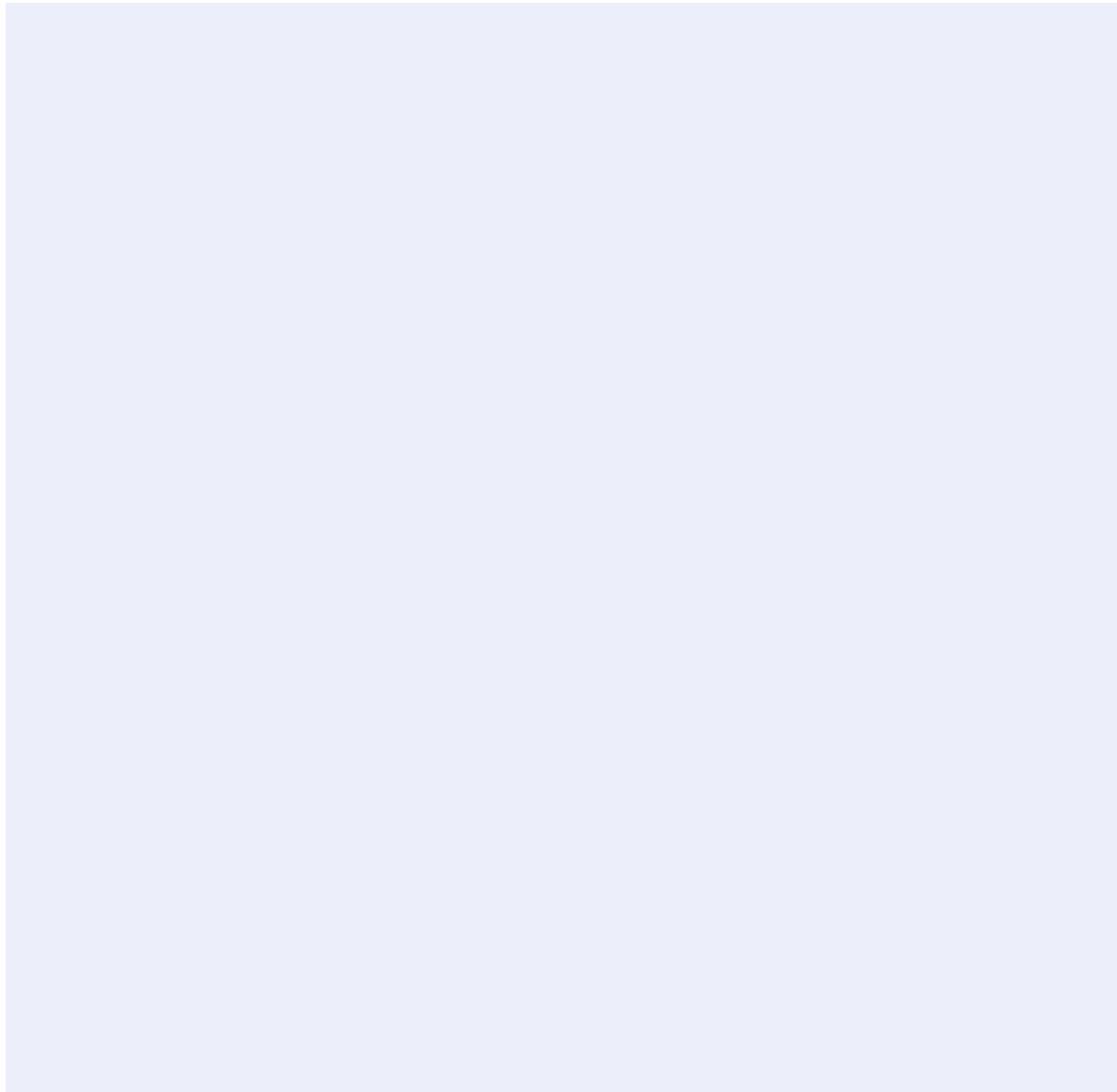
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



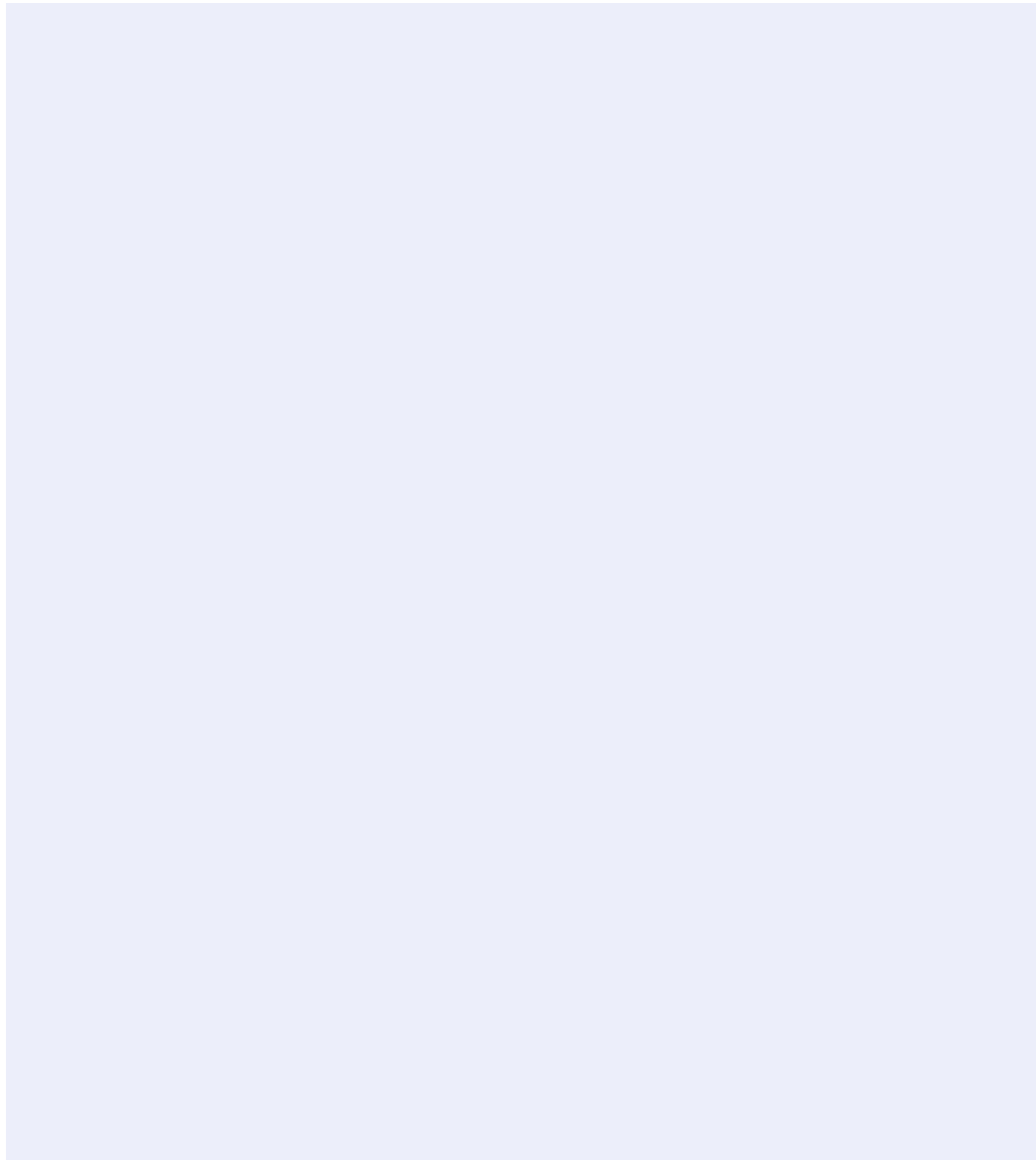
Consumer Loan Complaints

Based on Consumer Complaints

XXXX lied as all of the representatives for WESTLAKE FINANCIAL. He tells me the XXXX and XXXX payments have not been received and that is why the car is repossessed. I advised him that I mailed my payments they just have not applied them. Okay, got nowhere with them on XX/XX/XXXX. On XX/XX/XXXX at XXXX, I talked to XXXX and advised him that I have not gotten any returned mail at the post office, XXXX of the money orders are still outstanding, I need someone to look for my payments where ever the lockboxes are. He tells me the "last payment made was on XXXX XXXX that satisfied the XXXX payment and I am due for XXXX and XXXX ". My response was, " Just like y'all found that payment go down there and find the other payment! It is NOT my fault you guys have done an illegal seizure of property. All I want is my car back. My maturity date is XX/XX/XXXX, why would I wait this close to just stop paying my bill?? " The next statement XXXX, from WESTLAKE FINANCIAL, made me cry and it hurt ... he says, " Well, I see that you got a deferment in XX/XX/XXXX ; so this would be something you would do. " In disbelief that he would try to use that against me and as if I had borrowed the money personally from him and that he know ANYTHING about me, I tell him, " A deferment is something offered by WESTLAKE. You guys get the extra money off interest and it puts me in good standing. I also know that I can get them at least 6months apart, up to XXXX of them for the life of the loan. So at that time, IF I had a hardship, I 'm eligible for a deferment ; meaning I would n't just let my car get repo 'd without at least trying to work something out!!! " I asked him how much to get my car back, he then tells me this astronomical amount of the tune of more than {\$1600.00}. I advised him that {\$350.00} of it in the building with him and I was only prepared to give them what I owe this month, now it has almost XXXX because of their mistake. I asked him " what happened to taking ownership of an issue, that 's what customer service is about. " He then tells me, " your account is not in customer service it is in collections. " I called on XXXX

Consumer Loan Complaints

Based on Consumer Complaints



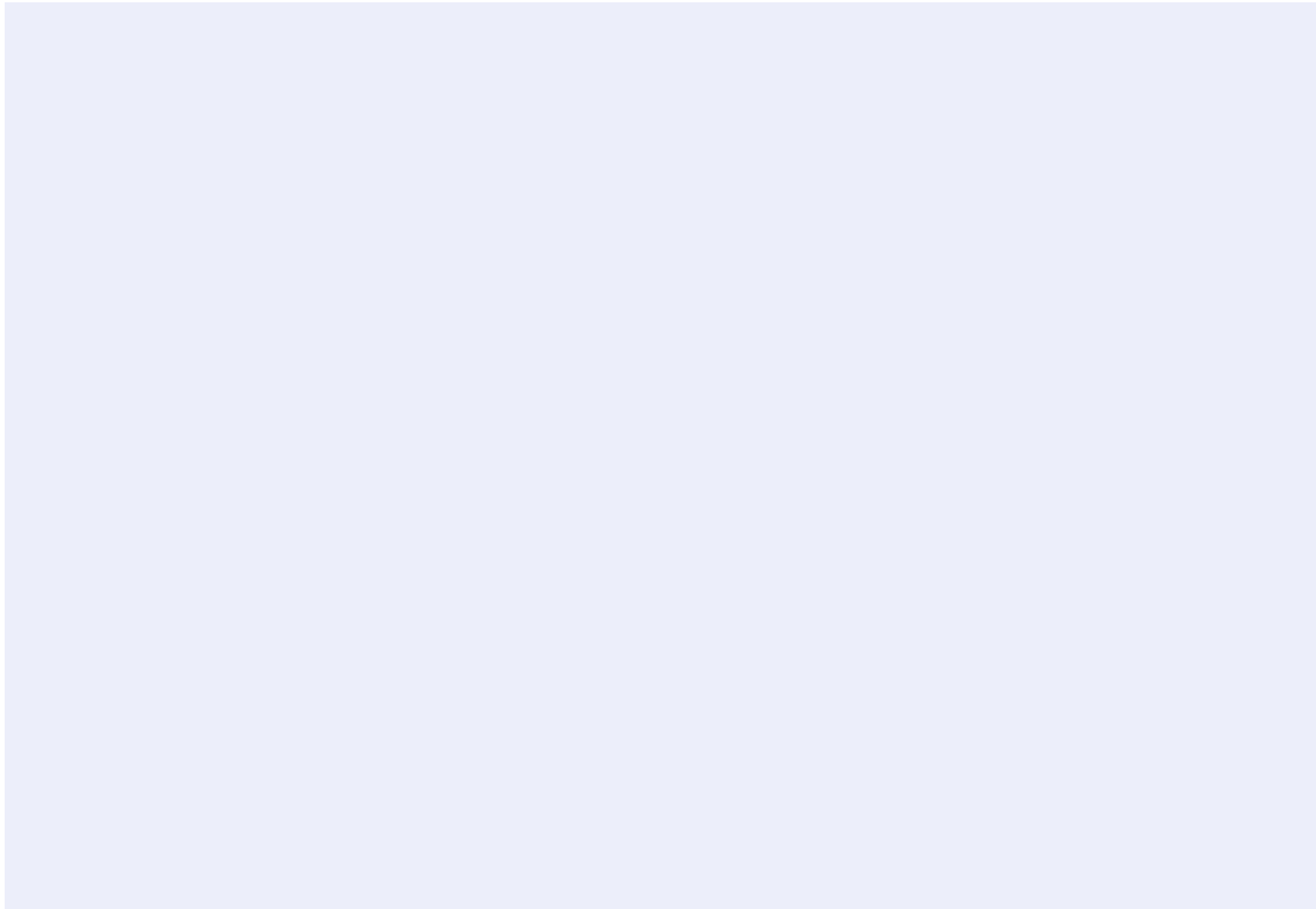
Consumer Loan Complaints

Based on Consumer Complaints



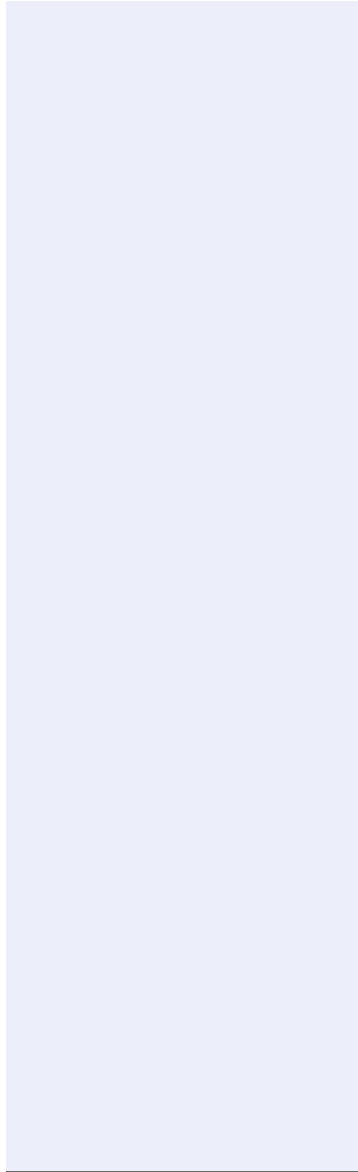
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



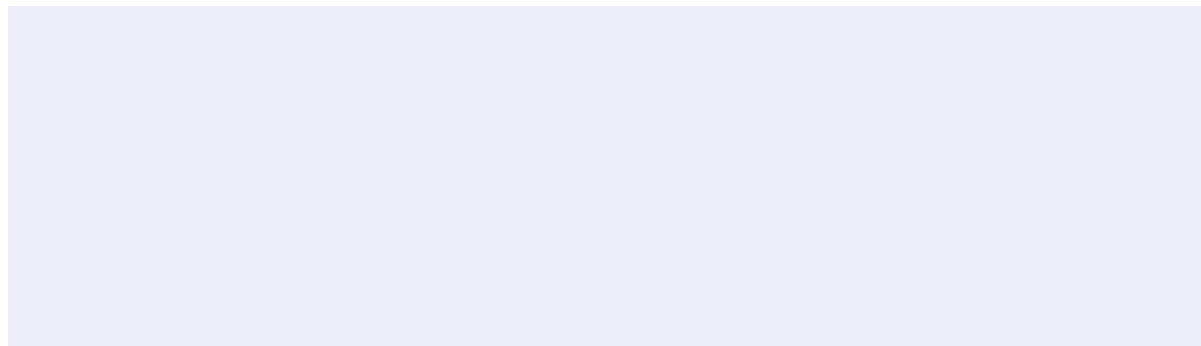
Consumer Loan Complaints

Based on Consumer Complaints

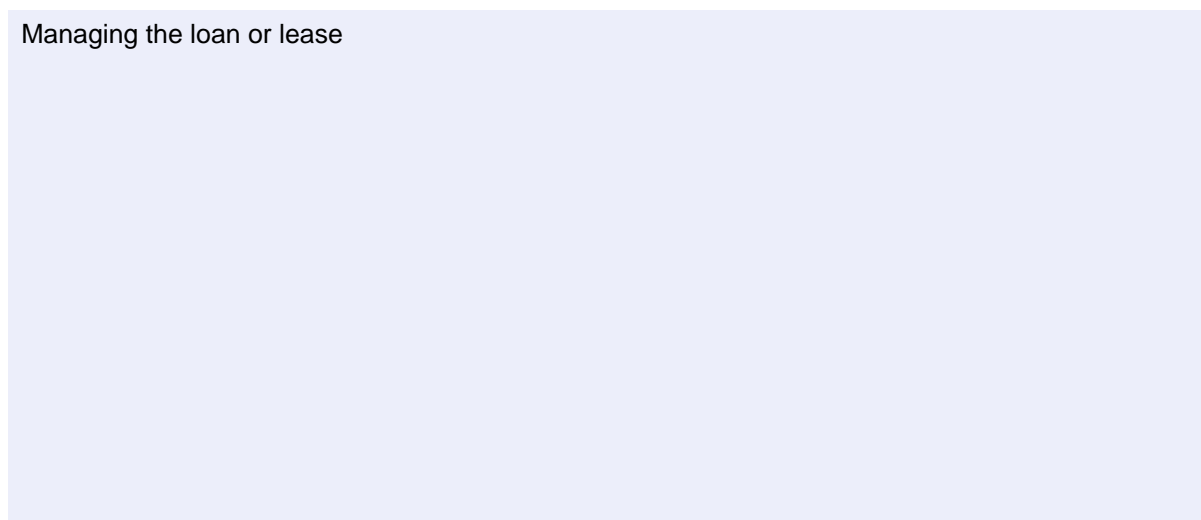
04/15/2015	Consumer Loan	Installment loan
04/15/2015	Consumer Loan	Installment loan
03/20/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Installment loan
04/05/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

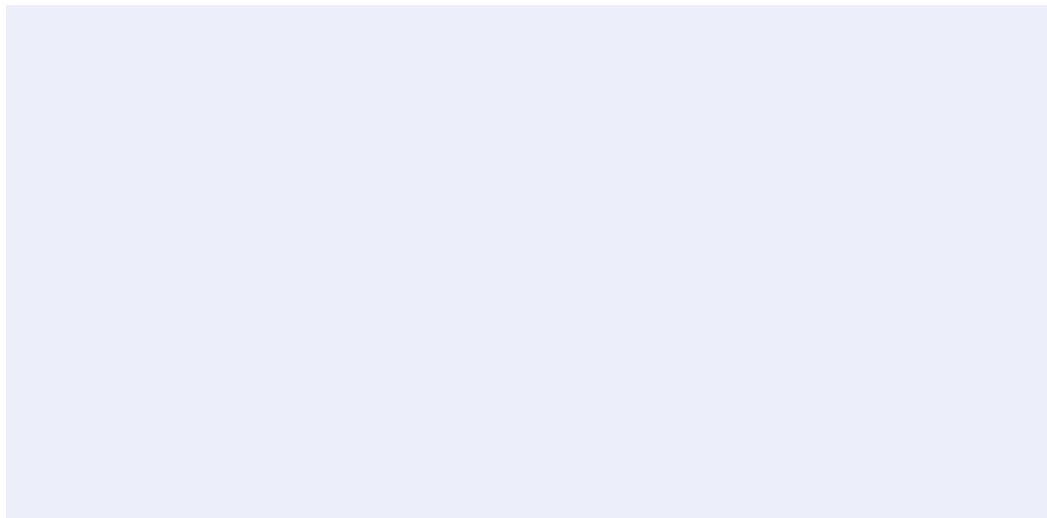
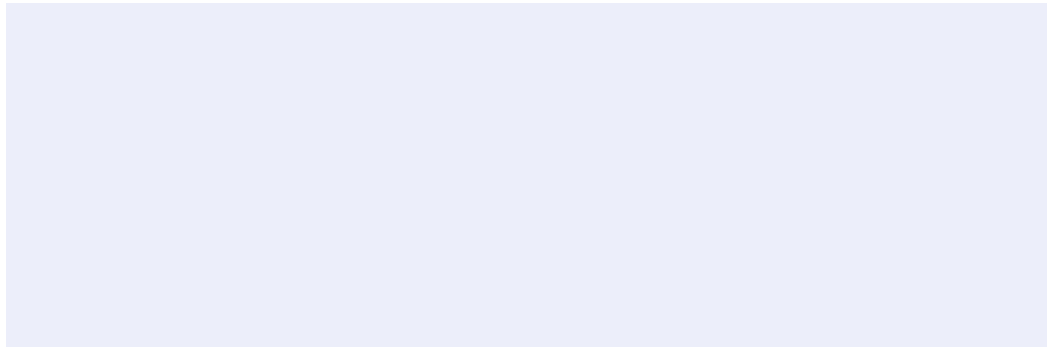
XXXX to have them to fax me the total amount to get my car back because the money has to come out of my XXXX and they have to have something in writing to show an emergency to get it today ; being that XXXX advised me they only hold the car for 3days (on day 2) XXXX, a supervisor, tells me they " ... do n't send that out. They only send the last statement and to see if the repo company will send what they normally get paid from them to see if that will work. " I asked how do I get my car back? Dont you want to resolve this issue? " He says, " I deal with people like you all the time. " He said the fax can take XXXX.

My complaint is about telephone calls to me from a debt collection company. I have no outstanding debts of any kind. Yet I continue to receive telephone calls from this company whose website self-describes as a debt collection specialist. No message is ever left on my answering machine and many different numbers are used, presumably to defeat the call-blocking feature of a home phone. I went to the company 's website on XXXX XXXX XXXX, 2015 and stated that the calls had to cease as I had no outstanding debts so there was no case to be had with me. The calls resumed this morning so I am filing this complaint. Your form required me to choose a type of loan, but there is no loan concerned with this company or me. Your form also required me to best describe my issue, but again, there is no loan, so my issue is best described as harassing or annoying phone calls.

I BOUGHT A USED XXXX HYUNDAI SONATA SEDAN VIN NUMBER IS
XXXX.FROM PLATINUM PREOWNED LLC, FINANCED THROUGH WELLS

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

RFNA, LP	SC	29223		Consent not provided
Portfolio Recovery Associates, Inc.	CA	921XX	Older American	Consent provided
Santander Consumer USA Holdings Inc	NJ	07057		N/A
Discover	MS	38654		Consent not provided
Wells Fargo & Company	PA	170XX		Consent provided

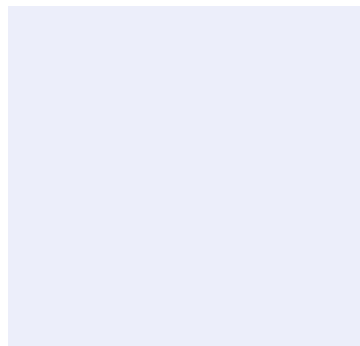
Consumer Loan Complaints

Based on Consumer Complaints

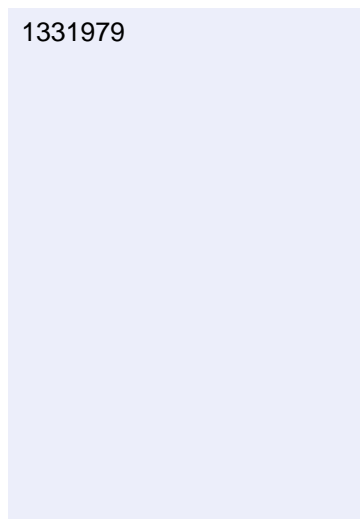
Web	04/17/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with non-monetary relief	Yes	No
Fax	03/26/2015	Closed with non-monetary relief	Yes	No
Web	04/20/2015	Closed with explanation	Yes	Yes
Web	04/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1330971



1331979

1292483



1331908

1316125

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

XXXX.FROM PLATINUM PREOWNED LLC, FINANCED THROUGH WELLS FARGO DEALER SERVICES ON XXXX/XXXX/XXXX, THE TEMPORARY REGISTRATION WAS DUE IN XXXX XXXX XXXX, ON THAT DATE THE PERMANENT REGISTRATION WAS NOT SENT TO PENNDOT THE DMV FOR PA, I WENT TO THE DEALER AND THE DEALER IS PLATINUM PREOWNED LLC, XXXX XXXX XXXX XXXX XXXX, PA.THEY CALLED WELLS FARGO DEALER SERVICES. MY ACCOUNT MANAGER SAID THEY HAD YET TO SEND THE TITLE TO THE DMV, I SHOULD DRIVE THE CAR IT IS STILL LEGAL, I CALLED THE DMV MYSELF AND THEY RAN MY VIN NUMBER THROUGH THE SYSTEM AND SAID THE VIN IS NOT IN THE SYSTEM BECAUSE THEY HAVE NOT GOTTEN THE TITLE FROM WELLS FARGO DEALER SERVICES, I AM A TRUCK DRIVER AND I ASKED PENNDOT THE DMV IF IT IS LEGAL TO DRIVE THE CAR THEY SAID NO, IT IS NOT REGISTERED. IF I DO THAT MY LICENSE WILL BE SUSPENDED. SINCE XXXX I HAVE BEEN MAKING MY MONTHLY PAYMENTS TILL TODAY AND I HAVE NOT BEEN ABLE TO DRIVE THE CAR FROM XXXX XXXX XXXX TILL XXXX XXXX, I HAVE CALLED THE SAME THING THEY SAY THEY ARE SORRY AND STILL THERE IS NOTHING THEY COULD DO AND I TOLD THEM THAT OK IF THIS IS WHAT IS GOING ON, WHY AM I PAYING FOR WHAT I CAN'T USE? AND IT IS NOT MY FAULT BUT THEIR FAULT FOR NOT SENDING THE TITLE TO THE DMV (DEPARTMENT OF MOTOR VEHICLE)?. THEY SAID THEY WANTED TO CHANGE THE NAME ON THE TITLE TO MINE AND THEIRS TO REFLECT THEY ARE THE FINANCIER, AND I ASKED THEM IF THEY HAVE BEEN TRYING TO DO THAT SINCE XXXX AND WHEN MY TEMPORARY REGISTRATION IS DUE IN XXXX, AND I HAVE BEEN MAKING PAYMENTS EVEN WHEN I COULD NOT DRIVE THIS CAR SINCE XXXX AND I COMPLAINED AND TOLD THEM I AM NOT ABLE TO GET TO WORK THAT IS

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/23/2015

Consumer Loan

Vehicle loan

04/05/2015

Consumer Loan

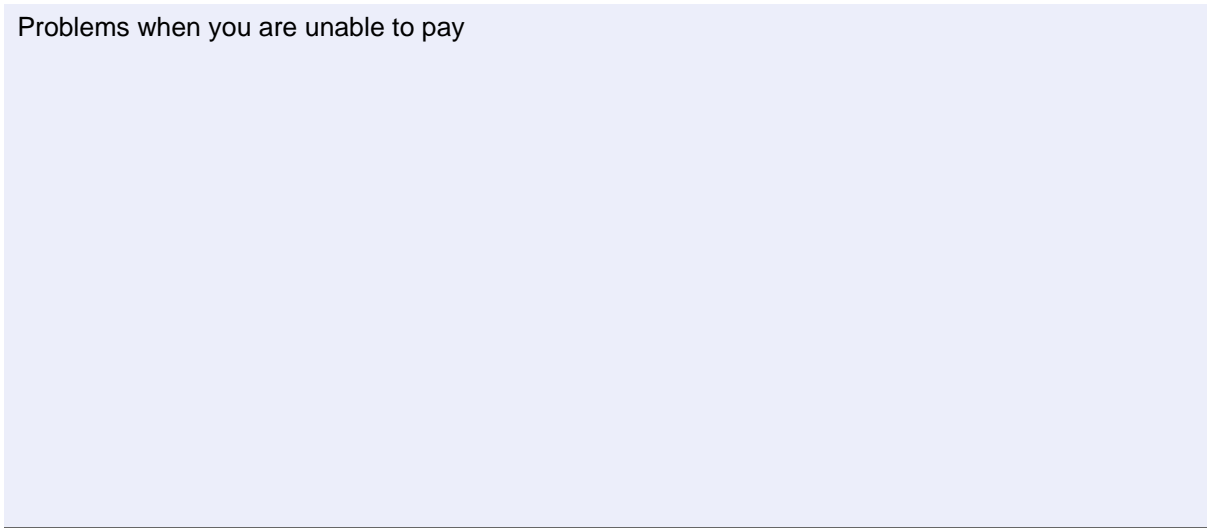
Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

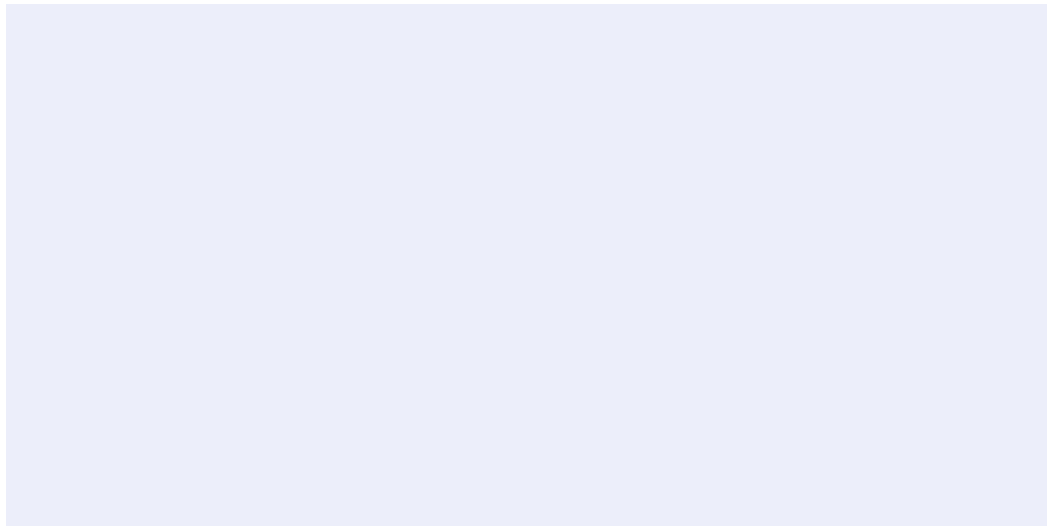
Based on Consumer Complaints

MY MEAN OF TRANSPORTATION AND AM STILL PAYING OUT OT POCKET TO FIND FRIENDS TO TRANSPORT ME TO WORK WHICH IS LIKE XXXX MILES BOTH WAYS. THEY WILL TELL ME THEY WILL MAKE A NOTE AND THEY STILL CHARGEED ME LATE FEES WHICH I PAID. I CALLED AND SPOKE TO XXXX IN TITLE DEPARTMENT, XXXX, XXXX THEY ALL TOLD ME THERE IS NOTHING THEY CAN DO, THEY ASKED ME TO CALL XXXX XXXX, I CALLED AND I SPOKE TO XXXX AND SHE SAID WILL SEND OUT AND EMAIL AND CALL ME BACK, SHE NEVER CALLED ME BACK NO ONE CALLED ME BACK. WELLS FARGO DEALER SERVICES CALLED THE DEALER I BOUGHT THE CAR FROM AND ASKED THEM TO COME AND REPO THE CAR FROM ME THAT I DID N'T MAKE PAYMENTS. WELL FARGO DEALER SERVICES SENT THE TITLE TO THE DEALER FROM THEIR NEW YORK OFFICE AND THE DEALER GOT THE TITLE ON XXXX/XXXX/XXXX.

My vehicle was repossessed in XXXX of XX/XX/XXXX due to alleged default. I had lost my job in XXXX of XX/XX/XXXX and had called Toyota Financial Services to advise them that I would be late on my payments. They said that a late fee would be assessed and that XXXX I missed 3 months of payments my car would be filed for repossession. I had missed my payments in XXXX, XXXX and XXXX but had paid in XXXX. I called Toyota in XXXX and explained that I would be able to continue payments as I was re-hired by my previous employer. I knew that I was already 3 months behind but the agent told me that it would be fine to continue paying as long as I caught up by XXXX XXXX. I called them again on XXXX XXXX and advised that I would be paying ALL of my past due balance within the week and that I may not be able to pay by XXXX XXXX. The agent told me that they would notate the account so that I would be given a chance to get the payments

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

PASCO, Inc	MI	49506	Consent not provided
Toyota Motor Credit Corporation	PA	194XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/28/2015	Untimely response	No	
Web	04/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

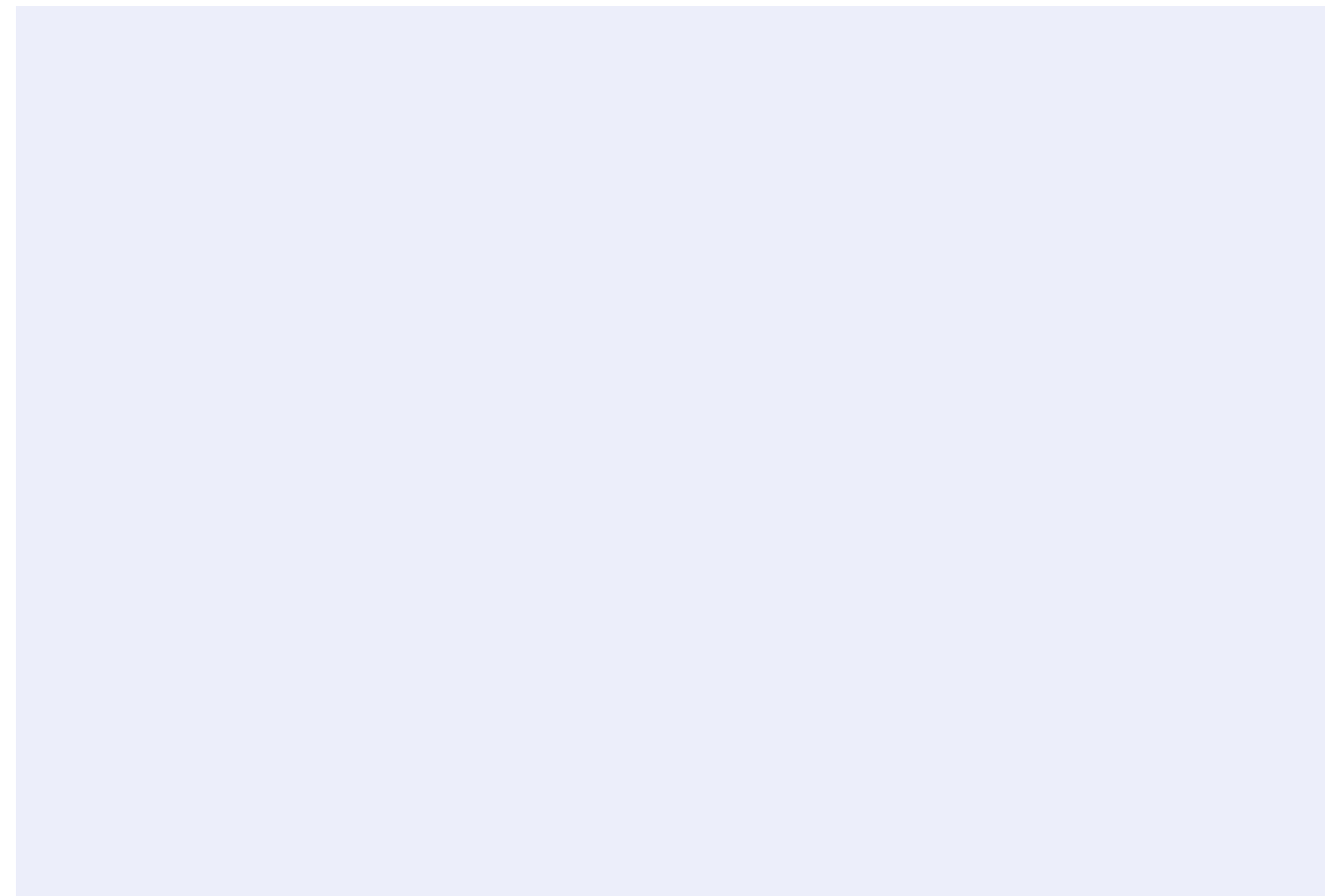
1344915

1316137



Consumer Loan Complaints

Based on Consumer Complaints



04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

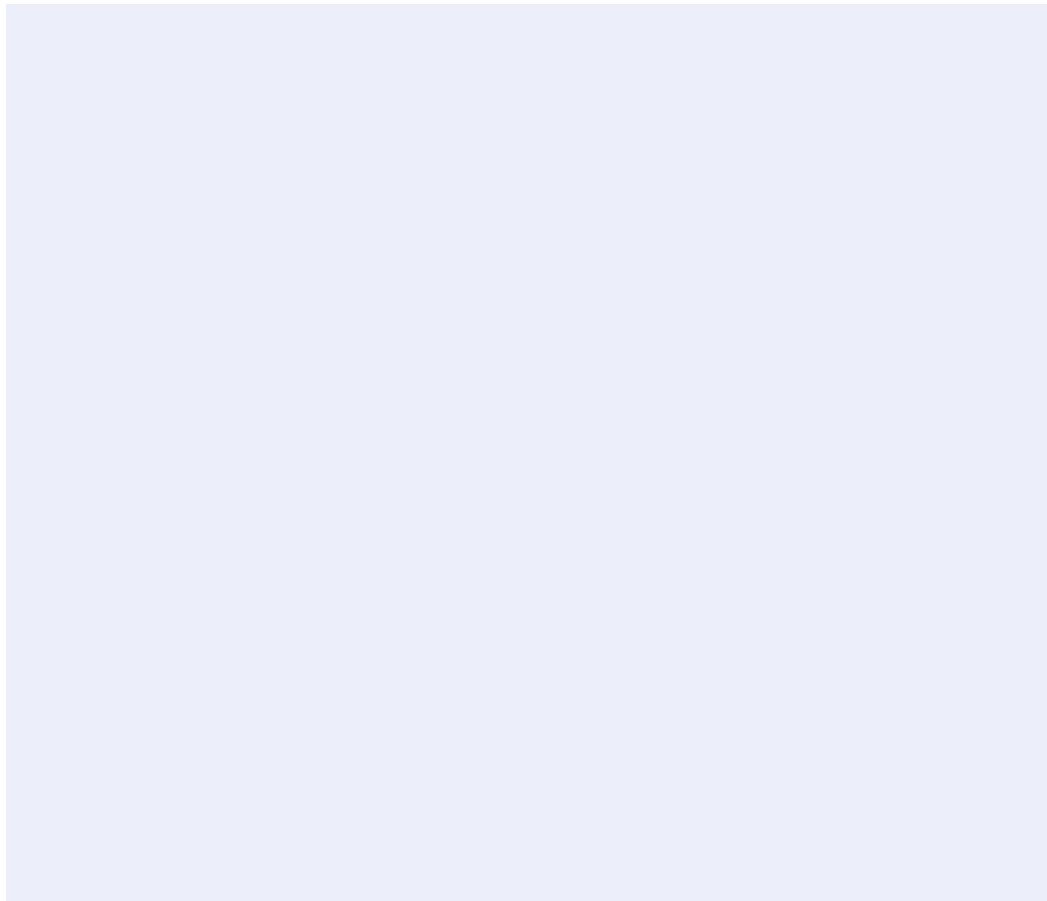
in. I went to log into my account on the XXXX to pay and my account was locked out. I, then, called Toyota Financial Services again and they told me my car was picked up for repossession the night of the XXXX. I explained my above story to the man in the " redemption department " but he said there was nothing stated on the account that I had ever called and spoken to somebody. He said the only notes reflected that they had called me repeatedly but that I never answered. Admittedly, a number called me multiple times per day everyday. Whenever I answered, it was dead air so I hung up. I do n't have time to sit on the phone for 5 minutes waiting for somebody to answer the phone when they are the XXXX who called me XXXX. Either way, XXXX times I spoke to the agents in the Financial Department, I was assured that I could get my payments in and I was never once told that my account was up for repossession. I received letters from Toyota in the mail but I did n't think to open them as I had already spoken with them on the phone and thought everything was in order. I understand that I am held to a standard to ensure I pay my due balances. However, as I stated above, I talked to their Financial Department multiple times and was told that they would accept my payments. When I went to make the payments, even before the date they told me they would accept it until, I was unable to and came to find out they repossessed my car anyways.

*I am submitting this on my boyfriends laptop. All of my account paperwork and information is at my apartment on another computer.

On XX/XX/XXXX, My vehicle was remotely disabled automatically. I did not know until XXXX XXXX morning I was on my way to go to church. My car would not start. I want to file a complaint against Credit Acceptance corporation regarding this matter. I want to be compensated for the loss that I suffered regarding this matter. I was not able to go to church nor was I able to deposit my payroll into my

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MO	64126	N/A
Credit Acceptance Corporation	FL	327XX	Consent provided

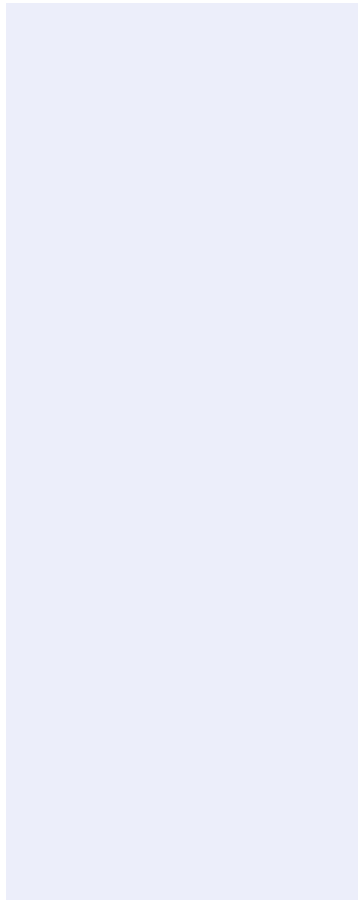
Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/20/2015	Closed with explanation	Yes	No
Web	04/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



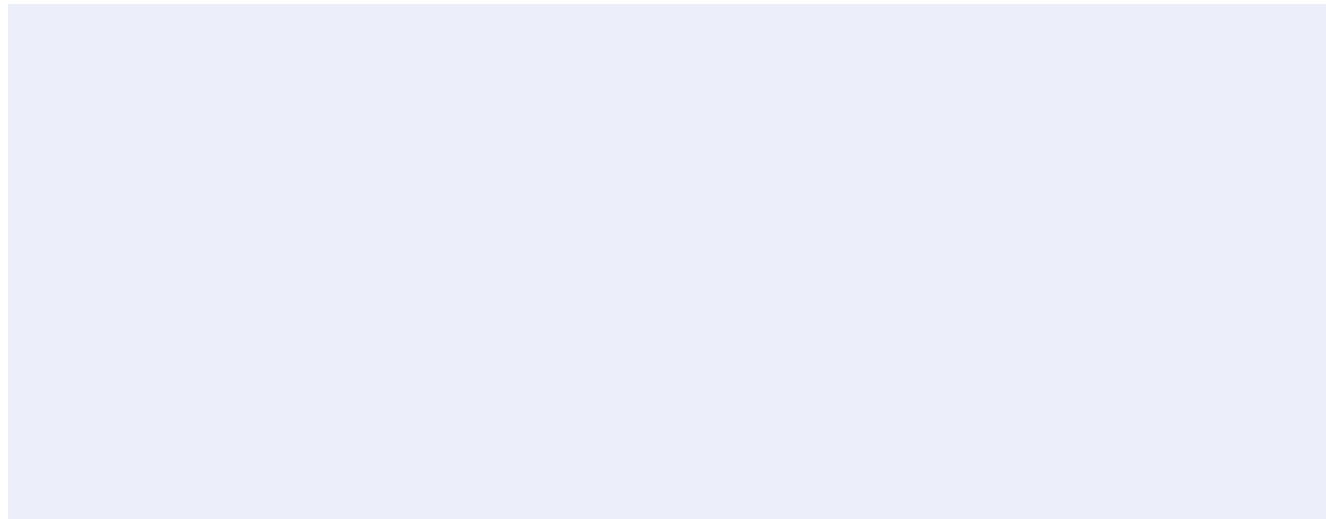
1332034



1316138

Consumer Loan Complaints

Based on Consumer Complaints



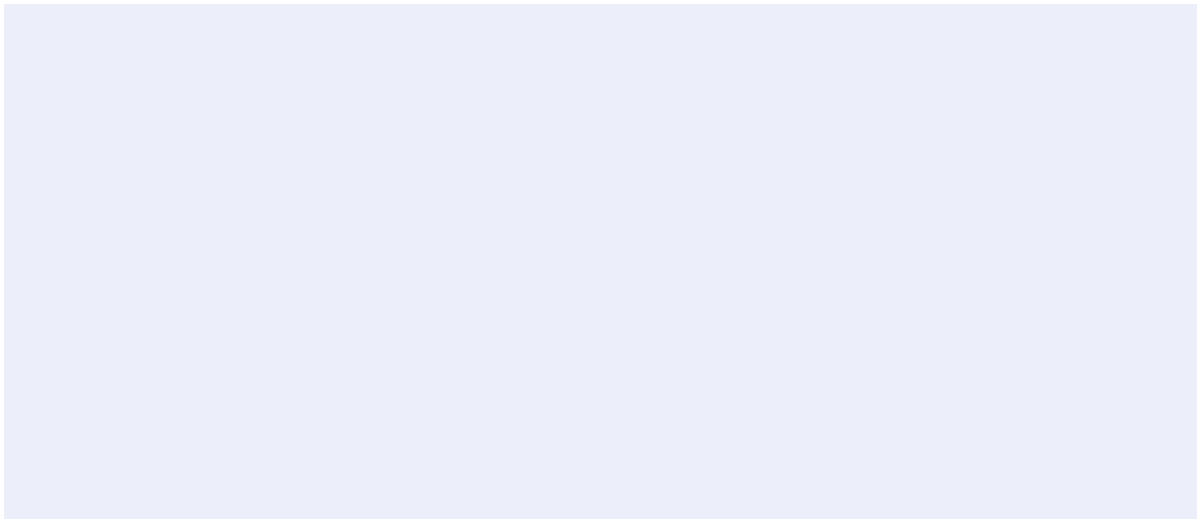
03/31/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

bank account. In addition, I was not notified in advance by Credit Acceptance. Credit Acceptance did not notify me in writing, nor by telephone, nor in person of their actions.

According to my knowledge, I set up automatic electronic payments for my car payments ever since XX/XX/XXXX. Why, they have not taken out the funds I do not know. Credit Acceptance made no contact to me regarding this matter. If there were an issue I was not informed by no one from Credit Acceptance.

Also, on a daily basis Credit Acceptance Corporation is stalking me at work continuously. I want this stalking to stop immediately. It is very annoying and it is a criminal offense. Not only that, there is no need for Credit acceptance to stalk me at my place of employment. I want this stalking activity to cease immediately if not I 'm reporting it to the local Police authorities.

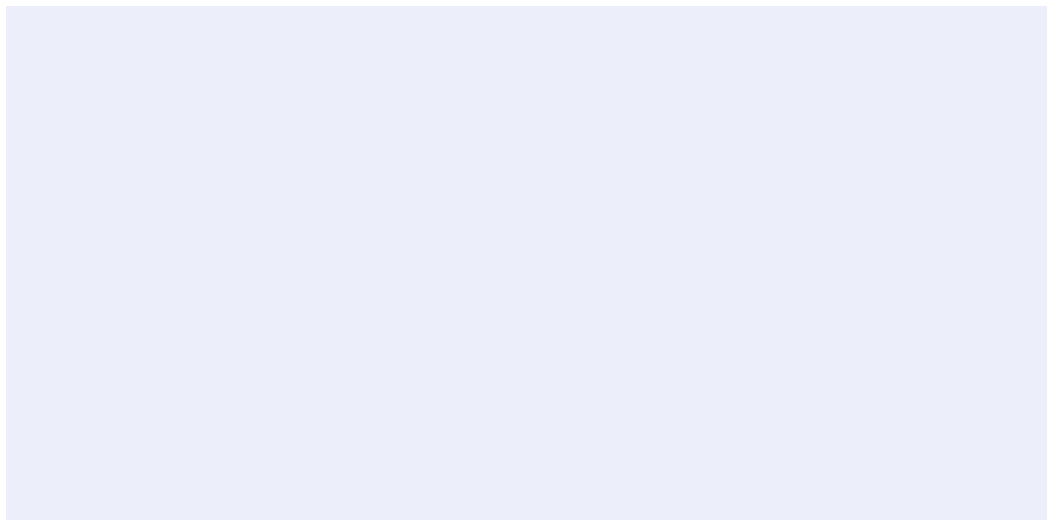
1. XX/XX/2015 (?) I cancelled autopay for XX/XX/2015 and then asked about late fee and I was told there was a 13-day grace period before late fees would be posted. Rep 's actions and info had me breathe a sigh of relief and asked to speak with his supvsr to give him a compliment.

2. XX/XX/2015 : Autopay went thru anyway. I called again rep stated that autopay had been cancelled but had not posted on their system yet so if it did not show a reversal on XXXX to call back on XX/XX/2015.

3. XX/XX/2015 : Called, explained the entire situation AGAIN and this time was told could not reversed because it would put my acct into late status (regardless of 13 day grace period). Asked for supervisor and rep was on hold too too long attempting to get a supvsr, (acc to bank policy) and she would have to end the call. I was not allowed to hold any longer.

Consumer Loan Complaints

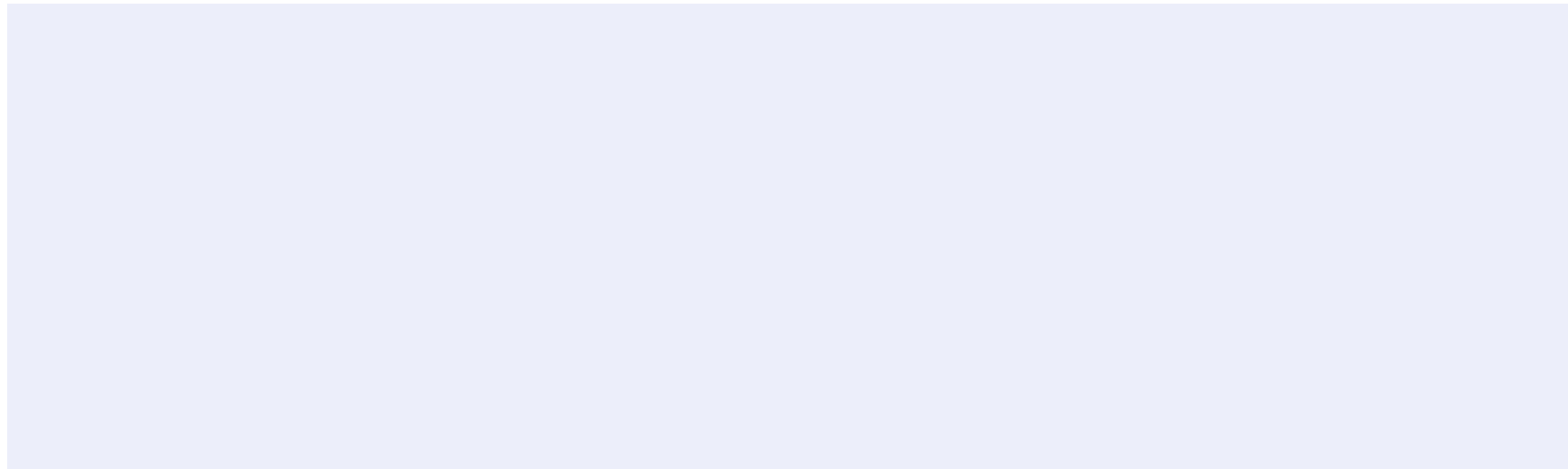
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Citibank

NV

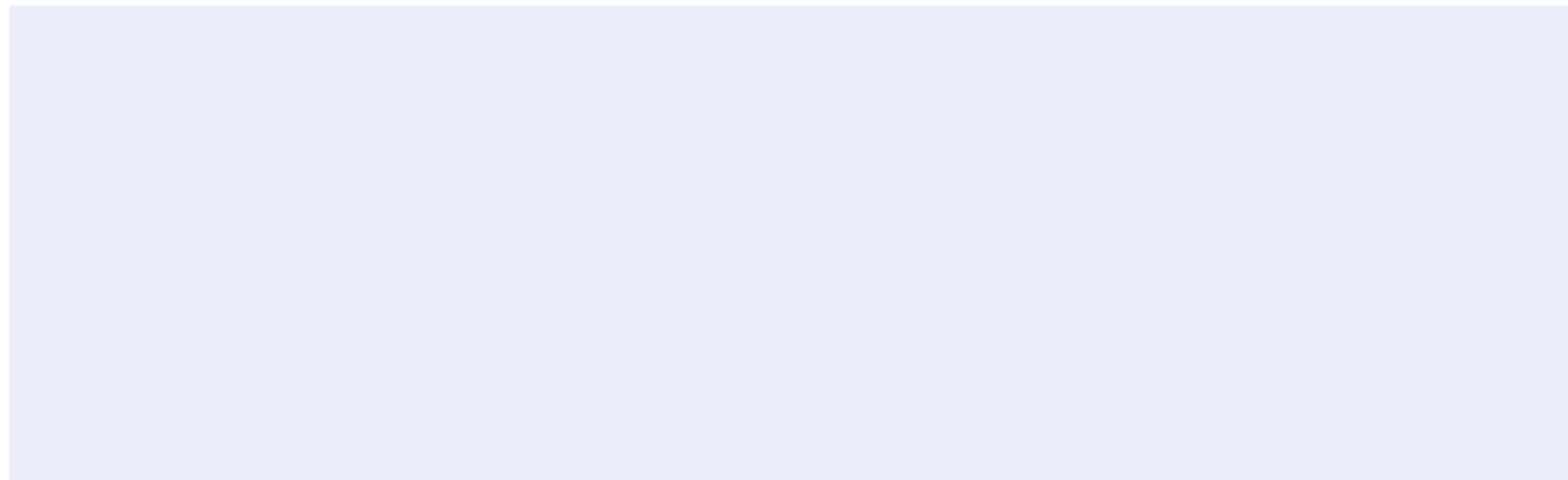
890XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/01/2015

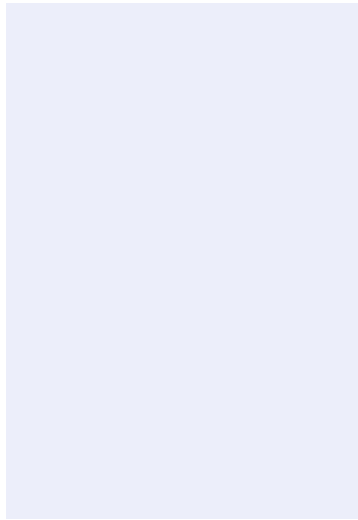
Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1308595

Consumer Loan Complaints

Based on Consumer Complaints

03/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/20/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

03/31/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

4. Called again and THIS time I was told the cancellation had to have been two business days prior to scheduled autopay for it to be effective Spoke to supervisor who told me nothing could be done. Asked for HER supvrs and was told there was no one else who could help me.

I was (am) having financial difficulties as it is, and NOW my checking acct with a different bank is overdrawn and will have to pay approximately XXXX in overdraft fees!

AND prior to this, on XX/XX/2015 (I think) I was taking care of a pymt and when asked to verify my address they had an address in a city and state where I have never been in my life. They said they made the correction but just in case I called again and they still had the wrong address. So far now, I think, my address is correct again. I am still waiting for an answer as to how and why this happened. Because of the wrong address, I did not receive a stmt and the reason I had to cancel the autopay to begin with.

My car was totalled in a XXXX in XXXX XX/XX/2014. Upon XXXX reviewing the loss, they contacted Wells Fargo Dealer Services (WFDS) to get the total estimate of my outstanding loan and they have sent WFDS a check for the same amount. This was all within the same billing period. After XXXX sent the check, WFDS came back saying that I was late in my payment and they are showing the same on my credit report. I have disputed this record and yet there was nothing done.

Hi, I fanancing a car since last year for XXXX and up less than XXXX I paid XXXX amount XX/XX/XXXX till now my account balance is XXXX I thought this is just stole people money West Lake Financial services XXXX that 's a scam bank no

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	MO	633XX		Consent provided
-----------------------	----	-------	--	------------------

KeyBank NA	OH	44106	Older American	N/A
Westlake Services, LLC	FL	330XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/31/2015	Closed with explanation	No	No
-----	------------	-------------------------	----	----

Phone	04/21/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	04/01/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1307872

1338376

1858262

Consumer Loan Complaints

Based on Consumer Complaints

03/20/2015

Consumer Loan

Vehicle loan

03/25/2015

Consumer Loan


Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

A large, empty light blue rectangular box occupies the central portion of the page, positioned below the text 'Problems when you are unable to pay'. It appears to be a placeholder for a chart or a large block of text.

Consumer Loan Complaints

Based on Consumer Complaints

stole people money West Lake Financial services XXXX that 's a scam bank no good if anyone has to finance a car do n't go with that scam bank

We were in a pet store, wanting a {\$2000.00} XXXX. We were told that we could apply for financing. We did, and they told us we were approved. I asked how much my interest rate and payment should be, and the salesman told me he was n't sure, but it should n't be much. The salesman took me around the store shopping for accessories while another store employee helped my husband load a cage into our car, and yet another salesman was assembling a pet carrier, that we also had to purchase, to place the bird in for travel. They kept us very busy. Finally after they had the cage loaded and the bird in the assembled pet carrier, they called me into the office, to " sign " the contract. The contract was on a computer, and they scrolled through telling me where to click. I never got to see and touch any paperwork to really look over it. After it was all said and done, I later found out my payment that " should n't be very much " according to XXXX salesman was {\$180.00} per month and my interest rate that " should n't be very much " according to previously mentioned salesman, was 59.99 %. I was in total shock over that interest rate and knew I could n't afford that kind of payment. I 've made calls to the store, I 've made calls to the finance company AFTER I got a bill from them. I go to their website, and there 's not even a way to review my contract terms. I can not get any help at all. I 've shared their website with a few people and I 've asked people about the interest rate, and everyone thinks the website is bogus and the interest rate is illegal. I need help figuring all of this out. I am very upset with the pet store for how they handled everything, and they wo n't take the bird back. It has been 3 months now, but I was willing to return the bird as soon as I realized all of this. Here is a link to their website : XXXXThe pet store is XXXX in

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	AR	72223	Consent not provided
Universal Account Servicing, LLC	AR	728XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

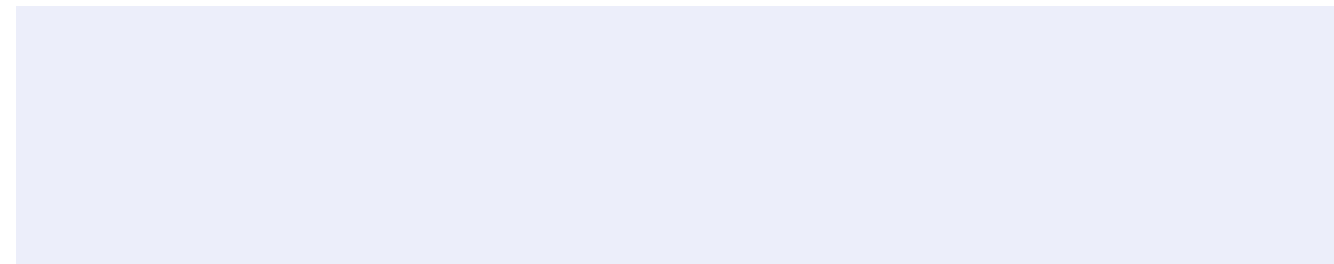
1293684

1301320



Consumer Loan Complaints

Based on Consumer Complaints



04/06/2015

Consumer Loan

Vehicle loan



04/06/2015

Consumer Loan

Installment loan

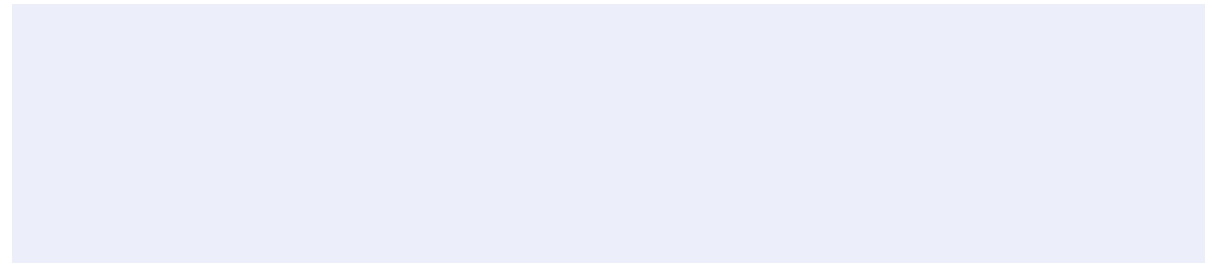
04/06/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX , Kansas and the finance company is XXXX. When I went to the XXXX to try to submit a complaint, I put in XXXX of the addresses on the statement sent to me by the finance company and it was n't a legitimate address. I reentered it thinking I 'd made a mistake, and I still got an error. So, I used the other address on the statement, and it did take that. The address that I am supposed to submit payment to, is the one that I kept getting an error on.

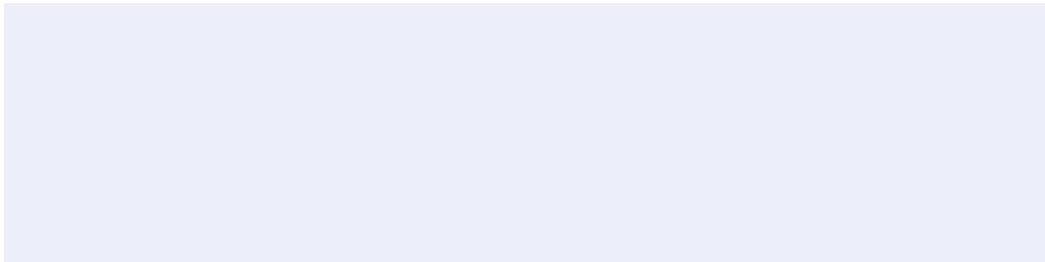
I did not know of predatory lending and was given a loan even though my income was not enough to cover the monthly payments and sustain daily living expenses. I have paid {\$400.00} a month for 2 years and still owe the same amount in which I purchased the car for. I was also asked to pay a {\$2000.00} down payment and it was not applied to car.

We took out a loan, that was advertised as no interest loan from GE Capital, now XXXX Bank. We set up the loan to be paid within the time frame they provided for no interest. In the middle of our loan term, my wife noticed that they had automatically adjusted the amount we were paying, lowering it. My wife changed the monthly payment amount back to our original monthly payment amount. In XXXX we had {\$180.00} remaining balance. The next month we were hit with a {\$2100.00} interest charge, because our promotional period had ended. We never missed a payment, and the only reason the 3 year promotional period ended was because they changed our payment amount, and it took us 2 months to notice, and change our payment amount back to our original amount. I believe that this company purposely, and deceptively changed our payment amount in order to ensure that the promotional period would end prior to us paying off the loan.

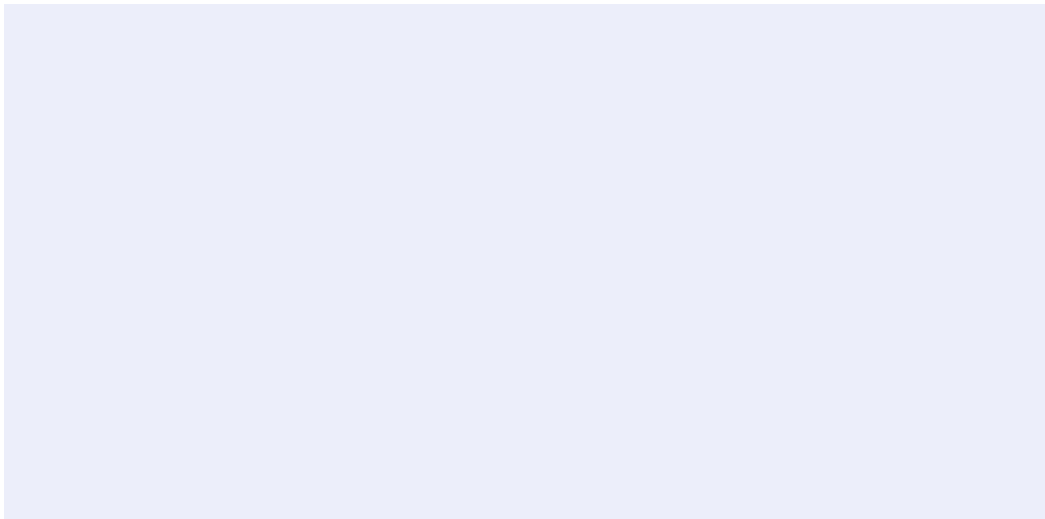
This company have put a duplicate accounts on my credit report. XXXX account (account ending in XXXX) does not belong to me they are reporting more than 120 days late. I open my account (account ending in XXXX) in XXXX 2015 XXXX payment was n't due till XXXX XXXX 2015 so how can I be 120 days late. I have

Consumer Loan Complaints

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding



Company chooses not to provide a public response

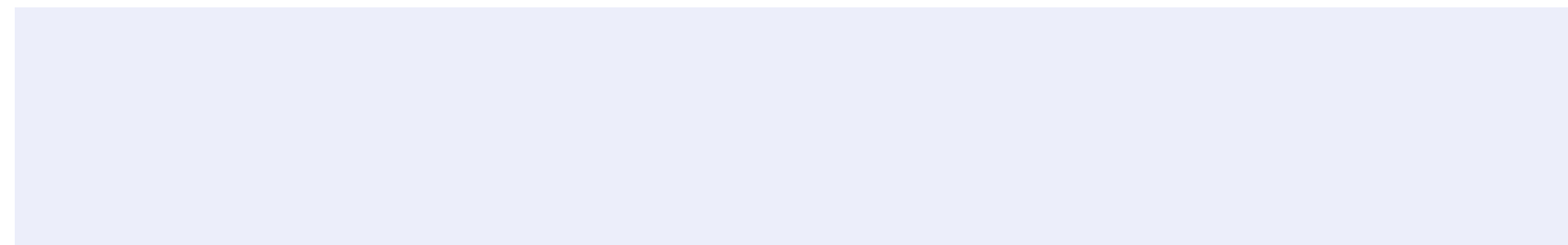
Consumer Loan Complaints

Based on Consumer Complaints

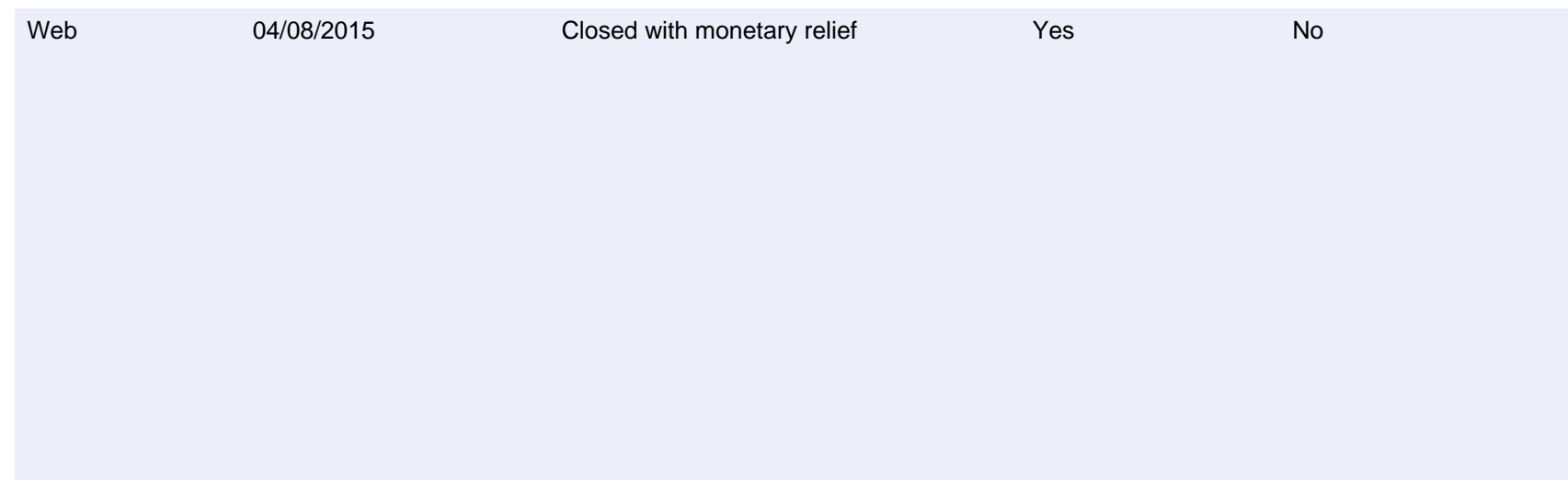
Farrell Holdings, LLC	NV	890XX	Consent provided
Synchrony Financial	CA	961XX	Consent provided
Lendmark Financial Services, LLC	GA	300XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web	04/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

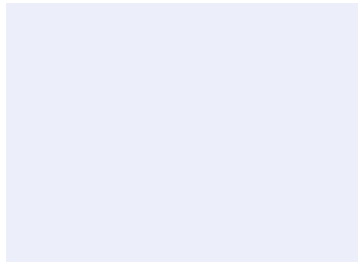


Web	04/08/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

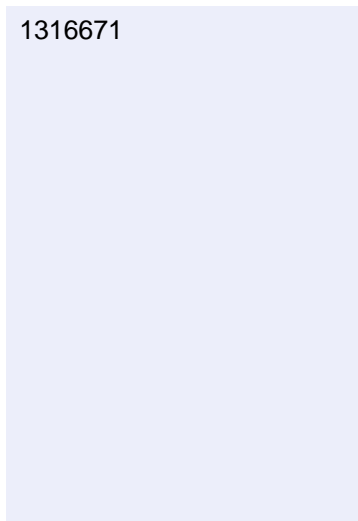
Web	04/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1316667



1316671

1316675

Consumer Loan Complaints

Based on Consumer Complaints

04/20/2015	Consumer Loan	Vehicle loan
03/20/2015	Consumer Loan	Vehicle loan
04/23/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

never been late nor miss a payment with this company. I talk to the manager (XXXX) at the XXXX Ga. location which she admitted that she was the XXXX made the mistake and that she will fix it but have nothing been done yet... I have made dispute with all XXXX credit report agency cause I am a member with all XXXX but nothing have been done yet. This have made my score drop more than XXXX points and I am in the process of trying to get my house and car refinance for a better rate.

We, my wife XXXX and I, entered into an agreement with XXXX (XXXX) for points on a timeshare in Tennessee on XX/XX/XXXX. As part of the agreement we made application for a loan through PayPal Credit (PPC) for approximately {\$5000.00}. On XX/XX/XXXX We signed a form provided by XXXX that indicated we were approved (attachment # XXXX) After reviewing the documents at home we decided that we had been victimized by XXXX and pursued legal action to cancel the agreement (attachment # XXXX Summary Statement). On XX/XX/XXXX we received a letter from PPC dated XX/XX/XXXX informing us that our credit request had been denied due to their standards for approval (attachment # XXXX). We assumed the agreement with XXXX was nullified and we would be contacted by them to renegotiate or terminated the agreement.

In XX/XX/XXXX we instead received a statement from PPC indicating we had an account and we were subject to pay the amount authorized (attachment # XXXX PPC Statement).

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	OH	45206		N/A
Wells Fargo & Company	TX	76022		Consent not provided
Nissan Motor Acceptance Corporation	FL	34953		Consent not provided
PayPal Holdings, Inc.	FL	338XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/22/2015	Closed with explanation	Yes	No
Web	03/26/2015	Closed with explanation	Yes	No
Web	04/23/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1338329

1294291

1344740

1331106

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

PPC Statement).

We communicated with PPC to tell them we had initiated legal action to terminate the agreement with XXXX and felt the amount charged to us was therefore invalid. We asked them to investigate the process for the granting of credit attachment # XXXX request for review).

They denied our request and stated via mail that we were expected to honor our agreement with PPC (attachment # XXXX PPC Response to request for review).

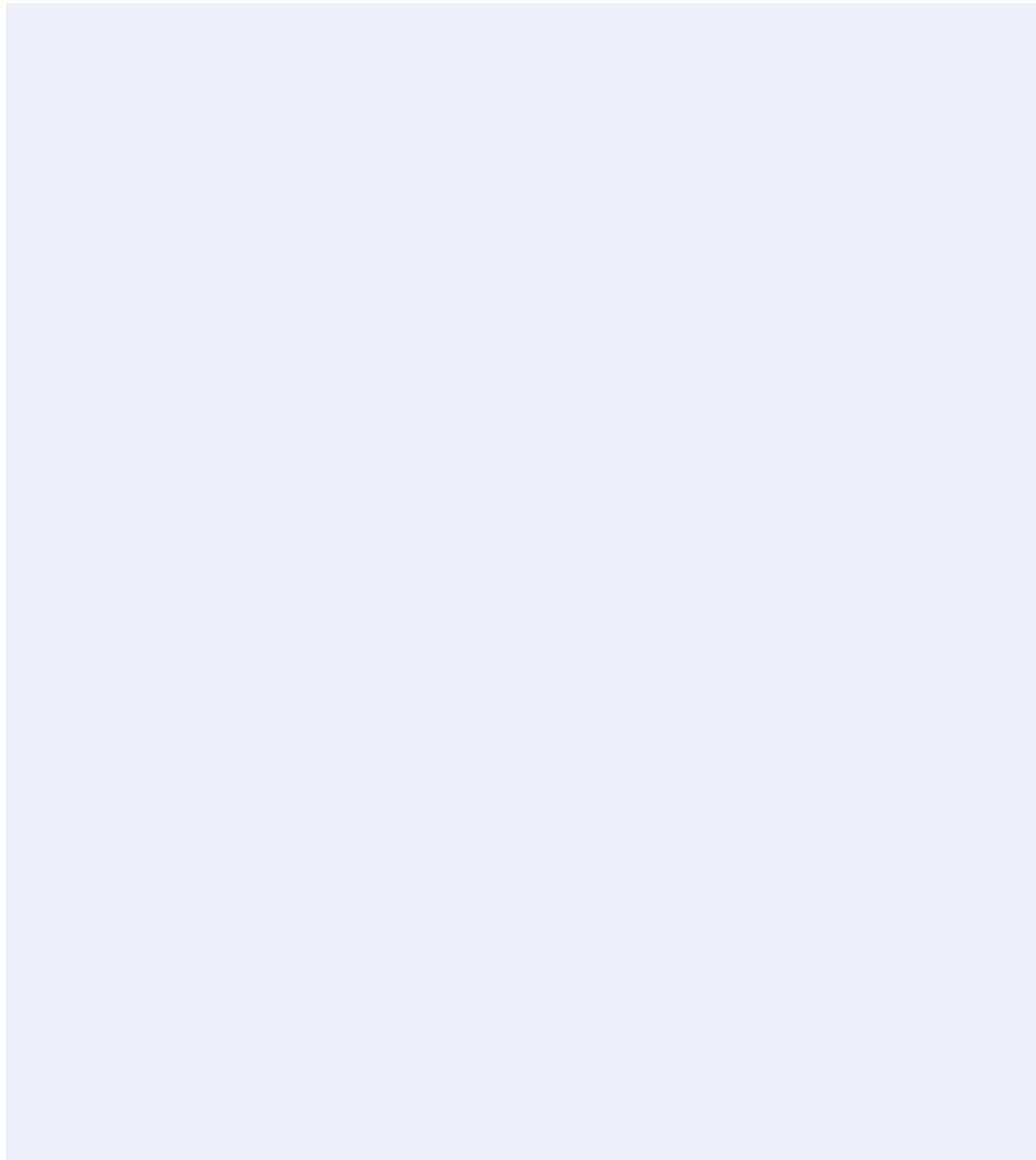
My contention, as it pertains to PPC, is that we were denied credit based on their established terms. Denial of the credit worked to our advantage because the terms established by XXXX were not consumer friendly (please refer to attachment # XXXX Summary Statement). However, PPC entered into a complicit agreement with XXXX to override their own standards and extended the credit after it was denied. I consider that an act of collusion.

Furthermore, XXXX gave me the false impression that credit had been approved by PPC on XX/XX/XXXX when in fact it was denied on XX/XX/XXXX following the submission of the application to PPC by XXXX on our behalf. I consider that predatory loan practices.

Following legal advice we will honor our signed commitment to PPC for the amount charged against our credit. However, we consider this debt to be the product of acts of collusion between XXXX and PPC and predatory loan practices by these same named merchants.

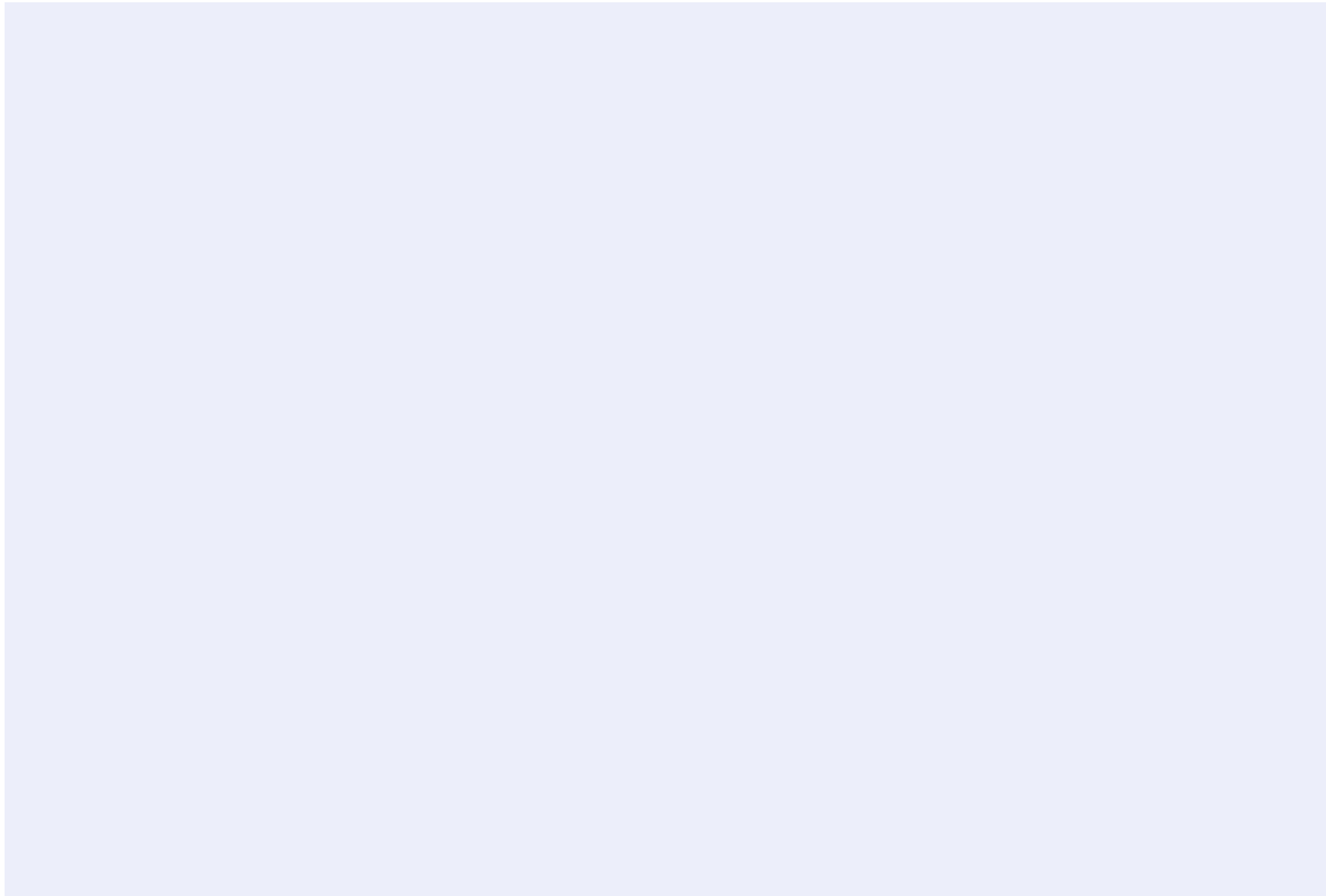
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



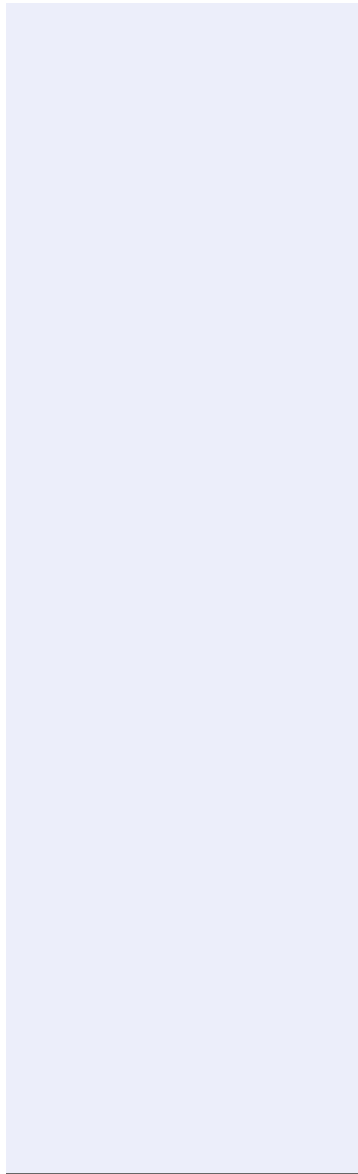
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015

Consumer Loan

Vehicle loan

04/23/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

At this stage in the matter before you we not contemplating the pursuit of additional punitive damages nor reimbursement for legal fees incurred. We are only requesting non-punitive relief from this obligation against our credit.

I have purchased a 2009 XXXX in XXXX 2011 for XXXX financed it with Santander Consumer. Since paying on this car I have paid XXXX dollars and still XXXX, XXXX they are continually adding late fees, as well as a XXXX fee for every time you make a payment on-line. They have put close to nothing towards the principle of this car, it has al gone to Interest. I feel this is a predatory lender, this car should be down to at least half of that XXXX with all of the payments I have made to this point. they continue to add fees and take the full payment and put towards interest.

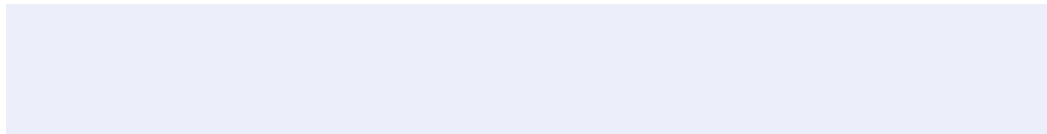
I obtained an automobile loan from USAA. During the telephone conversation to apply for the loan I was offered an extended vehicle protection plan which I purchased with non-loan funds held in a DDA account at USAA. The funds for the EVP were deducted from my DDA account on XXXX/XXXX/2015 the day I picked up the car. I had changed from one dealership to another, and from one car model to another and as such I called USAA to notify them of the new information and seek a new price on the EVP as I selected a different model vehicle than I had described during my first telephone call to obtain the loan.

The EVP proved unacceptable for many reasons and I rejected it for a refund during the preview period during which the customer may review the documents.

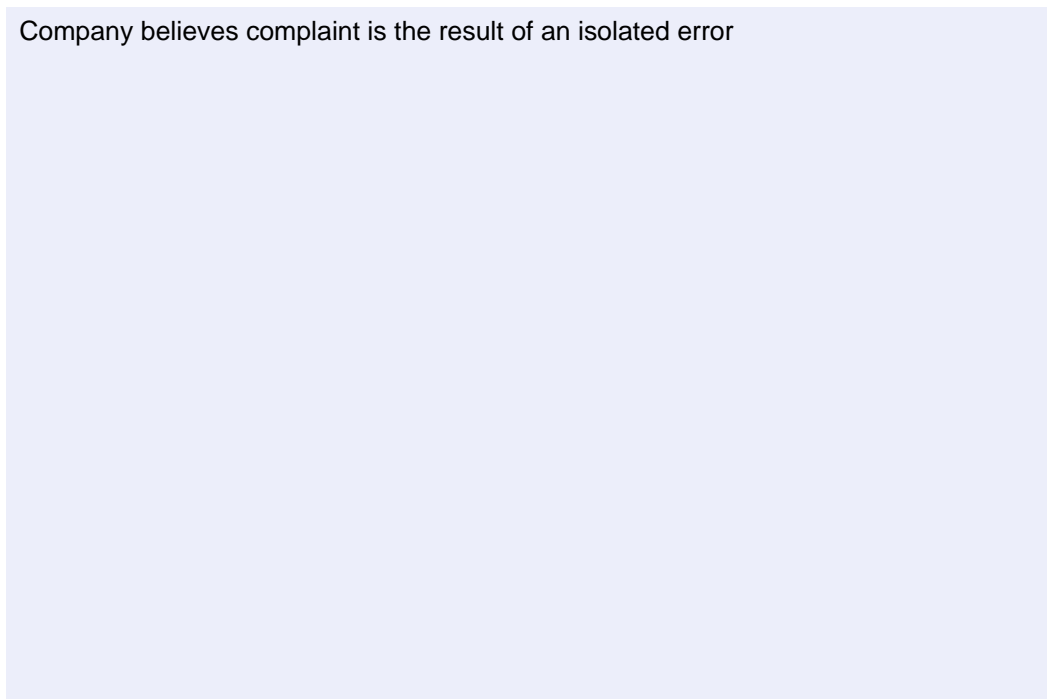
The vehicle loan was established using a check-like form presented to the vehicle dealer. The bank accepted the form from the dealer and funded the loan. The bank added as second (with a different policy number) EVP to the loan principal and obtained state doc stamps for the entire proceeds of the loan including this

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint is the result of an isolated error

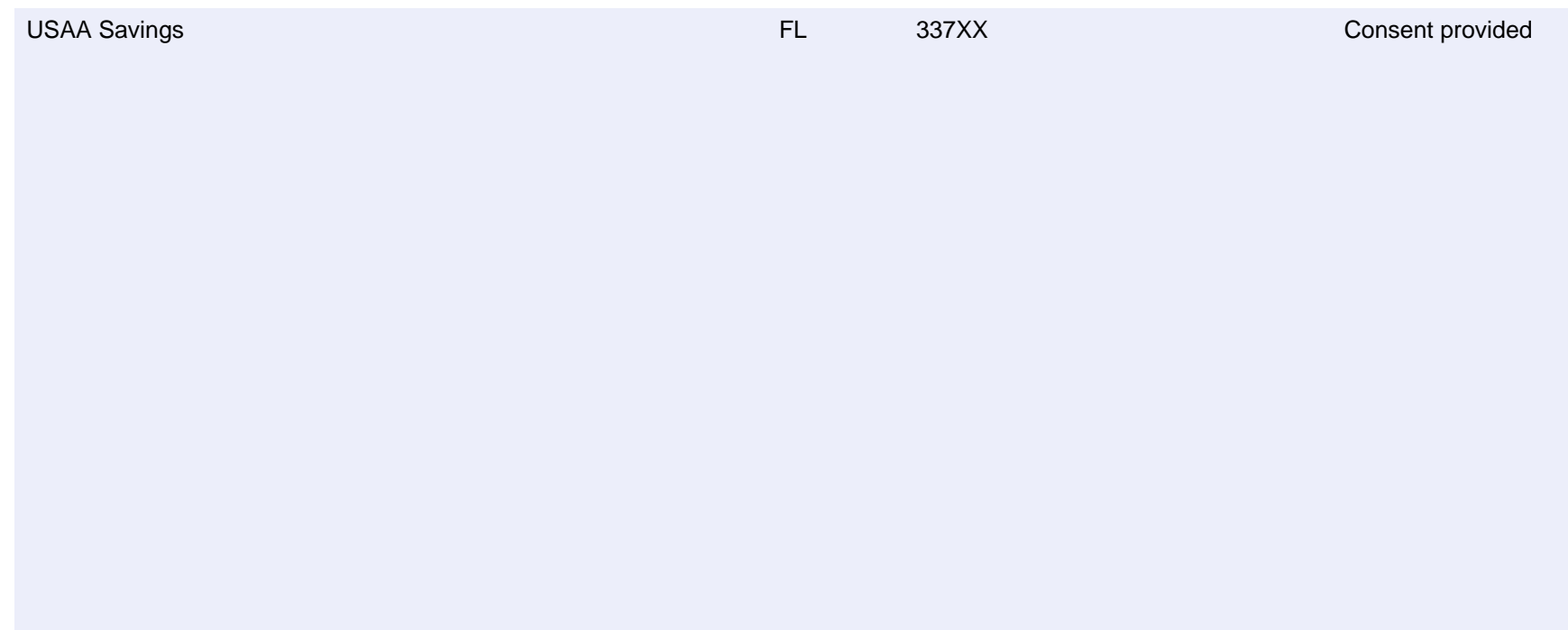


Consumer Loan Complaints

Based on Consumer Complaints



Santander Consumer USA Holdings Inc	PA	165XX	Consent provided
-------------------------------------	----	-------	------------------



USAA Savings	FL	337XX	Consent provided
--------------	----	-------	------------------

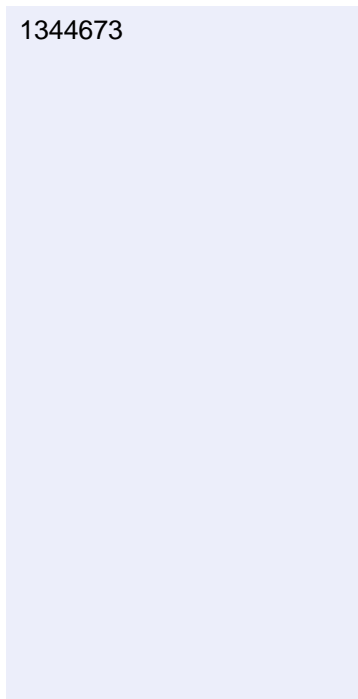
Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints



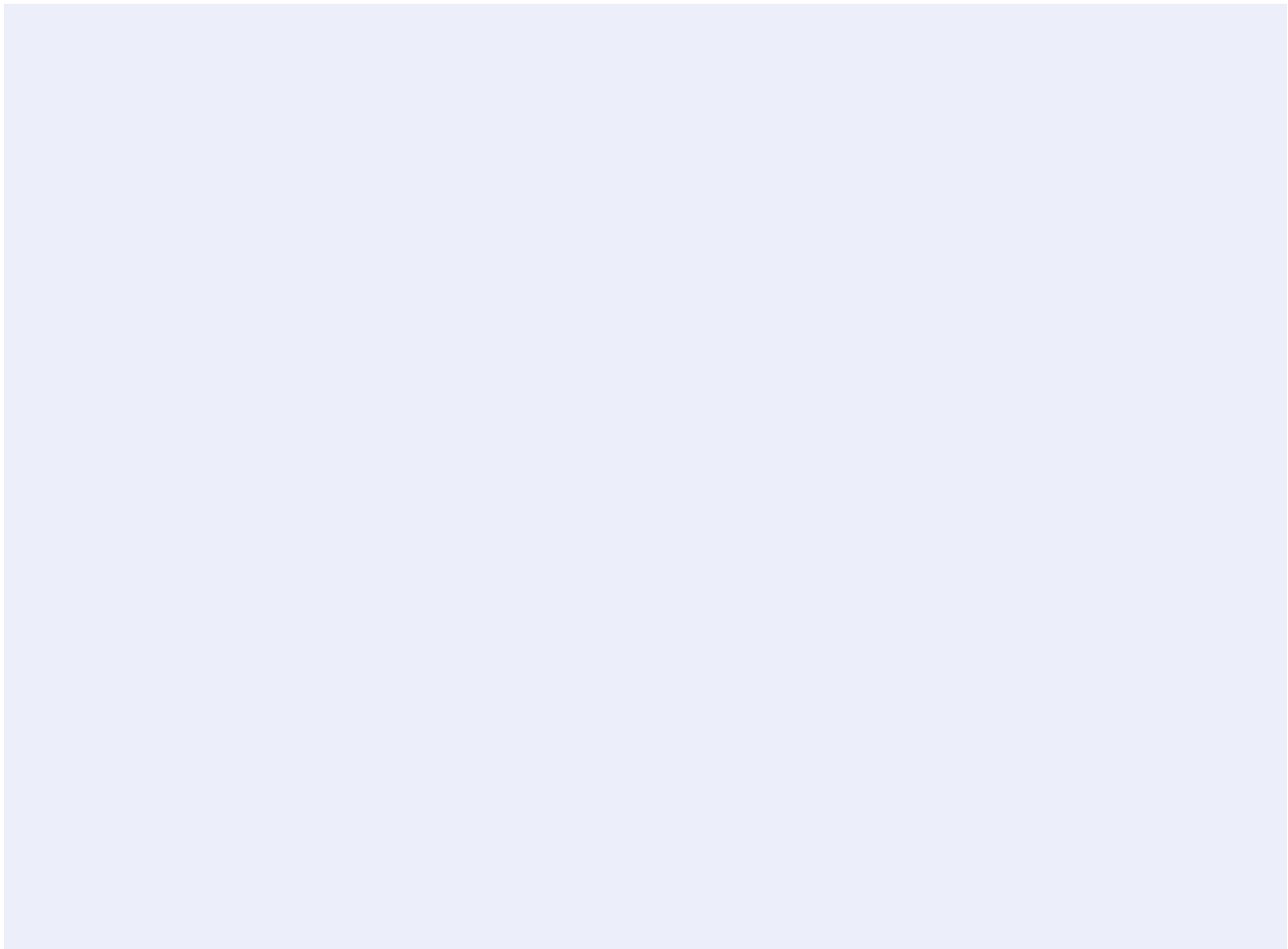
1331981



1344673

Consumer Loan Complaints

Based on Consumer Complaints

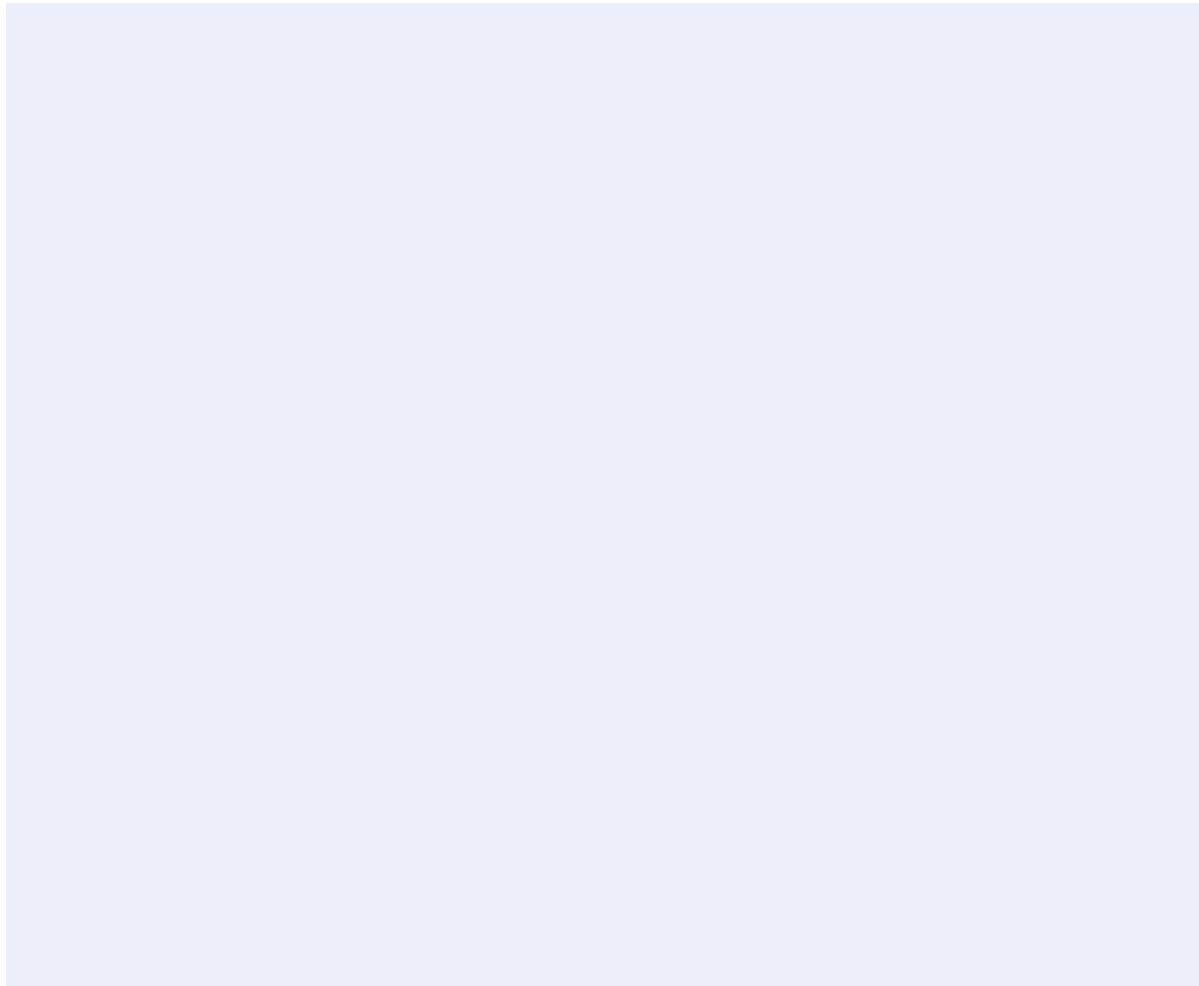


03/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

unwanted second EVP.

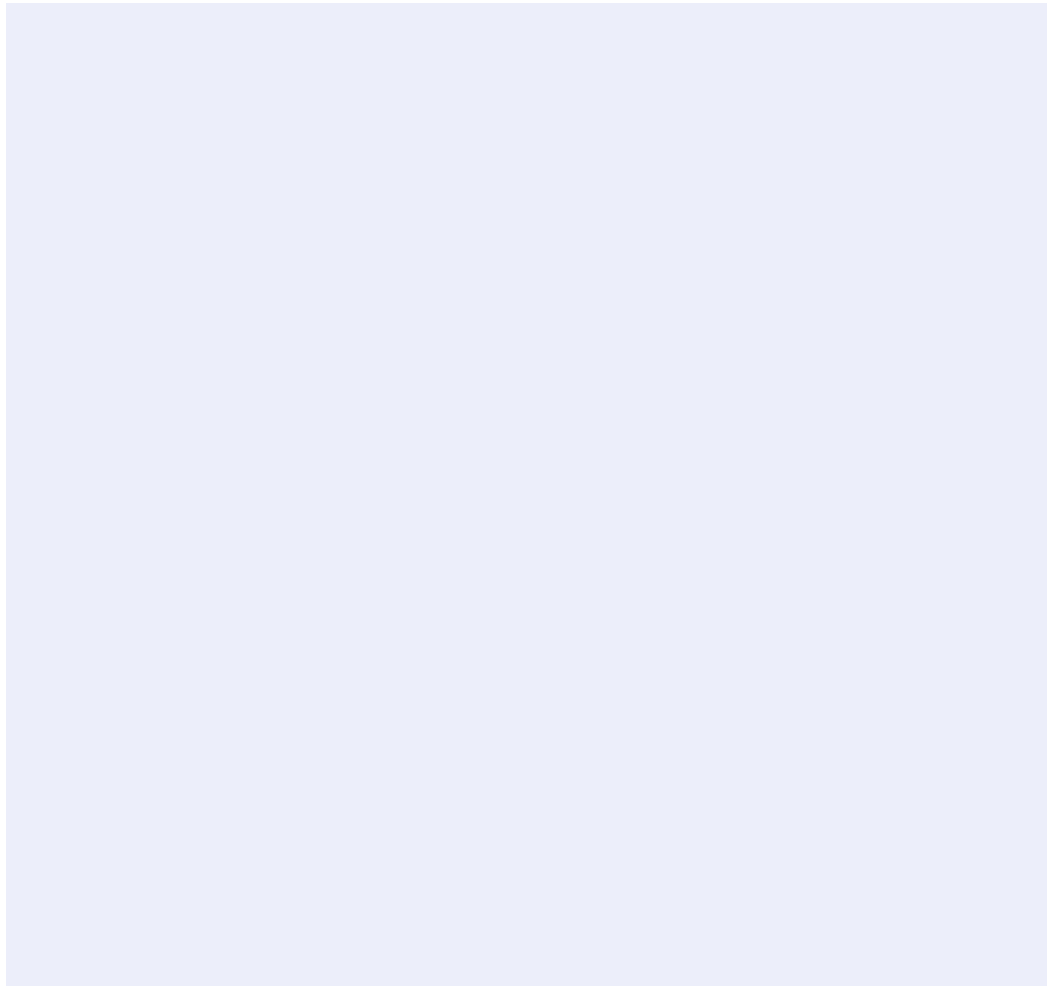
Telephone conversations with USAA have proved fruitless. I have asked them to remove the second EVP they added (they may contact the vendor of the EVP to rectify their error), correct the loan amount and correct the doc stamps. They have failed to do so putting the onus on my to reach out to the vendor of the XXXX EVP and cancel it on their behalf. This would leave the doc stamp difference unresolved.

USAA as an agent for the EVP has made misrepresentations to induce me to purchase the EVP. USAA failed to assist in obtaining a refund for the initial EVP. As it was purchased based on the EVP 's agent 's (USAA) incorrect plan description I felt it incumbent on USAA bank to assist in recouping the funds debited from my account at USAA.

USAA improperly and without authorization added an unwanted product to a consumer loan in violation of the law. When notified USAA took no timely or definitive steps to remedy their error. Rather they insist the customer untangle the mess they have made. The number of errors, misrepresentations and the stonewalling by USAA customer service lead me to hold the opinion that this is not simple errors but a pattern of incompetence, a breach of fiduciary duty, and perhaps even fraud and I encourage the CPFB to investigate and take enforcement action.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	AL	35114	Consent not provided
TD Bank US Holding Company	NY	12594	Consent not provided

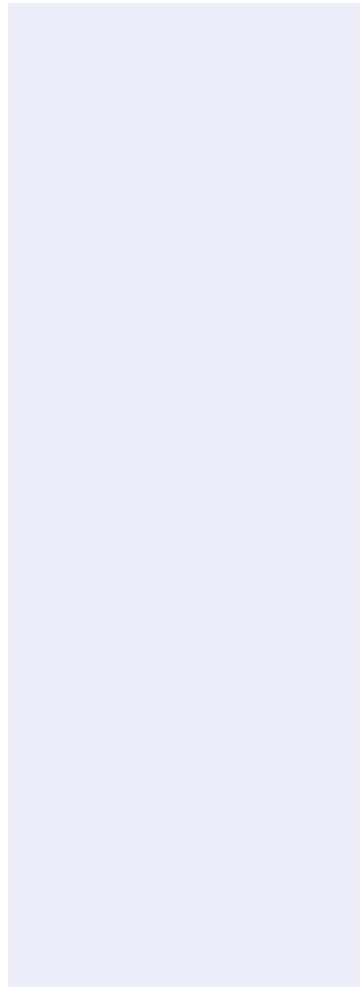
Consumer Loan Complaints

Based on Consumer Complaints

Web	03/26/2015	Closed with explanation	Yes	Yes
Web	03/31/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1301991



1308689

Consumer Loan Complaints

Based on Consumer Complaints

04/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/20/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/24/2015	Consumer Loan	Title loan
------------	---------------	------------

04/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Lender repossessed or sold the vehicle

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

since XXXX/XXXX/15 I have received XXXX phone calls from XXXX Barkley Bank regarding a bill I owe for {\$200.00}. I am XXXX years old so I have hard time hearing so my daughter talked to these people several times asking for a bill. To date I have never received XXXX or a past due notice, just these harassing phone calls.

I paid cash for a vehicle in 2013. There was a balance due when I left the dealership and was given x amount of days to pay the remainder off. I thought I had but there must have been a {\$100.00} balance that was 2 weeks late. NOW I have this on my credit report and they REFUSE to help in any way.

I financed a vehicle through Crysler Capital and XXXX. When I financed the vehicle I went thru hard time and in my first location i could n't find car I need it was so so but the finance percentage was 12 % when my first vehicle was financed with 1.9 %!!!

So I changed my mind because vehicle did n't match my requirements, and I went to another place where I found what I need, my offered Percentage there was higher 18 %!!! I asked if I can pay off right away, they told me yes. That what happened.

Crysler Capital sent me Thank you for financing your bla bla and then I got a Title (Clean Title) No lien from XXXX in MD. Unfortunately I am not sharing any of my documents to prevent further fraud that I 'm currently involved in.

After that XXXX and XXXX left an white envelope with hand written on front XXXX XXXX Personal & Confidential. There was a collection letter on plain paper without letterhead. I put a title in mail (certified). They got it and disregard all further

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Barclays PLC	GA	302XX	Older American	Consent provided
--------------	----	-------	----------------	------------------

Capital One	TX	750XX		Consent provided
-------------	----	-------	--	------------------

JPMorgan Chase & Co.	MI	48302		N/A
Check into Cash, Inc.	KS	677XX		Other
Set Financial Corporation	SC	297XX		Other
Santander Consumer USA Holdings Inc	MD	208XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	04/21/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Web	04/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1316745

1337995

1336590

1345269

1345270

1345152

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

action as sole and only owner of the vehicle.

They started to call me annoying phone calls, then somebody scratched my car rear bumper on parking lot, my breaks were crying, my electronics were crazy, its ice on the road when its warm, then oil change, scratch of rear right tire rim, nail in rear right tire, rear sensors were signaling when nobody is in the back, my XXXX made weird sound, loud sound ... i complaint to Regional Office that may be car has defect. They opened case for me but I never showed up for diagnostics because all stopped when I started to complaint everywhere!!!

One day I did n't find my car on the private parking lot, it was towed ... I called to Police they told that vehicle was reposessed and it is civil not criminal and they cant help me. The XXXX XXXX towed the vehicle too far XXXX hr by car to get there.

XXXX in XXXX.

I called to Crysler Capital asked them if they are okay that they prosessed payment and later lost it and nobody knows how it all happened?!

I contacted them with question if they have sick people?! No answerShow payment and that 's alll would stop if I would n't have title and thank you letter in my hands, please obtain those from MVA in MD.

During all that time i went thru harassment, assault, even termination of employment to hire me with compensation of XXXX annuAlly.

Right now Human Resourse coming to me from Crysler Capital or XXXX XXXX ...

They are trying to terminate my employment at the place where I work with different kind of complaints on me, or affecting my health with stressing me out, what I am not suppose to go thru because of XXXX and restriction of health issue.

Based on all what I got so far I would n't even consider employment with organizations who does n't have financial security and may loss your payment or somebody can steal money from XXXX places. it means that its security is weak,

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/24/2015 Consumer Loan Pawn loan

04/20/2015 Consumer Loan Vehicle loan

04/15/2015 Consumer Loan Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Payment to acct not credited

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

very weak ... I will not go to work in any financial organization with poor undeveloped security. i believe that REPUTATION of these XXXX financial organization as there PERFORMANCE is very LOW and will not seek employment based on my skills, knowledge and background for poor compensation.

What you would do if you were me?!

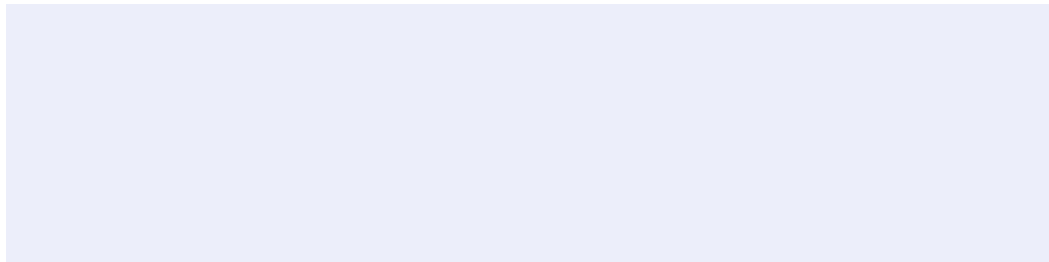
I must give up on my preferences and moved to XXXX Brand CAR. I have a picture on my phone, I wish you can see it.

Refinanced my vehicle with Carfinance.com, went to make a payment and realized that they do not offer an option to use your checking account with incurring any additional fees. When I called in to pay, they wanted to charge me {\$10.00} pay-by-phone fee. The only option I have is to mail my payment in, and that doe not guarantees me that they will post my payment on time, which may cause addition late fees.

Santander Consumer keeps calling me at work. I have informed them over a year ago to note the account that my employer prohibits these calls and I could lose my job if they keep this up. I have also informed them that unfortunately I can not keep the vehicle due to XXXX wage garnishments. XXXX from the federal government for student loans and XXXX from the state of California for back taxes. I have asked them If I can return the vehicle for a voluntary repossession. They are not listening to me and keep asking for payment, they said they will not come get the vehicle. They have called me XXXX times at work in the past few months with the last call one day during the week of XXXX XXXX 2015. I am tired of asking them where I can drop off the vehicle and they really need to stop calling me at work. My boss is already difficult and he is not happy about these calls. These people know what they are doing and this harassment is not warranted. I want to press

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Sun Loan Company	TN	37086	Servicemember	Consent not provided
CarFinance Capital LLC	FL	330XX		Consent provided
Santander Consumer USA Holdings Inc	CA	946XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/28/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/15/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1345290

1338484

1331213

Consumer Loan Complaints

Based on Consumer Complaints

04/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

any charges that are available to me. I am sorry I defaulted on the loan it was not my intention. I barely have the money to live on and they are stressing me unnecessarily.

Auto finance company towed my car and repossessed it saying I was late on payments. I proved my payments. I called to get my car out of repo yard and finance company would n't release it. They confirm my payments are up to date but still wo n't release my car. I called their supervisor who said by error they auctioned my car. The following day finance company stated they had my car at towing yard and would release it in 24 hours. Two weeks later, I do not know where my car is and I am current and can prove it on my payments. Total negligence. I ca n't get to work and I am out money for a car I paid for that this company possesses. I have documented over XXXX calls to this company to try to find my car. Each representative told me a different stories.

i was incarcerated when this account was open this fraud representative claimed i forged a police report through XXXX police that was filed and XXXX police, you can confirm that both identity theft police reports where not forged and are accurate, i was in federal custody when this account was opened and there failing to remove these accounts, by bureau of prison inmate number as XXXX and i was incarcerated from XXXX/XXXX/2010 for XXXX months and they can confirm this online and are refusing to do so, they can confirm this info through XXXX and wont do so and say they verified this account as mind and its NOT mind. I was at FCC XXXX XXXX at the time this account was opened no way i could have opened this account and you being the government can confirm both police reports in both cities and can easily verify where i was when this account was opened under my name, there violation my rights under the FCRA and FCBA

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC

CA

925XX

Consent provided

BMW Financial Services

CA

92647

N/A

BMW Financial Services

OH

441XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	04/17/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1345305

1331259

1331947

Consumer Loan Complaints

Based on Consumer Complaints

04/15/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Vehicle loan
04/24/2015	Consumer Loan	Vehicle loan
04/24/2015	Consumer Loan	Vehicle lease
04/24/2015	Consumer Loan	Vehicle loan
04/24/2015	Consumer Loan	Installment loan
03/20/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Vehicle loan
04/20/2015	Consumer Loan	Vehicle loan
05/10/2016	Consumer Loan	Vehicle loan
04/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

This Company is reporting TO XXXX as Derogatory and is actually paid.

I leased a car for 3 years and the lease is coming soon to an end. At the end of the lease i have the option to return the vehicle or buy it. The lease agreement stipulates that : " PURCHASE OPTION AT END OF LEASE TERM. You have the option to purchase the vehicle at the end of the lease term for {\$12000.00} and a purchase option fee of {\$350.00}. " South East Toyota Finance, the leasing company is asking me for {\$13000.00}, motivating that the difference of {\$1100.00} are " taxes and fees " ! I would like to know what my right XXXX are!

I had a repossession back in early XX/XX/XXXX with a balance of 2100.00. I purchased a vehicle for my sons father and he did n't pay when we split. In XX/XX/XXXX, I disputed the debt after 7 years and the repo was taken off my credit report. Today I received a letter insisting I pay the debt. There are Barr laws in NC. I have n't heard from this debtor in years since I had the debt removed from my credit. It 's been 10 years.

In XX/XX/XXXX I purchased a vehicle from XXXX XXXX, in XXXX Florida. The vehicle was financed through Citi Financial. XXXX years later in XX/XX/XXXX I

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Prestige Financial Services, Inc.	OH	45320		N/A
Nissan Motor Acceptance Corporation	CT	064XX		Consent provided
Synergetic Communication Inc	NJ	07024		Consent not provided
World Omni Financial Corp.	FL	330XX		Consent provided
TD Bank US Holding Company	MA	01452		Consent not provided
BB&T Financial	MA	01452	Servicemember	Consent not provided
VW Credit, Inc	FL	33990		N/A
Santander Consumer USA Holdings Inc	CT	064XX		Other
Synergetic Communication Inc	NC	280XX		Consent provided
JPMorgan Chase & Co.	IL	622XX		
Citibank	FL	327XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/17/2015	Closed with explanation	Yes	No
Web	04/06/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with explanation	Yes	Yes
Web	04/29/2015	Closed with explanation	Yes	No
Phone	03/23/2015	Closed with monetary relief	Yes	Yes
Web	04/06/2015	Closed with explanation	Yes	No
Web	04/23/2015	Closed with explanation	Yes	No
Web	05/10/2016	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1331288

1316427

1345362

1345372

1345380

1345381

1293913

1316514

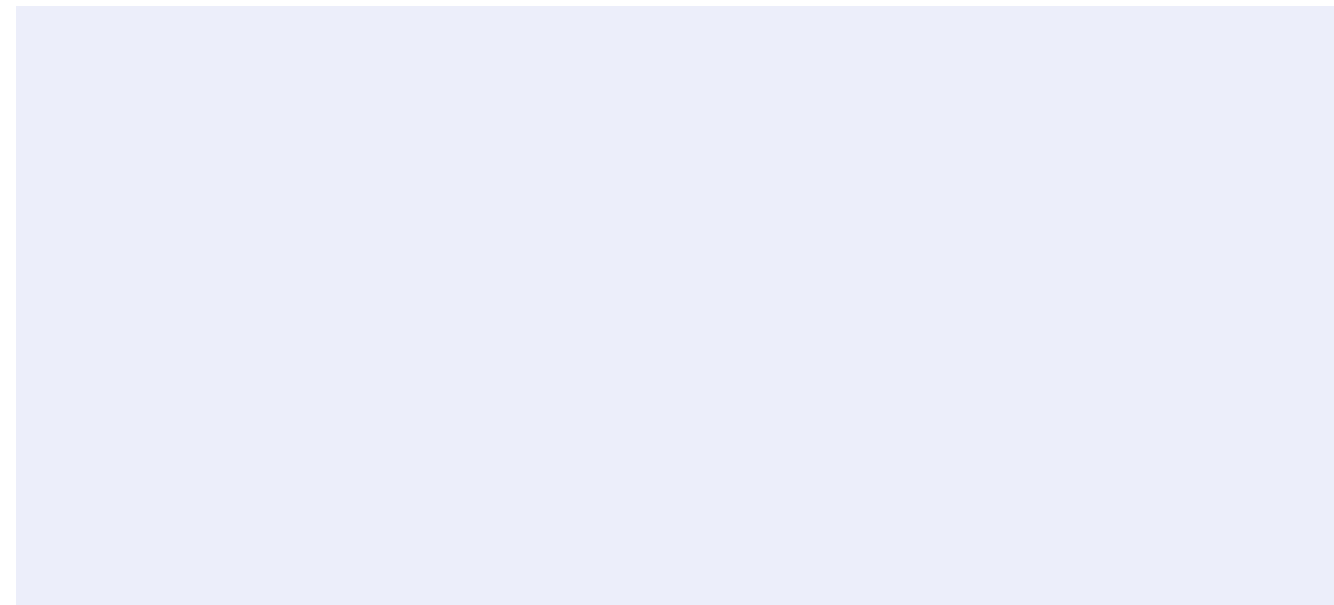
1338186

1917324

1345416

Consumer Loan Complaints

Based on Consumer Complaints



03/31/2015

Consumer Loan

Vehicle loan

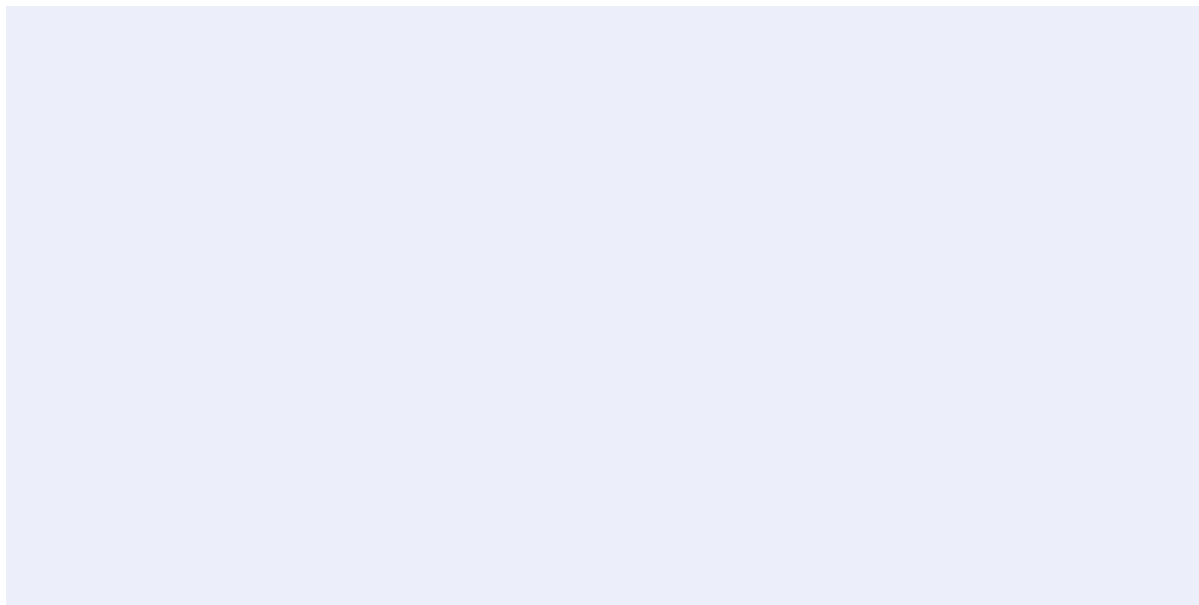
03/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

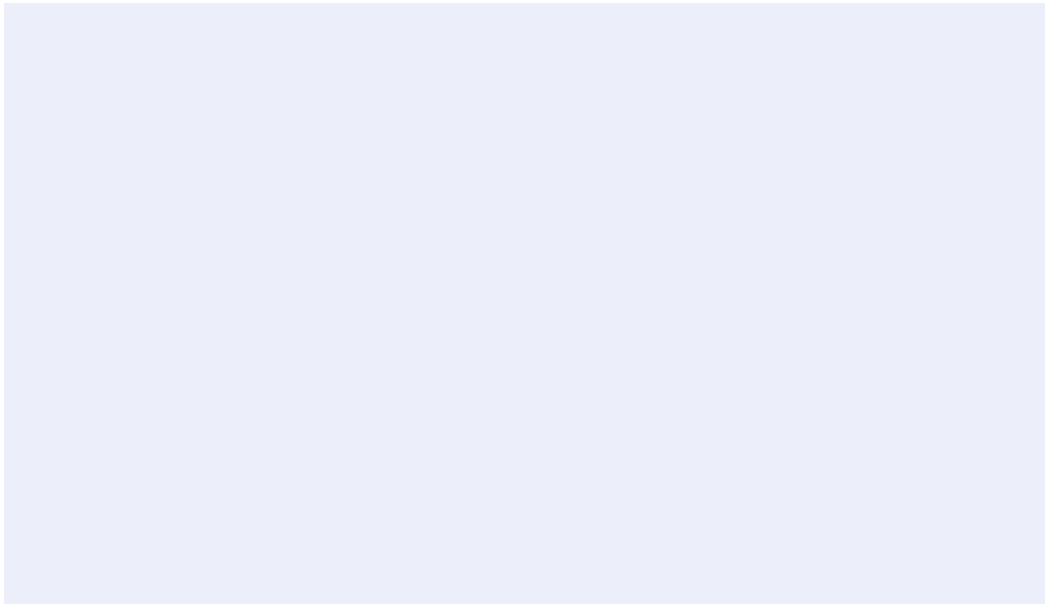
Based on Consumer Complaints

vehicle was financed through Citi Financial. XXXX years later in XX/XX/XXXX I was no longer able to make the monthly payments for this vehicle. As a result, I had to have the bank repossess the vehicle. A XXXX months went by and I started to receive calls from Citi Financial regarding this vehicle 's remaining balance, and how it was going to be paid. I told the representative that I was not working at the time but as soon as I got a job I would start making payments. A XXXX days went by, and I started to get harassing phone calls from Citi Financial. I was told by Citi Financial that they were going to garnish my wages, they were going to send the police to my work, and that I was also going to be arrested. I contacted a lawyer, and we took Citi Financial to court. I won my case, and Citi Financial was never to contact me again, and they were also not to report to the credit bureau. Still to this day, it is showing on my credit report the car loan that I had, which was sold to a collection agency. As a result of this being on my credit, it is showing a negative mark against me.

I purchased a car in XXXX in 2010. I financed the vehicle with Gateway One Lending. When I moved to XXXX and reregistered the vehicle there, they transferred the title to the new state, which was their obligation as the lien holder. I moved to XXXX last year, but Gateway did n't move the title this time as the loan was about paid off and XXXX has a title fee that XXXX does n't. When I paid off the car, Gateway informed me that they 'd left the title in XXXX six months prior and I would have to get the title from them, submit for a new XXXX title, and pay the {\$75.00} fee, all of which should have been done when they were the lien holders. Now, since they did such an incompetent job of moving the title, I 'm not even sure I can get a clean XXXX title since the state still has Gateway One listed as the lien holder on the vehicle.

Consumer Loan Complaints

Based on Consumer Complaints

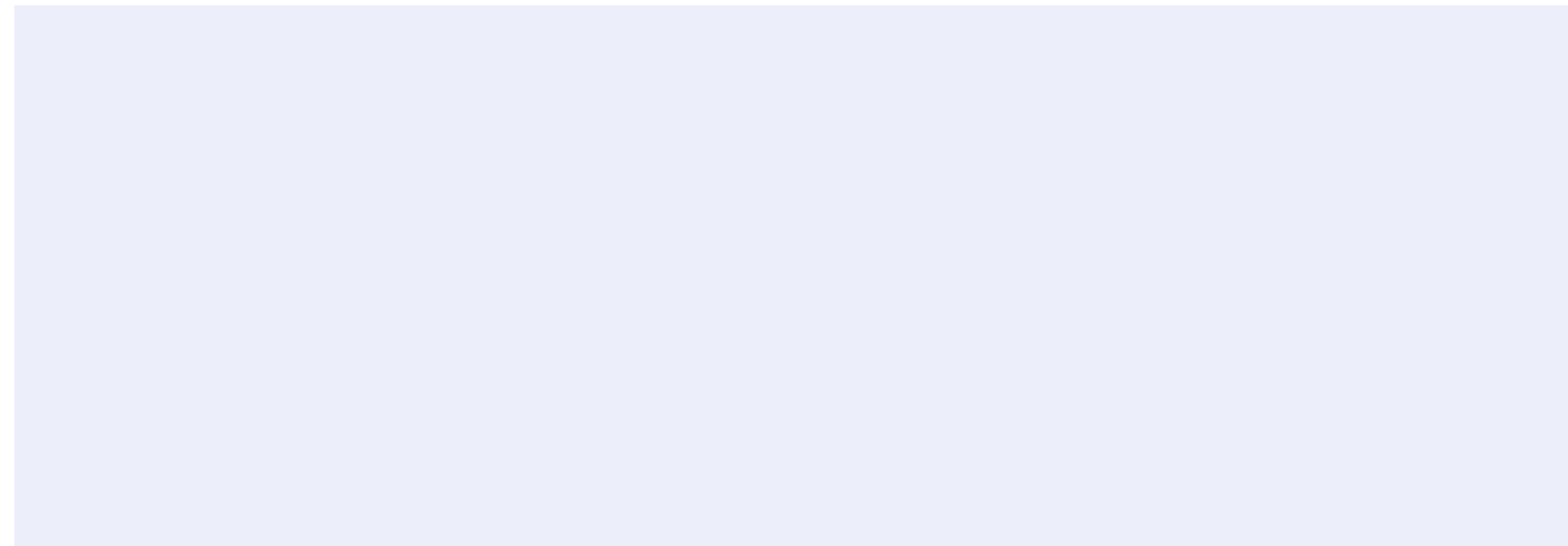


Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints



TCF National Bank

MA

010XX

Consent provided

Santander Consumer USA Holdings Inc

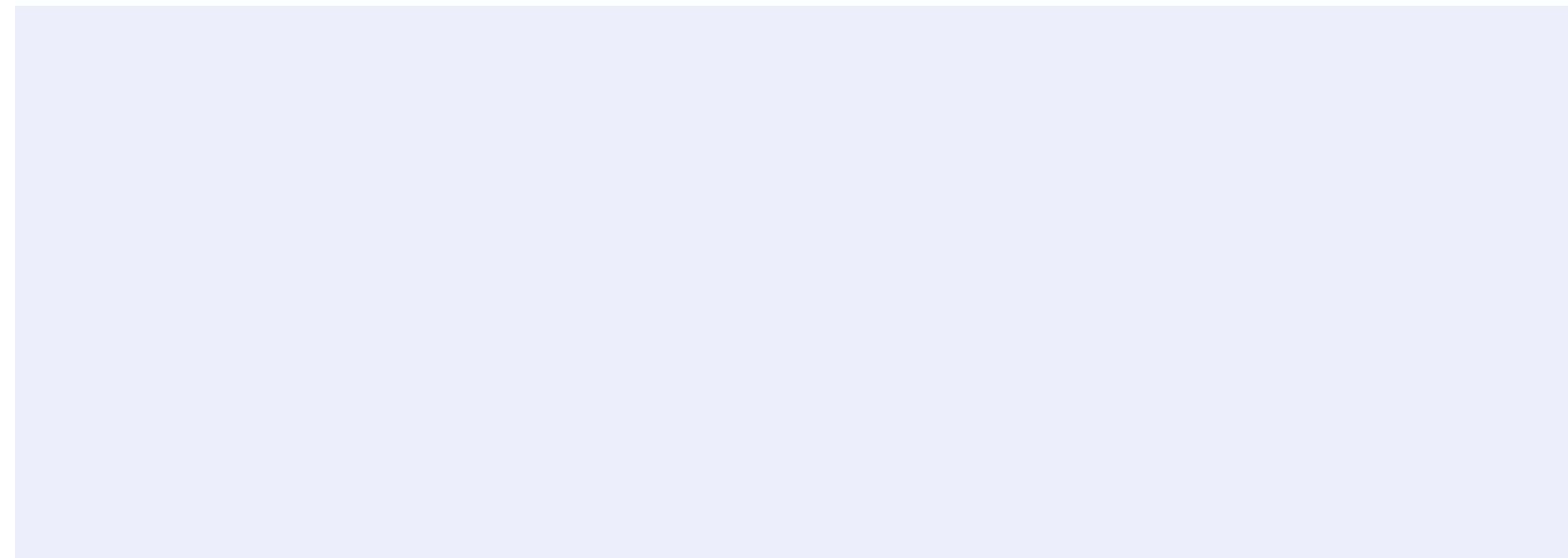
WI

53225

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

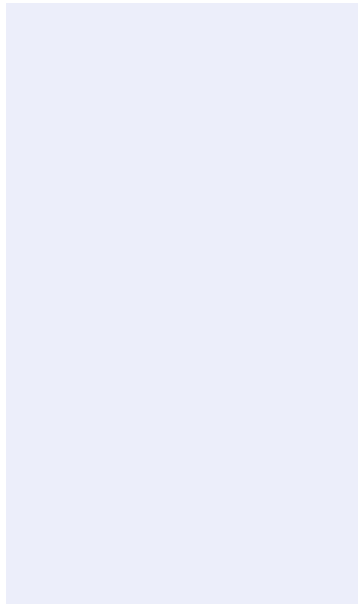


Web	03/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1308860



1293964

Consumer Loan Complaints

Based on Consumer Complaints

03/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/20/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Purchased vehicle XXXX XX/XX/XXXX from Drive Time located in XXXX Florida due to having no established credit. XXXX of Drive Time 's key selling points is that they reported to ALL XXXX credit bureaus monthly and this would help to establish, build credit history & rating. Payments were & have been being made as contract specified. I created a XXXX account a few months ago to keep track of credit and realized that Drive Time had stopped reporting my payments since XXXX XX/XX/XXXX. This caused my credit score to drop significantly. I immediately contacted Drive Time concerning this issue and was told there is a glitch in there reporting system to the credit bureaus. I stressed to Drive Time that this issue was causing a derogatory reflection on my credit. Drive Time stated they would hopefully have the issue corrected within 30 days. I filed a complaint with the BBB on XXXX/XXXX/XX/XX/XXXX located in Arizona where Drive Time 's corporate office is located. I have yet to hear from the complaint and it has been over a month. Drive Time did finally report to XXXX a partial payment history reflecting til XXXX XX/XX/XXXX but did not report to XXXX and I 'm not sure about XXXX. The payment history is missing for XXXX XXXX XX/XX/XXXX thus this is still affecting my credit score. Drive Time has not made an effort to contact me in regards to the complaint filed. I believe that I was given false advertisement & sales practices. I would like a representative of Drive Time to contact me in regards to this serious issue and resolve this matter immediately. I have been working very hard with building my credit & this issue has caused unnecessary time & financial stress.

I called to extend my lease for 1month. I was told the fee would be XXXX. I was told XXXX times that I would be sent the extension paperwork-not to send in the payment alone but with the document of extension. I was told this and waited. The

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services

NJ

07108

Consent not
provided

DriveTime

FL

337XX

Consent provided

Ally Financial Inc.

MI

498XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

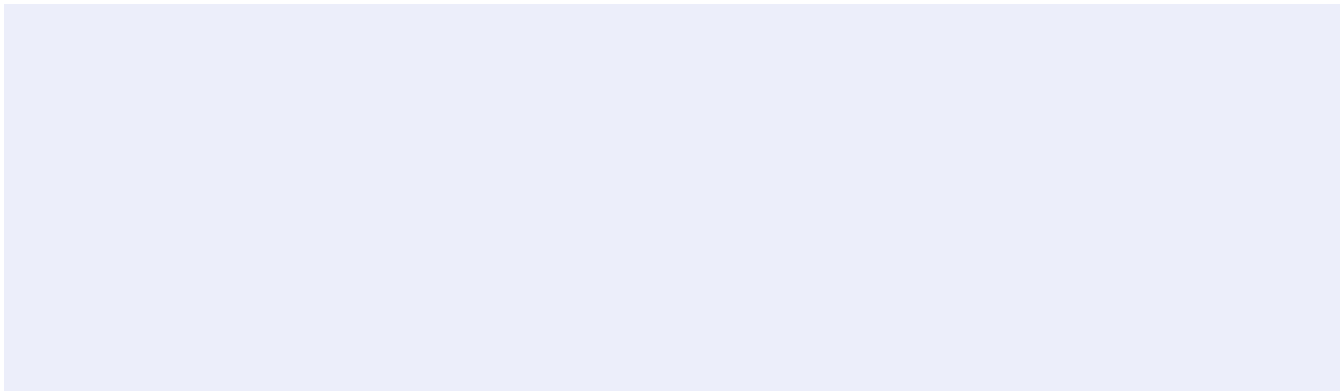
1308893

1331414

1338259

Consumer Loan Complaints

Based on Consumer Complaints



04/24/2015

Consumer Loan

Vehicle loan

04/24/2015

Consumer Loan

Installment loan

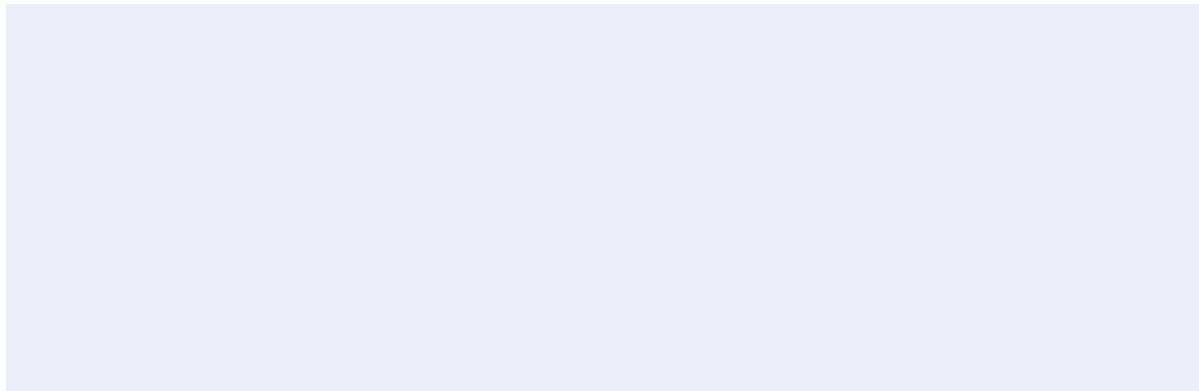
04/24/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

paperwork did not come until 19 days later. My phone has been ringing with them calling me telling me that I am late ; I have explained my situation but to no avail. I have asked for the harassment to stop. I blocked their phone number but now another one of their phone numbers call. My last appeal for the incessant calls I was told that until they received the paperwork the calls would and could not stop. Interesting though I thought since they did receive my check. I have never been late with a payment and want others to know about the awful incompetent service. I am afraid this will never be righted and my credit will be affected. The XXXX has had XXXX complaints in 30 days.

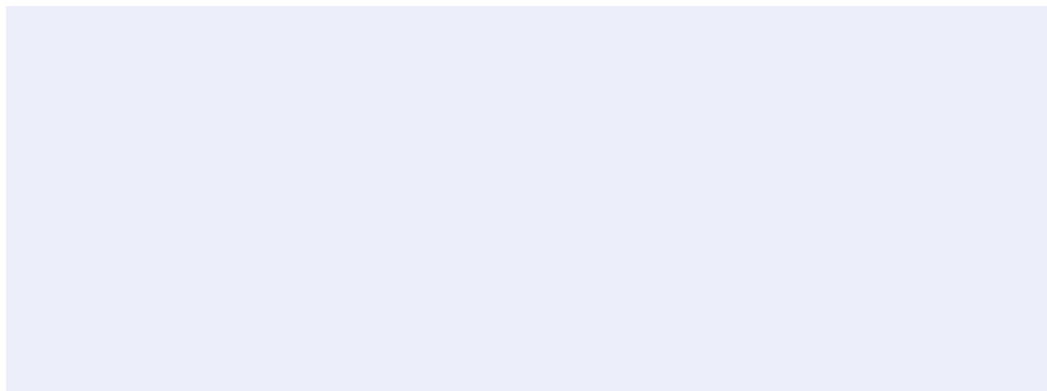
I fell behind on my car payments due to medical reasons. I contacted Ally to setup payment arrangements and spoke to XXXX on Wednesday
XXXX/XXXX/XX/XX/2015 with the XXXX payment to be made on Friday
XXXX/XXXX/XX/XX/2015 XXXX assured me as long as I made the payments my car would not be repo'd. On Friday XXXX/XXXXXX/XX/2015 my car was gone. I call and spoke with XXXX and several other who would not help me or give me any information. I contacted the redemption center on Monday
XXXX/XXXXXX/XX/2015 and spoke to XXXX who quoted me {\$2000.00} to redeem vehicle by XXXX XXXX, XX/XX/2015. I contact the redemption center on XXXX/XXXX/XX/XX/XXXX to get the XXXX information to make the payment necessary and I was told I needed to pay over {\$7000.00}. They stated this was to close my loan out and that was the only way I will get my vehicle back. I spoke to several people that would not help me, they would not give me a copy of my contract or any payment history.

my bank of america housing servicing loan just disappeared in the state of mississippi where did my credit go to in mississippi

On XXXX XXXX my bill pay service sent a payment of {\$22000.00} to Chrysler Capital. These the pay service says the payment should be there with in XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

Ally Financial Inc.	FL	328XX	Servicemember	Consent provided
---------------------	----	-------	---------------	------------------

Bank of America	MS	389XX		Consent provided
-----------------	----	-------	--	------------------

Santander Consumer USA Holdings Inc	SD	577XX		Consent provided
-------------------------------------	----	-------	--	------------------

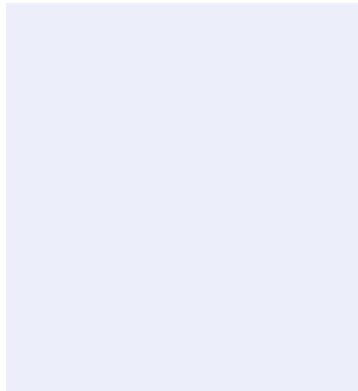
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/27/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1345547

1345117

1345568

Consumer Loan Complaints

Based on Consumer Complaints

04/24/2015	Consumer Loan	Personal line of credit
04/24/2015	Consumer Loan	Personal line of credit
04/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Shopping for a line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

days. Every previous payment to Chrysler financial were processed within XXXX days. Oddly the early payments were processed after XXXX of the month when payments sent as early as the XXXX. After XXXX business days of the last payment, it still was not applied to my account at Chrysler Capital. I called my bank and Chrysler Capital to find out why it has not been processed. This payment was a e-check and are received the almost immediately by the the place receiving the payment. Chrysler Capital said they never received the check and the bank service could not understand why, since all the previous checks were accepted. Chrysler Capital should be able to have any payment processed within XXXX business days of receipt. Today XXXX XXXX the check was process, after Chrysler Capital reported to the bank the form of payment was unacceptable for a pay-off. My bank absorbed the cost of stopping the check, XXXX houring of delivering a new check, and is having there payer pay the additional daily interest accumulated since the day the original should of been process. It appears that from past transactions that Chrysler Capital is not processing and checks till XXXX days prior to due date. Frauding there customers by charging more daily interest on the account. That is almost {\$6.00} per day on this loan, frauding me XXXX of dollars on this loan. The could making XXXX of dollars extra on customers by not properly posting payments in a reasonable amount of time. Plus it more concerning since the same group that owns Chrysler Capital owns XXXX. Thank you XXXX XXXX

- called Ally Auto to have a deferred payment on XXXX XXXX.
- called Ally Auto to pair the partial payment as requested for the deferred payment. Ally instructed me to make the payment over their internet application.
Payment was made on XXXX XXXX online at approx XXXX per ally instructions.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Monterey Financial Services, Inc.	PA	17340	N/A
Capital One	VA	22309	N/A
Ally Financial Inc.	FL	347XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/04/2015	Closed with explanation	Yes	No
Referral	04/29/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1345578

1345940

1345623

Consumer Loan Complaints

Based on Consumer Complaints

03/31/2015	Consumer Loan	Vehicle loan
04/01/2016	Consumer Loan	Vehicle loan
04/24/2015	Consumer Loan	Vehicle loan
04/21/2015	Consumer Loan	Vehicle loan
03/31/2015	Consumer Loan	Personal line of credit
01/01/2016	Consumer Loan	Installment loan
03/31/2015	Consumer Loan	Vehicle loan
04/21/2015	Consumer Loan	Vehicle loan
04/24/2015	Consumer Loan	Personal line of credit
04/24/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the line of credit

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Payment was made on XXXX XXXX online at approx XXXX per ally instructions.

- ally informed me this would post in 2 business days and that the deferral would not effect any credit reporting agency.

- ally reported me 30 days past due for the payment- I 've contacted Ally XXXX to request investigation and removal of 30 day late payment. However have been unable to resolve.

I had a auto loan with Santander USA. I paid the balance of the loan in full in 2013 and received the car title, however Santander repeatedly calls " in an attempt to collect a debt ". I have explained at least XXXX times that my loan is paid in full and keep asking to be removed from their call list. I am told each time that I would be removed, just to find that they continue to call. The latest call was received this evening.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BB&T Financial	MD	20613		Consent not provided
LendingTree, Inc	GA	30316		N/A
Bank of America	VA	22801		Consent not provided
Santander Consumer USA Holdings Inc	CA	945XX		Consent provided
Old National Bank	IN	46074		N/A
DLC, LLC	NV	89084	Servicemember	Consent not provided
Santander Consumer USA Holdings Inc	FL	32227	Servicemember	Consent not provided
Credit Acceptance Corporation	MD	21228		Consent not provided
Wells Fargo & Company	NJ	08861		N/A
BB&T Financial	AL	35126		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/31/2015	Closed with explanation	Yes	No
Phone	04/05/2016	Closed with explanation	Yes	
Web	04/24/2015	Closed with explanation	Yes	Yes
Web	04/21/2015	Closed with explanation	Yes	No
Referral	04/03/2015	Closed with explanation	Yes	No
Web	01/07/2016	Closed with explanation	No	No
Web	03/31/2015	Closed with non-monetary relief	Yes	No
Web	04/21/2015	Closed with explanation	Yes	No
Referral	04/27/2015	Closed	Yes	Yes
Referral	04/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1309010

1859858

1345696

1338884

1309061

1724122

1309102

1339015

1345216

1345897

Consumer Loan Complaints

Based on Consumer Complaints

04/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I do n't have a delinquent loan. I have received XXXX calls each day for the last 2 months. They claim I have debt and threat legal action, they use several legal terms and it is ALWAYS a message, never a live person. Harrassing messages daily on my cell phone, with no details or specifics. Claim they are called CONCORD RESOLUTION..

I failed to pay my car loan. Thought I paid on line but must have clicked wrong button. Money in checking for car loan was spent ; mixed together with tax refund. I understand that I need to pay and appreciate the loan but received a notice that my car will be repossessed if I do not pay within 10 days. I feel that after paying on a loan for 4 years a 10 day notice that they will take my car is extreme and unethical. This was my XXXX notice of repossessing my car and after 3 days for mail delivery I now have seven days. I contacted Chase on line yesterday and my message was transferred to another department ; no reply from them.

I have recently moved to XXXX from XXXX and was trying to get an XXXX plate for my car. The tag office in XXXX XXXX, XXXX sent a request to my finance company, Santander Consumer USA on XXXX/XXXX/XX/XX/2015 and I was issued a temporary tag. I went back when my temp tag expired and they still had not received an answer so they sent another request and I was issued another temp tag on XXXX/XXXX/XX/XX/2015 On XXXX XXXX, XX/XX/2015 I went back to the tag office and they made a call to my finance company and was told that

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Concord Resolution Inc (Closed)	WA	982XX	Consent provided
Navy FCU	MD	20748	Consent not provided
JPMorgan Chase & Co.	PA	182XX	Consent provided
American Honda Finance Corporation	CA	94806	Consent not provided
Santander Consumer USA Holdings Inc	OH	430XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/24/2015	Closed with explanation	No	No
Web	04/21/2015	Closed with explanation	Yes	No
Web	04/21/2015	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1345950

1338743

1340563

1346062

1346147

Consumer Loan Complaints

Based on Consumer Complaints

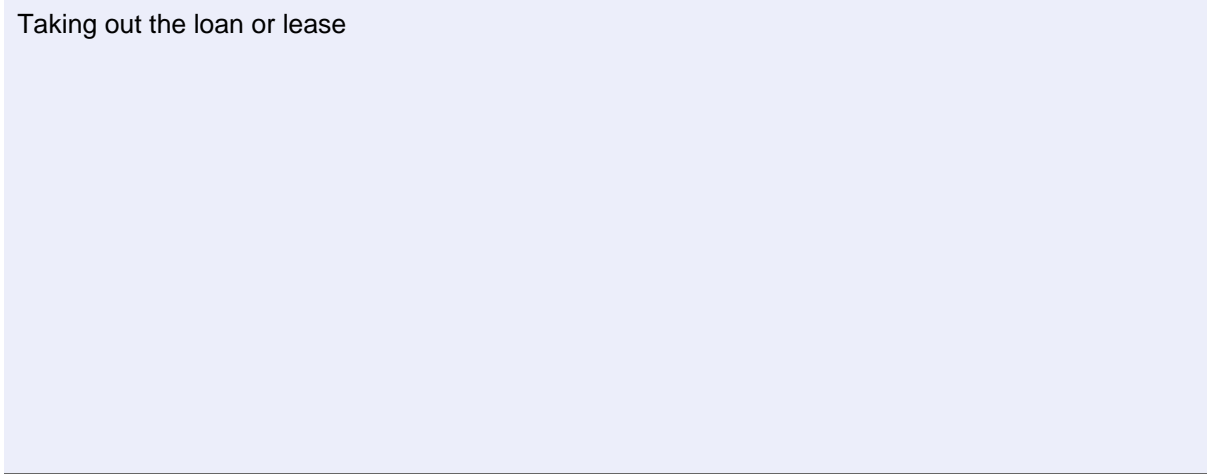
04/24/2015	Consumer Loan	Installment loan
04/01/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

to the tag office and they made a call to my finance company and was told that they had received the requests, but they were sent to the wrong department so they just filed them. The local tag office was given the phone number for the correct department and they called that number and were told that they would request a copy of my etitle as soon as they received the request for it. The local office once again sent the request to the now correct department and we checked to make sure it was received. It was and we were told it takes XXXX weeks for that to arrive. XXXX at the local office spoke to XXXX in the title department of Santander Consumer at XXXX. I have since spoken to him as well to ask if there is anyway to put a rush on this as we have been trying since the XXXX part of XXXX to get it and was told no, they are sorry. I was told that the original request should have been forwarded onto them and they were very sorry it was n't. I ca n't get a XXXX temp tag and have to wait for this to come through to get my metal tag. In the meantime, my car is sitting in my driveway with no tag on it at all and I am unable to go to work, doctor, store or anywhere.

XXXX/XXXX/15, approximately XXXX, TuesdayADDRESSED TO :
MyNameMyAddressRE : Received Advertisement for personal loan up to
{\$6000.00} " Loan Certificate Same-Day Decision " # XXXX # (id number on the
flyer) FROM : One Main FinancialBranch Location:XXXX NJ XXXXXXXXXReturn
Mailing Address (on envelope) XXXX XXXX XXXX MD XXXX decided to apply
for a small personal loan because my car needs repairs.

I phoned the above referenced number and spoke to a customer service
representative named XXXX. She asked for the above referenced ID number, and
took the usual information to apply for a loan, which I provided ; my name,
address, work history, XXXX XXXX digits of my SSN, financial history, etc., I am a

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Great American Finance Co

GA

303XX

Citibank

NJ

071XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

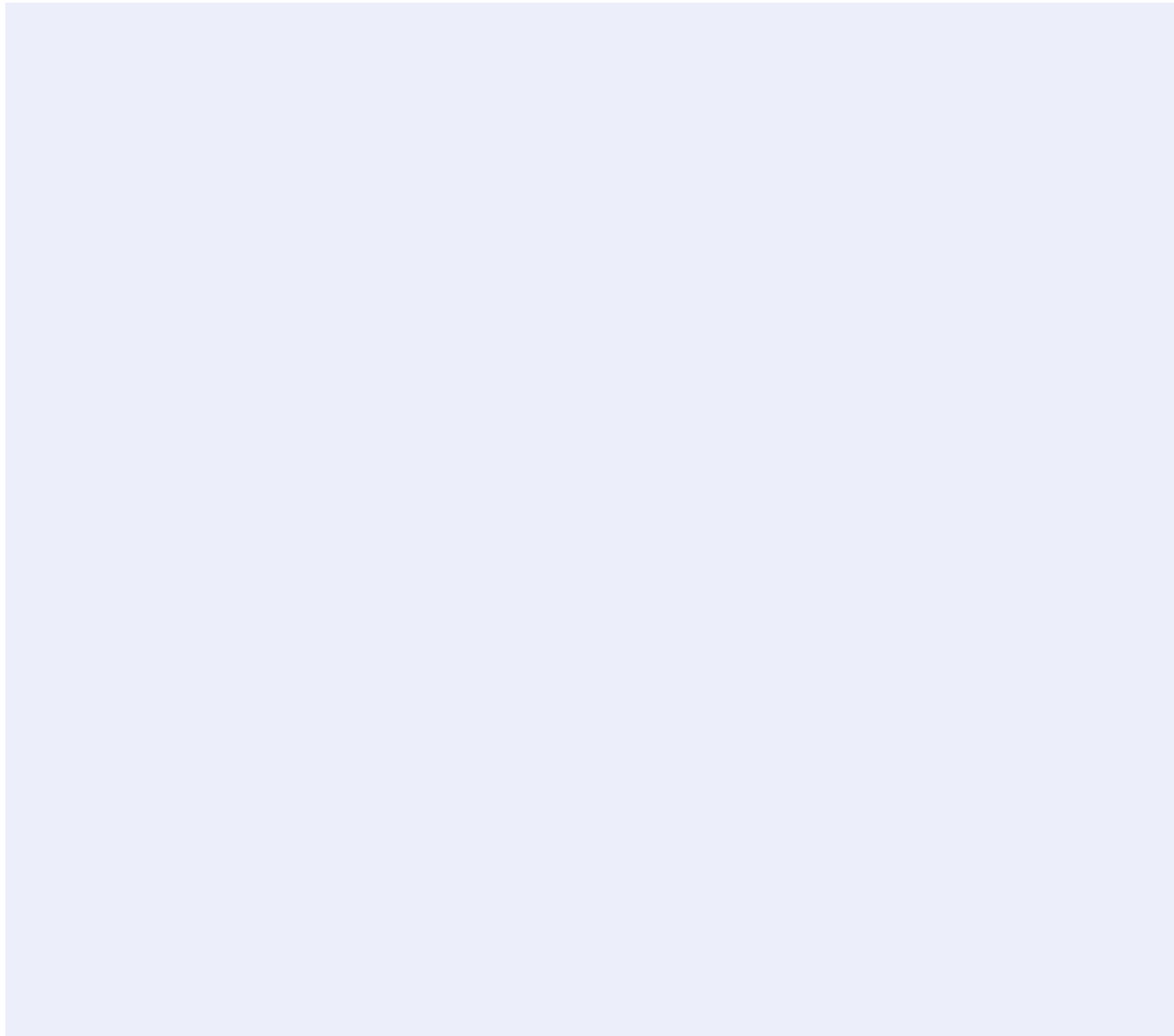
1346334

1311659



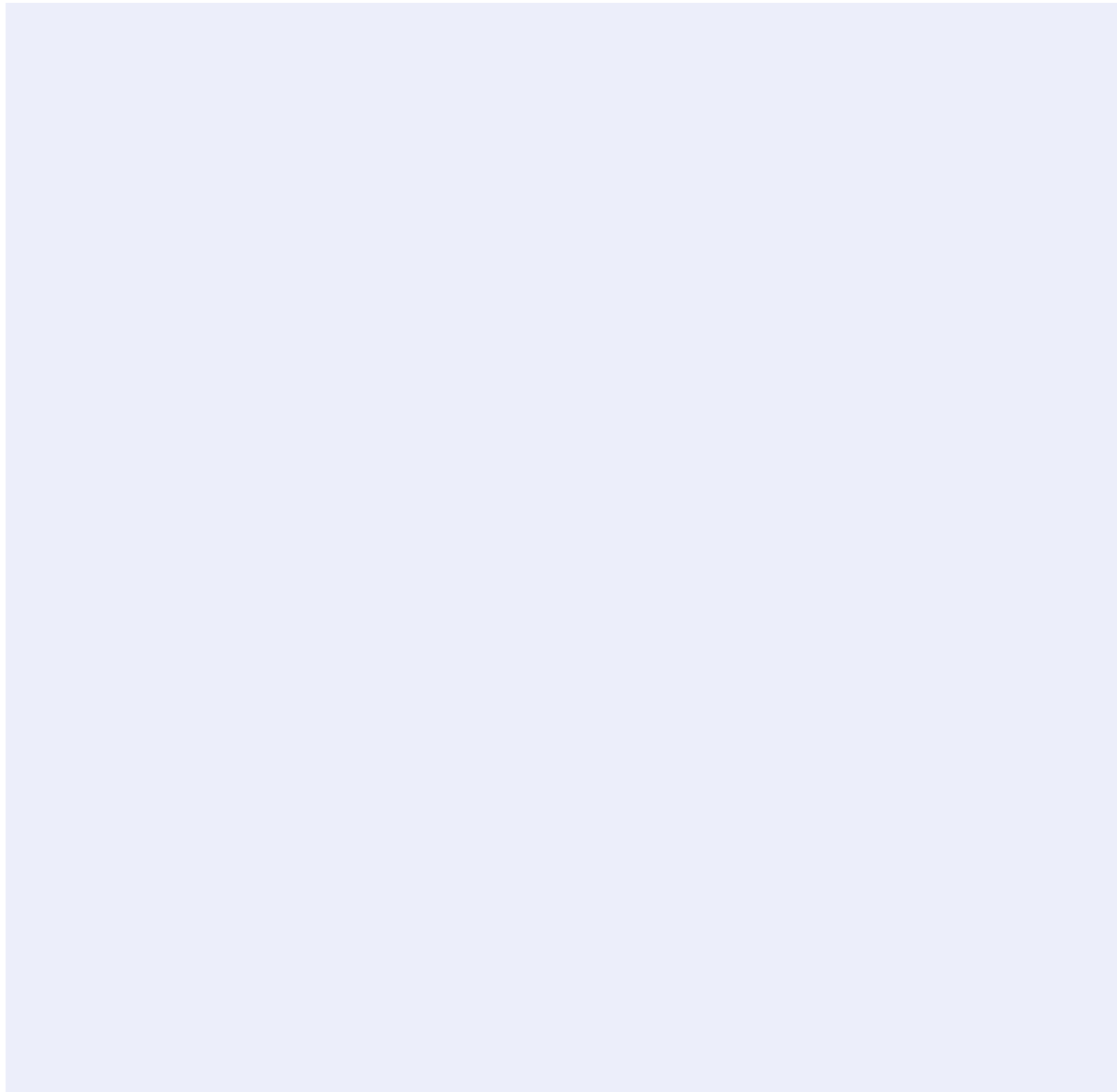
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

homeowner, and I have an apartment at another location. She did some calculations with the information I gave her and said I could borrow up to {\$8500.00}. She asked how much I would like to borrow, and I told her {\$3000.00}. I asked about the interest rate and she told me that be calculated based on my records.

Afterwards, XXXX, thanked me, explained about confirming my information, and that she would now transfer me over a loan consultant named XXXX (a gentleman). She provided me with his telephone number, (XXXX) XXXX.

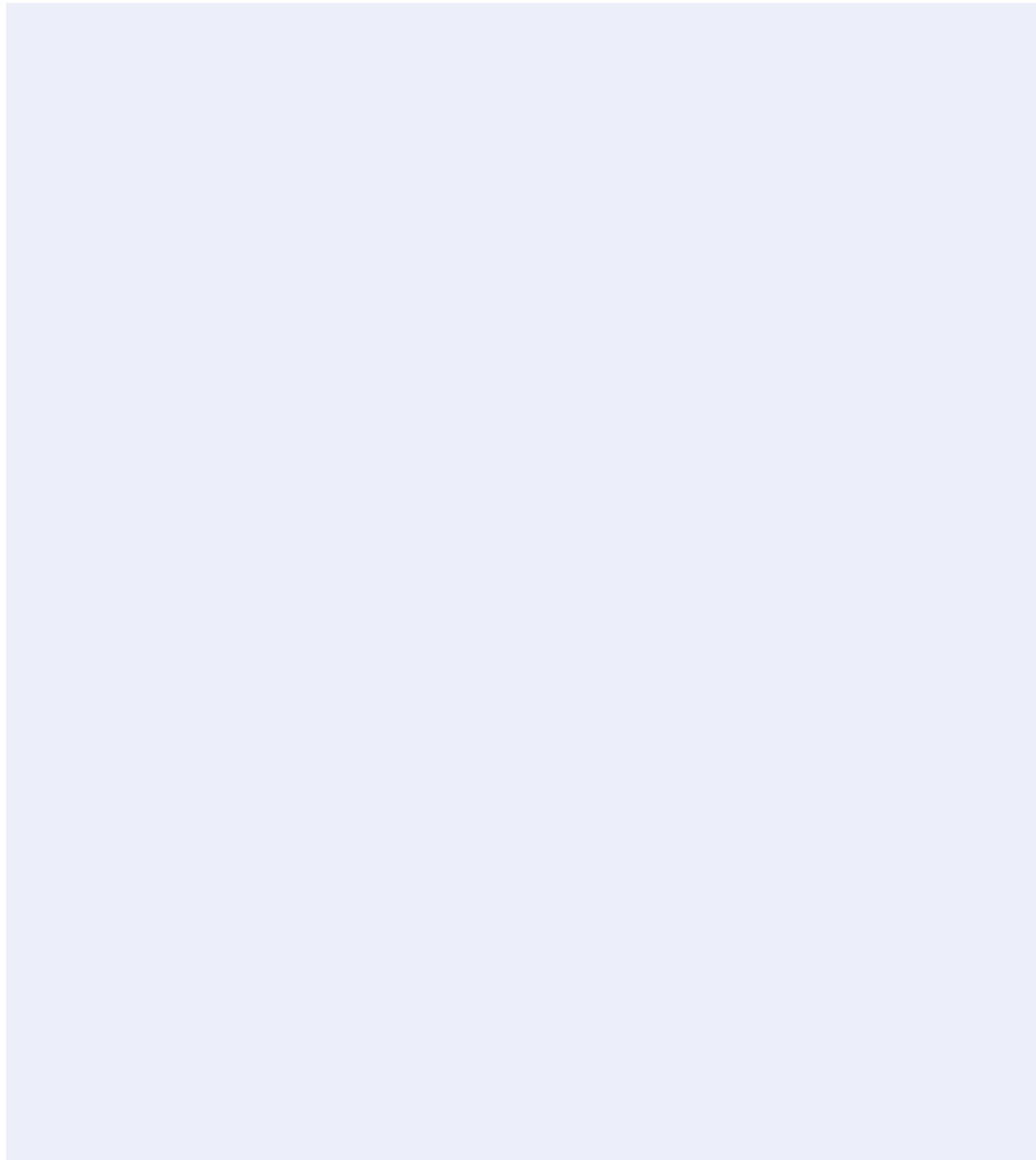
I spoke with XXXX XXXX, to confirm the information I had given XXXX. He informed me that he would have to contact my employer, to confirm employment. I gave him my direct supervisors name and phone and the main number at the XXXX I work for. He informed me that as soon as he confirmed that information he would call me back and I could visit the bank that evening, about XXXX and close on the loan.

I did not hear back from XXXX XXXX.

XXXX/XXXX/2015, XXXX approximately, WednesdayXXXX XXXX called. Informed me he could not reach anyone at the college. I remembered that this is XXXX and staff will be at a minimum. I gave him the name and phone number of the XXXX of my XXXX. Several minutes later XXXX called me back and informed me all well and I could come in tomorrow evening to sign the papers. I offered to visit the branch in XXXX in the morning, but he said he had an appointment. He suggested after XXXX (again) because he has a closing. I agreed and said I would arrive between XXXX and XXXX. We hung up.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



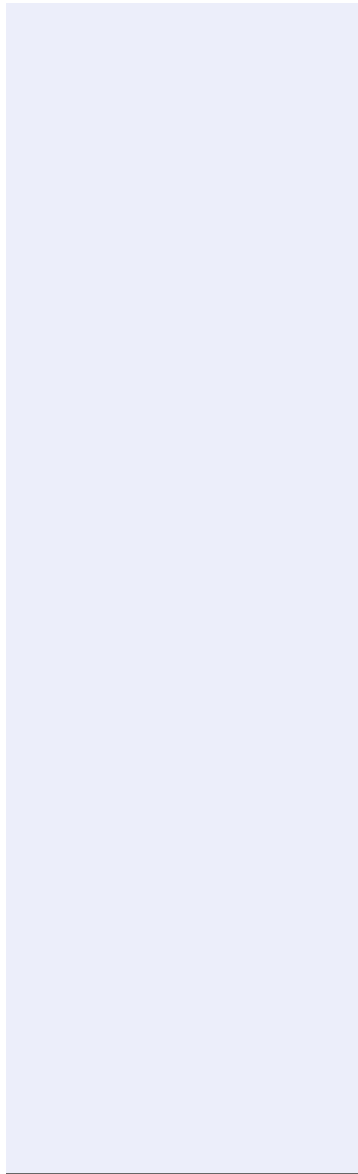
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

04/01/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I currently reside in XXXX, but this loan was established online when I lived in XXXX, XXXX My XXXX challenge is the validity of the loan since it is prohibited in XXXX, XXXX XXXX. The other, is the interest rates originally 135 % then reduced to the current rate of 84 %. This seems more than the law allows based on XXXX usuary laws. I have already paid Delbert / XXXX more than my original balance of {\$2600.00}. Additionally, the amount I owe is more than the original balance. I offered to settle for an amout a friend was willing to give, {\$800.00}. They declined and countered for nearly {\$2500.00}. I advised them that I have been out of work since XXXX 2015 and could not continue to maintain this loan. Today, they called asking when my payment will be made, Due on the XXXX of each month. I advised the rep. that I no longer wanted to be contacted regarding this matter as my last offer was my best. The call was discontinued.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Delbert Services

MD

208XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/06/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1311717

Consumer Loan Complaints

Based on Consumer Complaints

04/13/2015	Consumer Loan	Personal line of credit
04/13/2015	Consumer Loan	Personal line of credit
04/13/2015	Consumer Loan	Vehicle loan
04/13/2015	Consumer Loan	Installment loan
04/13/2015	Consumer Loan	Vehicle lease
04/01/2015	Consumer Loan	Vehicle loan
04/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am being harassed by a company called http XXXX/ or GC Services. They have called me repeatedly at my place of work, demanding to know my social security number. They do this in spite of my formally complaining to them. This is illegal.

I had a loan through Capital One Auto Finance and was having them withdraw payments through my bank account and than went onto a XXXX. When I got back from XXXX I had contacted the company and to set up my payments through an allotment and had it set for the amount taken out for the allotments to be able to pay off my car by the time I was getting out of the XXXX. When I had gotten out of the military I had called them again because my address had changed to get the title sent to my new location and they said that they had n't received a payment from me in about 18 months when I had original set up my allotment. I had talked to a manager later in the call and they had no record of me inputted into the records setting up an allotment for the payment. I got in contact with XXXX about this issue and nothing has been resolved about the matter and they keep asking for records of the allotment I had set up and stayed on the phone with them to make sure they received it in their email, the very next week they would ask for it again over and over again. Just feel like I am getting a run around from both XXXX and Capital One Auto Finance. I called the bank where the allotment was going to that they would n't give me the name on the account because I was n't authorized to get any information from that account.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Regions Financial Corporation	FL	34233		N/A
Santander Bank US	RI	02842		N/A
GM Financial	CA	92345		N/A
GC Services Limited Partnership	NY	113XX		Consent provided
Toyota Motor Credit Corporation	PA	15601		Consent not provided
Capital One	TX	799XX	Servicemember	Consent provided
Ally Financial Inc.	MI	48374	Older American	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/15/2015	Closed with explanation	Yes	Yes
Referral	04/15/2015	Closed	Yes	No
Referral	04/15/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with explanation	Yes	No
Phone	04/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1327321

1327382

1326622

1327174

1327197

1311825

1327230

Consumer Loan Complaints

Based on Consumer Complaints

04/13/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/13/2016	Consumer Loan	Installment loan
------------	---------------	------------------

04/02/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Credit acceptance refuses to remove the inaccurate account from my credit that they are reporting. This account has been paid and resolved. The remarks reporting are erroneous and devastating to my credit worthiness.

In XXXX I purchased aXX/XX/XXXX dodge ram truck, at the time we lived in XXXX XXXX. I was financially stable to make my payments, in XXXX XXXX my daughter gave XXXX to XXXX in XXXX XXXX they were 3 months early, they were in XXXX.my wife and I had to move to XXXX XXXX to help take care of our other grandsons who were XXXX and XXXX my daughter had to stay XXXX. well I took a job with a guy and he paid me fine to start and then he did n't and I had to call Chrysler and surrender my truck in XXXX XXXX

On XXXX XX/XX/2008, I entered an agreement with BMW Financial to lease a BMW XXXX series for a term of 3 years. My payments were roughly \$ XXXX/month with a down payment of {\$2500.00}. In XXXX of XX/XX/XXXX, I was laid off from my employer, and realized that the monthly payments were too high and decided to return the lease. I had XXXX potential sellers for the car in which BMW was unwilling to handle the sale of the car. I returned the lease to BMW in which the car was sold at the auction for {\$24000.00} with a deficiency balance of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NY	10603	Older American	N/A
Ally Financial Inc.	FL	33014		Consent not provided
Tower Loan	AL	367XX	Servicemember	Other
Wells Fargo & Company	PA	19335		Consent not provided
Credit Acceptance Corporation	CA	921XX		Consent provided
Santander Consumer USA Holdings Inc	AL	351XX		Consent provided
Delbert Services	MS	39157		Consent not provided
PayPal Holdings, Inc.	MO	652XX		
BMW Financial Services	CA	921XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/13/2015	Closed with non-monetary relief	Yes	Yes
Web	04/16/2015	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	Yes
Web	04/07/2015	Closed with explanation	Yes	Yes
Web	04/01/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No
Web	04/14/2016	Closed with explanation	Yes	
Web	04/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1327237

1334072

1333787

1319365

1318573

1311922

1319415

1875097

1312555

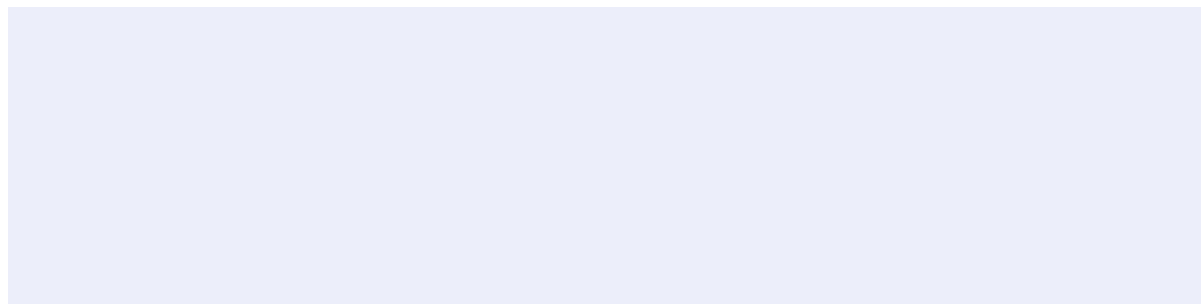
Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015	Consumer Loan	Vehicle lease
04/27/2015	Consumer Loan	Installment loan
04/02/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

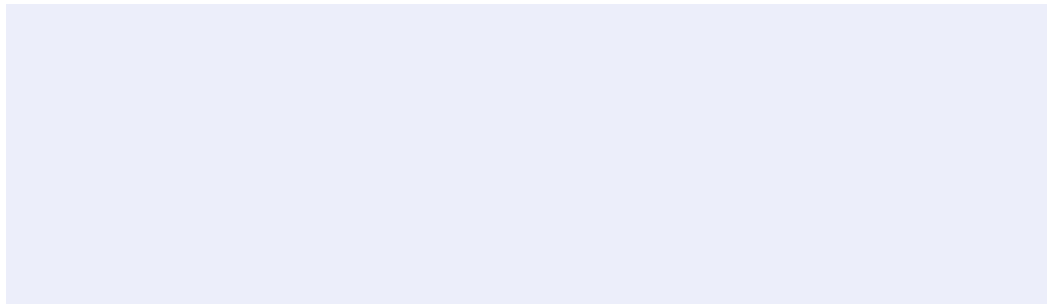
Based on Consumer Complaints

{ \$8500.00 }. To this day, I still do n't understand the point of BMW declining the sale of the lease car in which I provided potential sellers and selling the vehicle at the auction. It 's a win win situation for BMW, because they were able to capitalize off a consumer like me. Now that I am trying to buy my XXXX home, I have a derogatory account from BMW. The car was n't over mileage nor in any comestic damage when it was returned. BMW made it 's profit with the monthly payments and was able to sale the car without ease.

I was charged by Volkswagen Credit XXXX for wear and tear upon returning my lease vehicle. This bill came almost XXXX months after I dropped off the car. To dispute the charge, I paid the bill with an XXXX card. Supporting documentation was submitted to XXXX and on my behalf, they waited for a evidence and a reply from VW to support their claims of the damages, but there was no reply. After almost XXXX months, I was then issued a credit of XXXX (minus the return fee of { \$350.00 } which I paid) from VW. A few weeks ago VW sent me another bill for XXXX. They called and threatened that the charges would go to a collection agency if not paid. [In addition to this over a year ago, the maual transmission, for the same car in question, failed on the highway. VW claimed abuse, and I was charged over { \$2000.00 } for a car barely XXXX years old. According to them XXXX other women have had the same issue and was not aware they did not know how to drive a stick and was responsible. They offered this unsolicited information despite the fact that my previous car was a VW XXXX as well. XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	NY	10465		N/A
Wells Fargo & Company	TX	786XX	Servicemember	Other
TD Bank US Holding Company	CA	90723		Consent not provided
Select Management Resources, LLC	IN	47441	Older American	N/A
VW Credit, Inc	NY	104XX		Consent provided

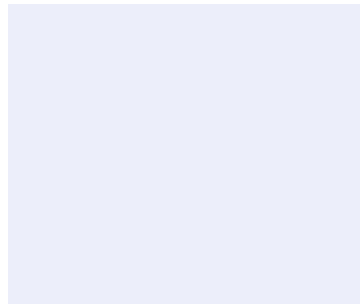
Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/20/2015	Closed with explanation	Yes	No
Web	04/28/2015	Closed with explanation	Yes	No
Web	04/06/2015	Closed with non-monetary relief	Yes	Yes
Postal mail	04/09/2015	Closed with non-monetary relief	Yes	Yes
Web	03/27/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1335905

1349007

1312585

1318509

1304475

Consumer Loan Complaints

Based on Consumer Complaints

04/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/27/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/02/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

stepped in and disputed the charges and I was issued a refund.] Because of their questionable practices I decided to return my car a month early and paid my last month 's payment early. This was a clean car that I returned. The has a parking space both at work and at home and rarely parked on the street.

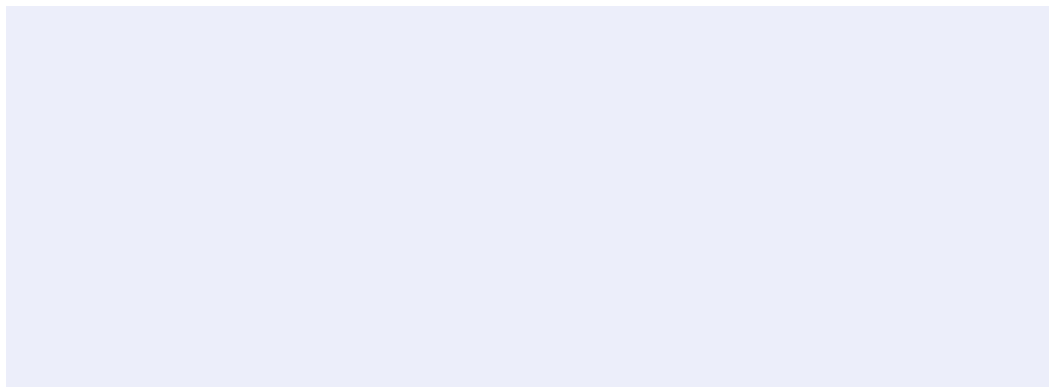
I purchased a car from Carmax back in 2013 and have not even had the vehicle over 24 months and the transmissioon has been replaced twice by XXXX which carmax is contracted with and transmission was replaced again 3 months later and i 'm still having technical difficulties with the vehicle the transmission still signaling transmission hot idle engine, however I believe Carmax may have sold me a bad vehicle when i purchased the vehicle it had about XXXX miles and now well under XXXX again the vehicle should not have given me major problem in so little time, i believe i was leased a bad vehicle and would like a replacement car or refunded some of my money back for dealing with the issue and i do n't want to move forward with the same problem after it reached the maxium mileage and not covered under warranty.

In XXXX XXXX, I financed a car with a XXXX year, XXXX payment loan from XXXX. In XXXX, Santander Consumer USA (" SCUSA ") acquired part of XXXX 's auto loan portfolio and began servicing my loan. On XXXX XXXX, XXXX, SCUSA sent me a Welcome email that attempted to unilaterally change the contract (attached). I had just been released from the hospital after surgery for a XXXX XXXX, I was n't in an ideal state of mind to discuss new terms.

I have made all XXXX payments required under the contract (attached) and have full documentation of this, via XXXX my bank and SCUSA statements.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	VA	22202	Consent not provided
Ford Motor Credit Company	IL	60030	Other
CarMax, Inc.	TX	750XX	Consent provided

Santander Consumer USA Holdings Inc	MD	208XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/27/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	04/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1327386

1304486

1312353

1314112

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

full documentation of this, via XXXX my bank and SCUSA statements.

Additionally, SCUSA has confirmed my timely payments to the credit bureaus (see attached).

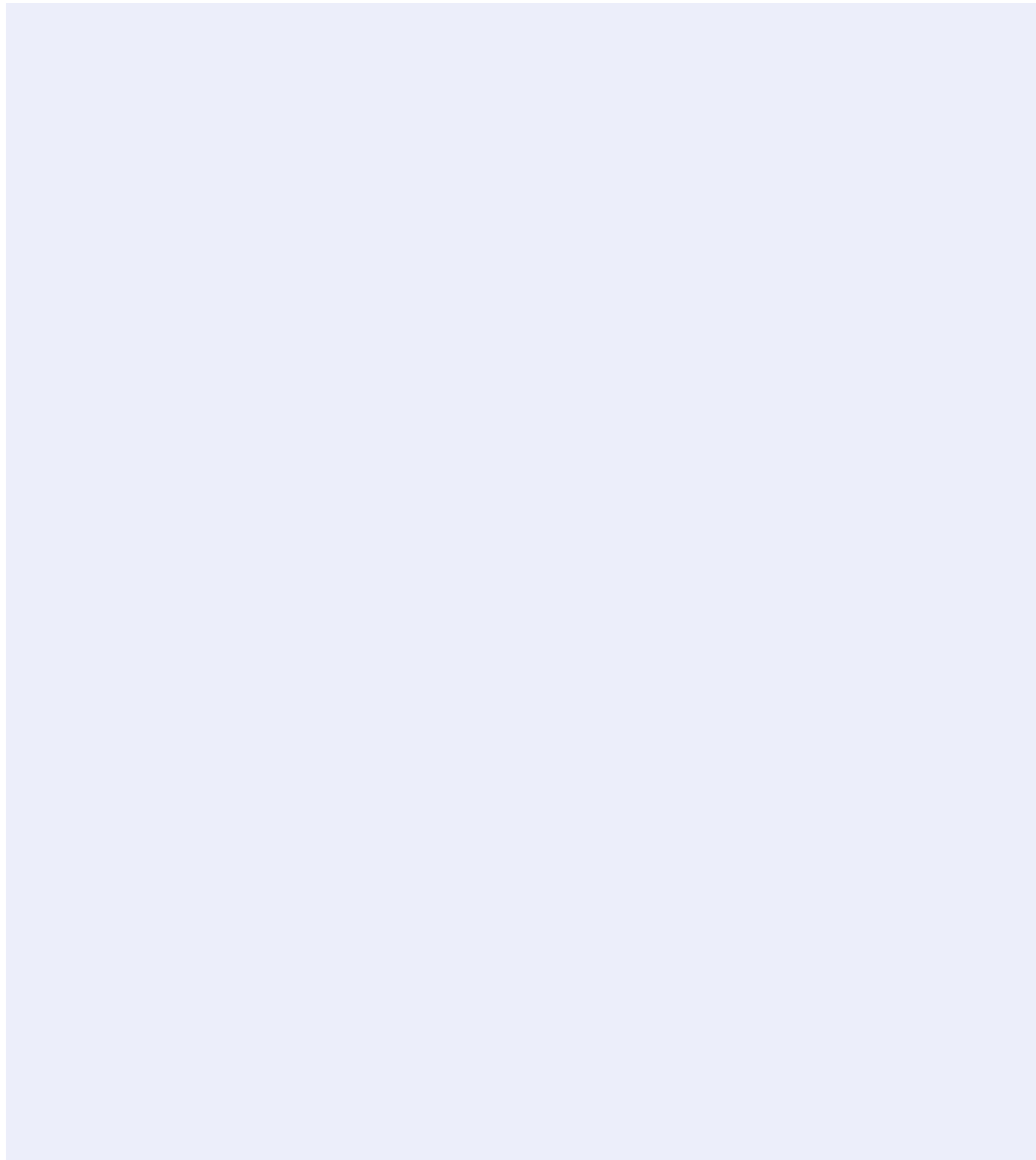
In early XXXX I prepared to make my final payment (per my maturity date in XXXX XXXX) ; the SCUSA website indicated a payoff amount of almost {\$10000.00}. Shocked, I contacted SCUSA asking for an explanation. Customer service was evasive and refused to provide any useful information, instead forwarding a copy of their Privacy Policy & Opt-Out form (attached) for me to sign. Last month I sent a certified letter to SCUSA 's CEO requesting detailed account information clearly indicating payments made, fees assessed and the basis for these under my original contract with XXXX. I have yet to receive a reply.

A simple review of the numbers reveals the problems with SCUSA 's position. My contract provides for about a {\$28.00} fee if my payment is late, so even if my payment were late every time, (which it was not, as evidenced by SCUSA 's own reporting to XXXX), the fees over XXXX months would sum only to about {\$2000.00}. That 's far less than the amount SCUSA alleges I owe.

The SCUSA payment history (example attached) provided to customers is limited and confusing. The catchall notation " Misc. Fees " makes it very easy for SCUSA to impose unwarranted fees and to seek money that it is not legally owed. The only identifiable fee in the payment history is the so-called {\$10.00} " convenience fee " I have been charged monthly for online processing to ensure ACH payments are timely applied, thus avoiding interest accrual. In other words, SCUSA charges {\$11.00} for cashing my check.

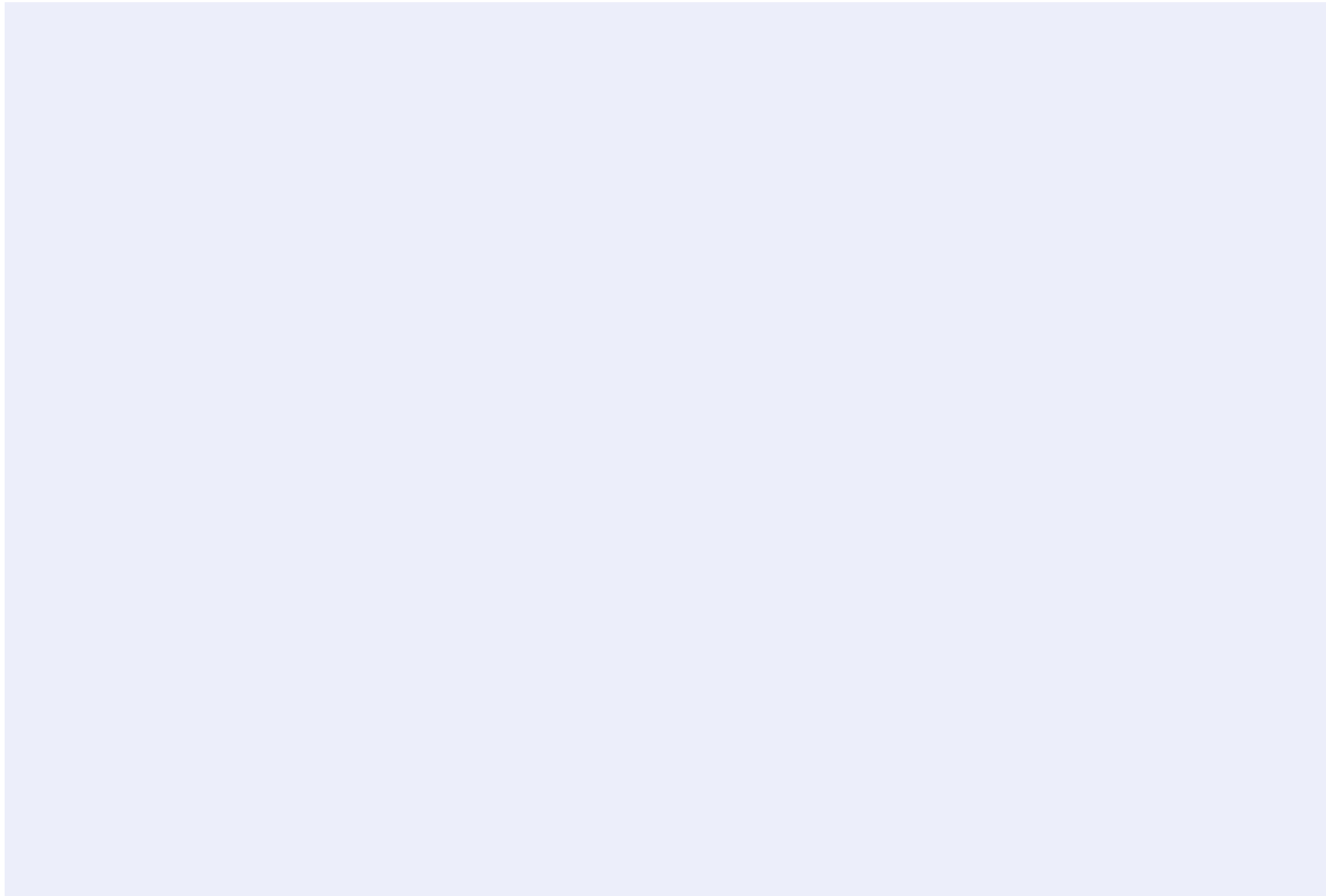
Consumer Loan Complaints

Based on Consumer Complaints



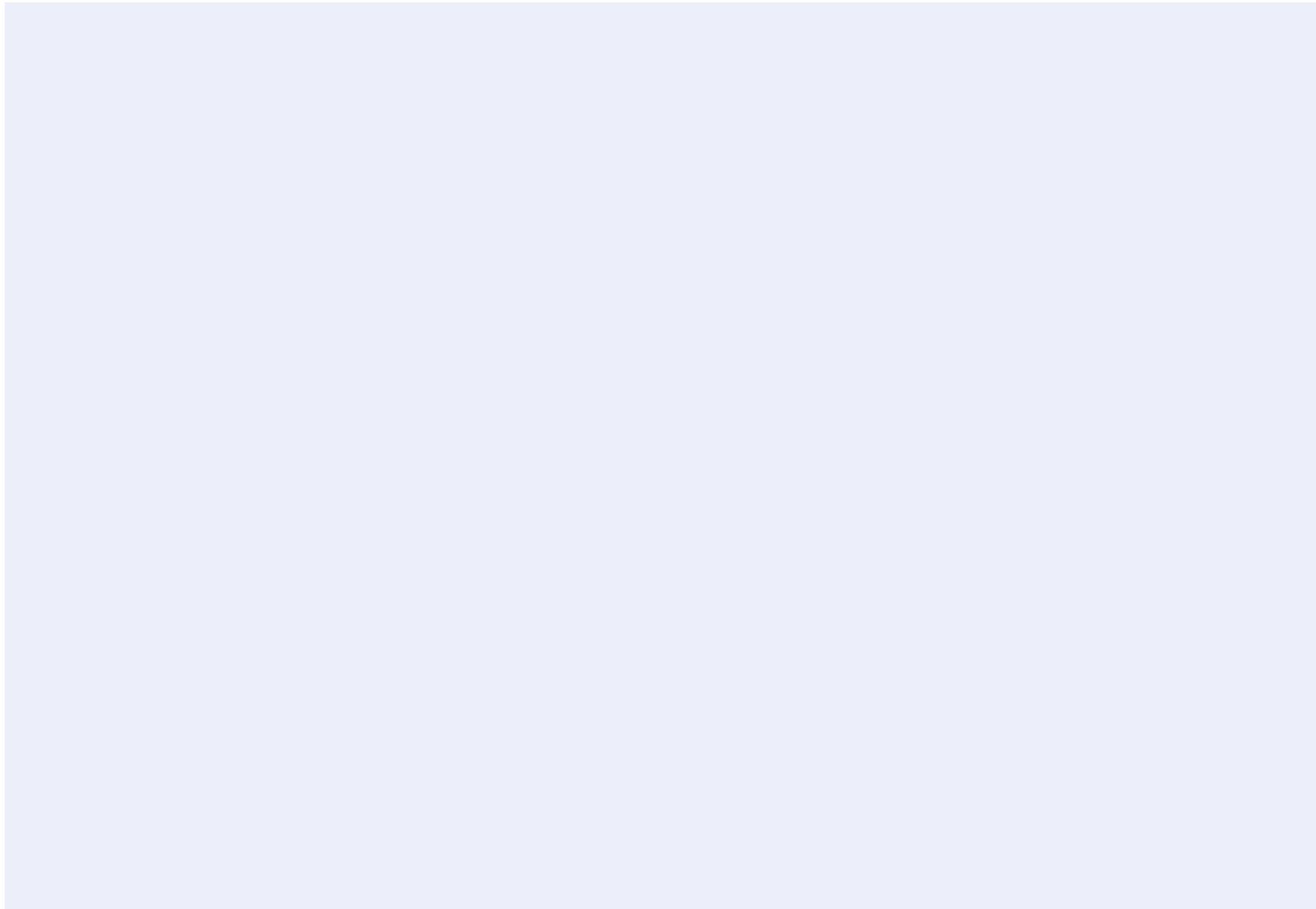
Consumer Loan Complaints

Based on Consumer Complaints



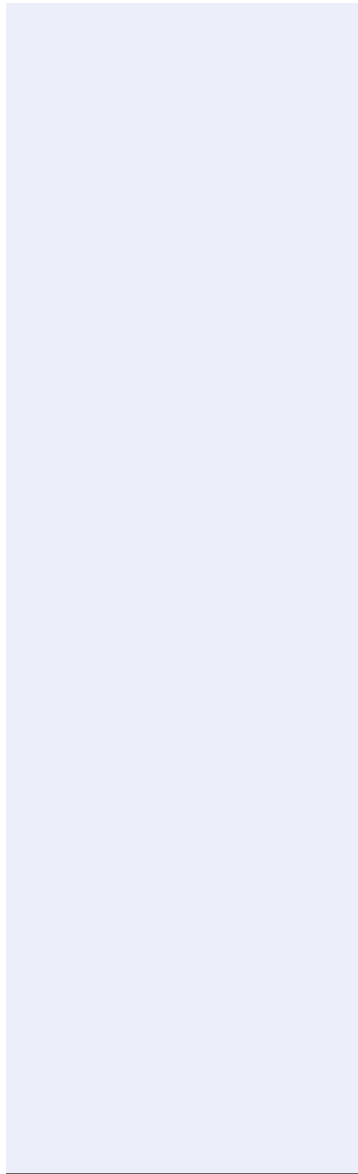
Consumer Loan Complaints

Based on Consumer Complaints



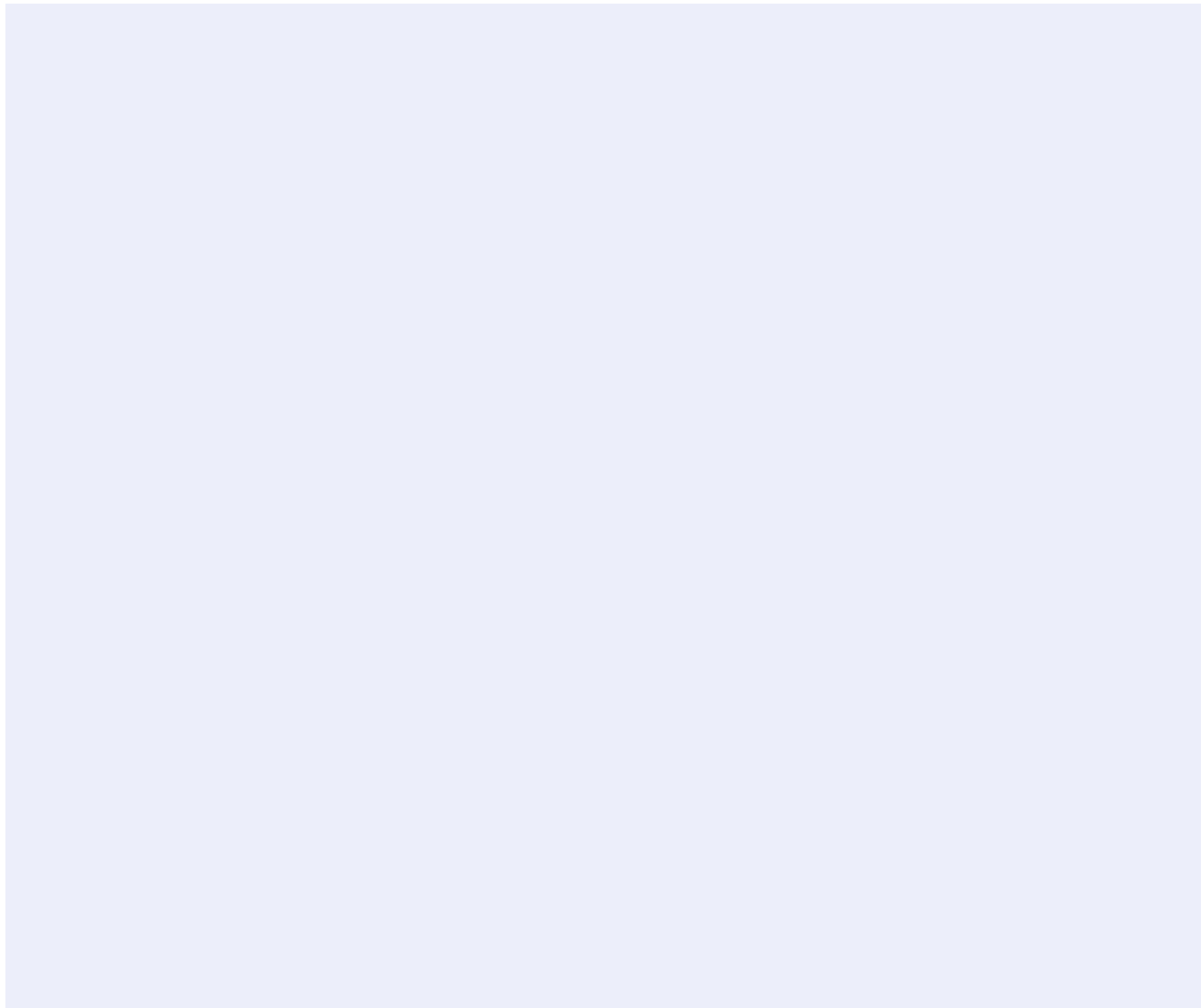
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



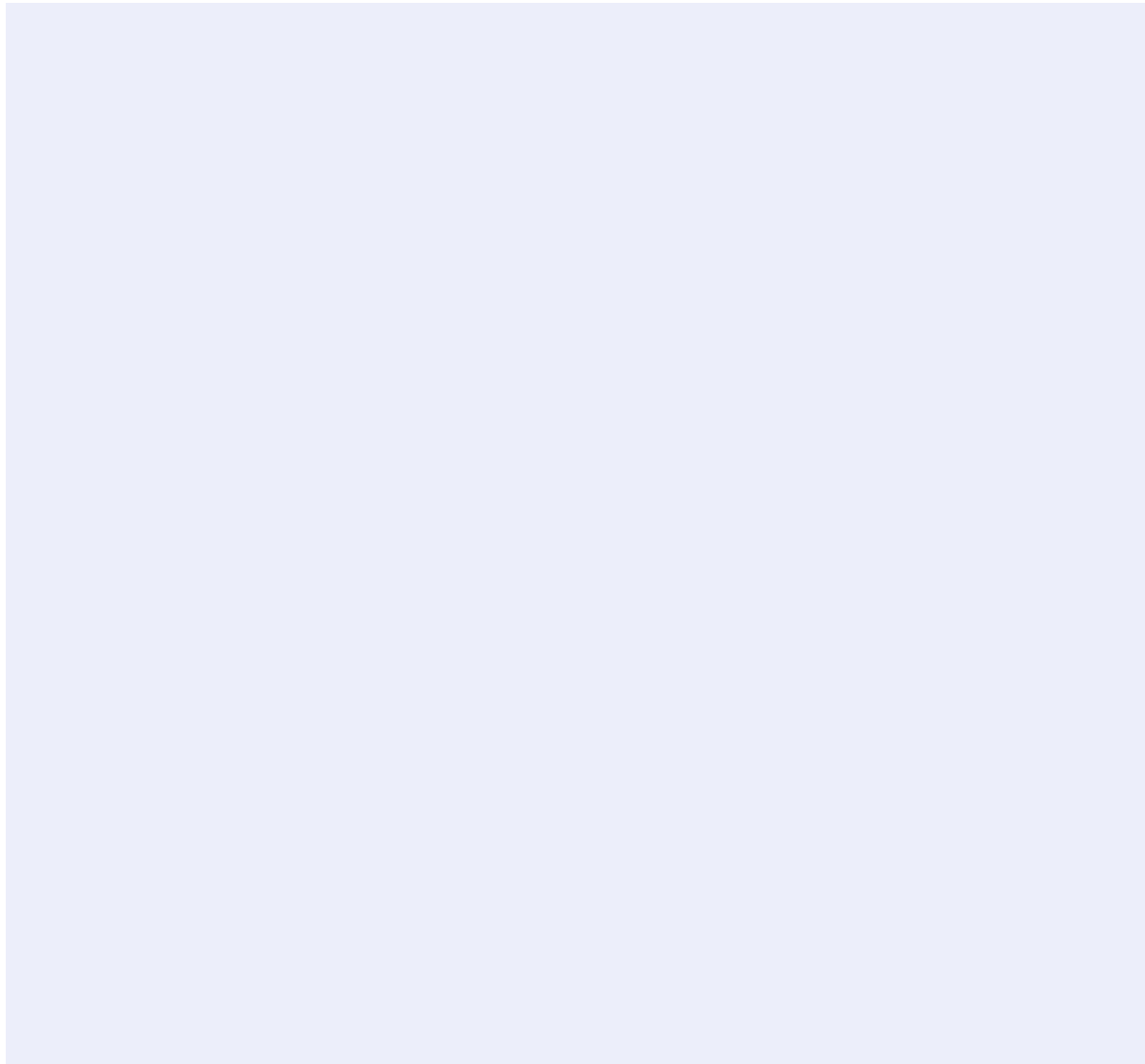
03/27/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

SCUSA is notorious for billing irregularities. An internet search reveals thousands of complaints that XXXX have had with this bank for similar issues, and multiple lawsuits alleging inappropriate billing practices. For example, in the Powers case against SCUSA (XXXX XXXX Santander Consumer USA XXXX Inc., Docket # XXXX, D. XXXX.) the judge noted that SCUSA 's own Senior Vice President " could not determine what particular payment was applied to what month " and on the subject of late fees, he " could not determine whether an entry titled 'Late charge assessment ' reflected a late charge or did not reflect a late charge. " The court said that it could n't figure out the fees either. How can SCUSA 's customers be expected to understand this if the bank 's own executives ca n't? Can companies legally demand payment for money they are n't owed?

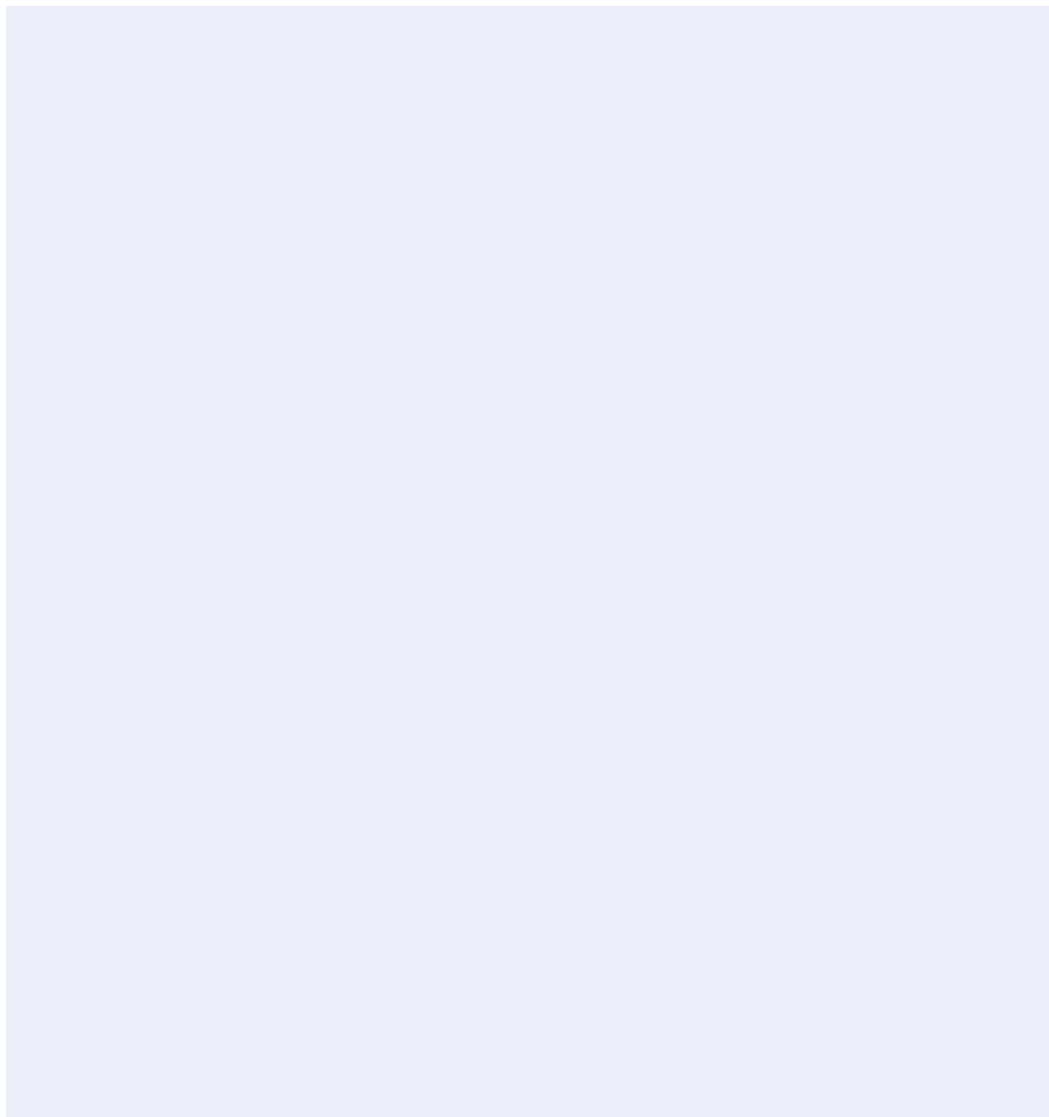
In the XXXX case, SCUSA voluntarily agreed to provide the consumer with a schedule itemizing the application of her payments and the effects of each payment on the status of the account. SCUSA also provided details about all invoices and how fees were assessed. If SCUSA can do it for some customers, why not for everyone?

I have asked SCUSA for my automobile title and to confirm that the loan is paid in full, or a clear explanation for the inflated payoff amount. I fear they will provide neither and simply continue to send invoices for money I do not owe.

I do not understand how a XXXX bank can send invoices to customers and refuse to provide any reasonable explanation as to the basis for the charges. I believe I am legally entitled at this time to a copy of my contract noted " paid in full, " and the title for my car.

Consumer Loan Complaints

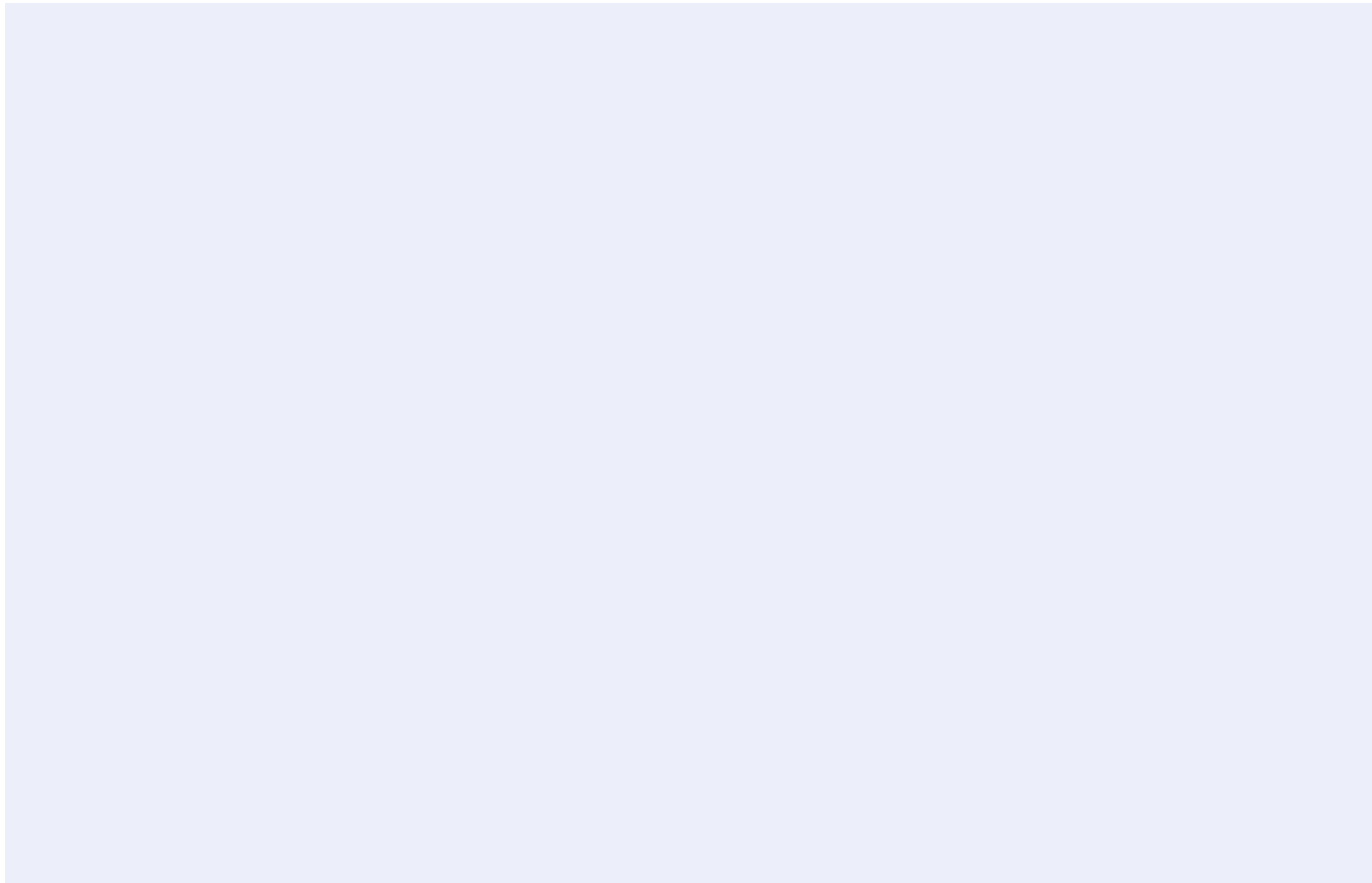
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Ally Financial Inc.

OH

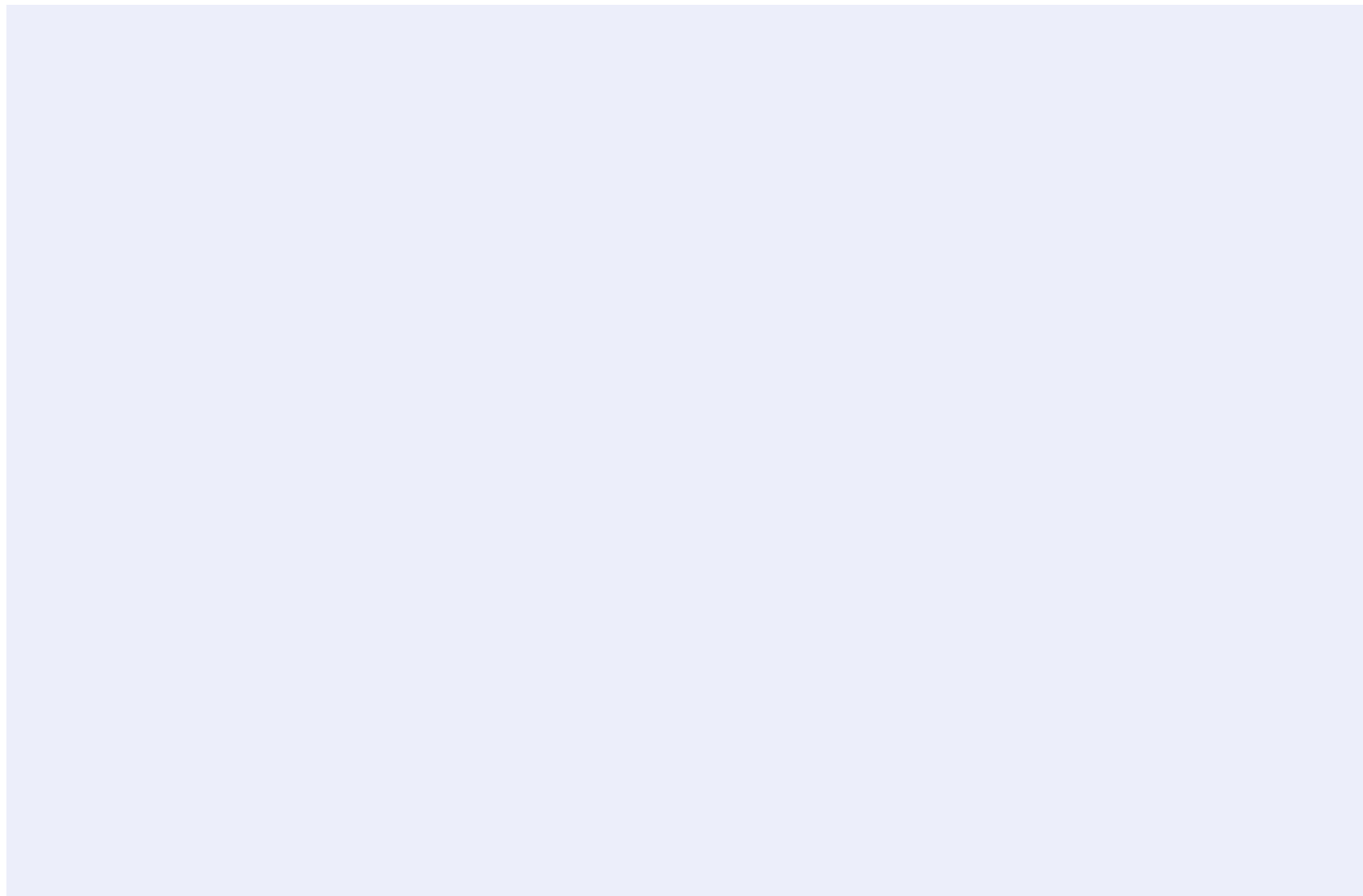
44511

Older American

N/A

Consumer Loan Complaints

Based on Consumer Complaints



Phone

04/02/2015

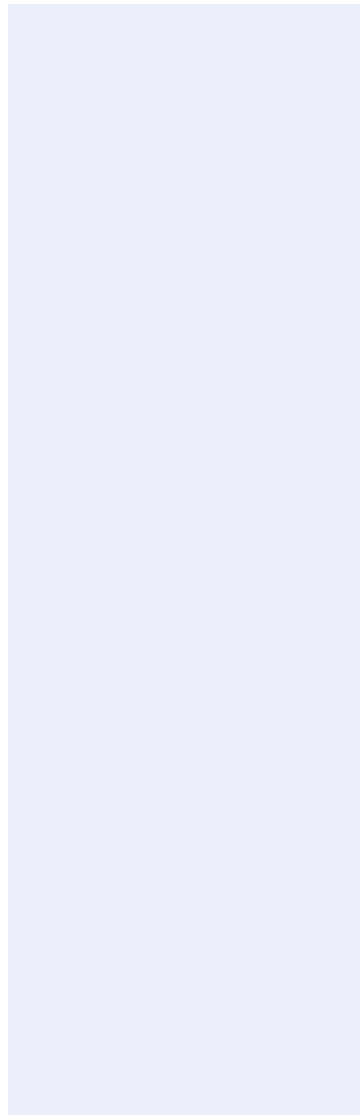
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1304000

Consumer Loan Complaints

Based on Consumer Complaints

04/02/2015	Consumer Loan	Installment loan
04/02/2015	Consumer Loan	Vehicle loan
04/02/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Installment loan
03/27/2015	Consumer Loan	Vehicle loan
04/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have been unable to make payments due to my decrease in income as of XXXX 2014. However, there are actually several of these " loan shark " companies in town that I unfortunately became involved with to do business when I had been low on money in the past. It is a nightmare to even try and pay XXXX off because they always entice you to re-borrow. And once I tell them I am unable to pay anything at the time it is due they continue to ask questions of when, or cant you borrow from someone, and then proceed to call daily. They call my cell phone, which is part of my business, they call my professional business office where I am a XXXX and have sessions with my clients. They have even came to my office, came to my home, where my husband 's XXXX is located, and then even proceeded to contact me on my private social media via messenger. (XXXX) They call everyone on my initial application and harasses them as well. I even asked them not to call or even let my husband have knowledge that I was applying for a loan as he would be angry. However, they violated my confidentiality and even proceeded to come to my home, and spoke with my husband on XXXX occasions that I know of. NIGHTMARE!

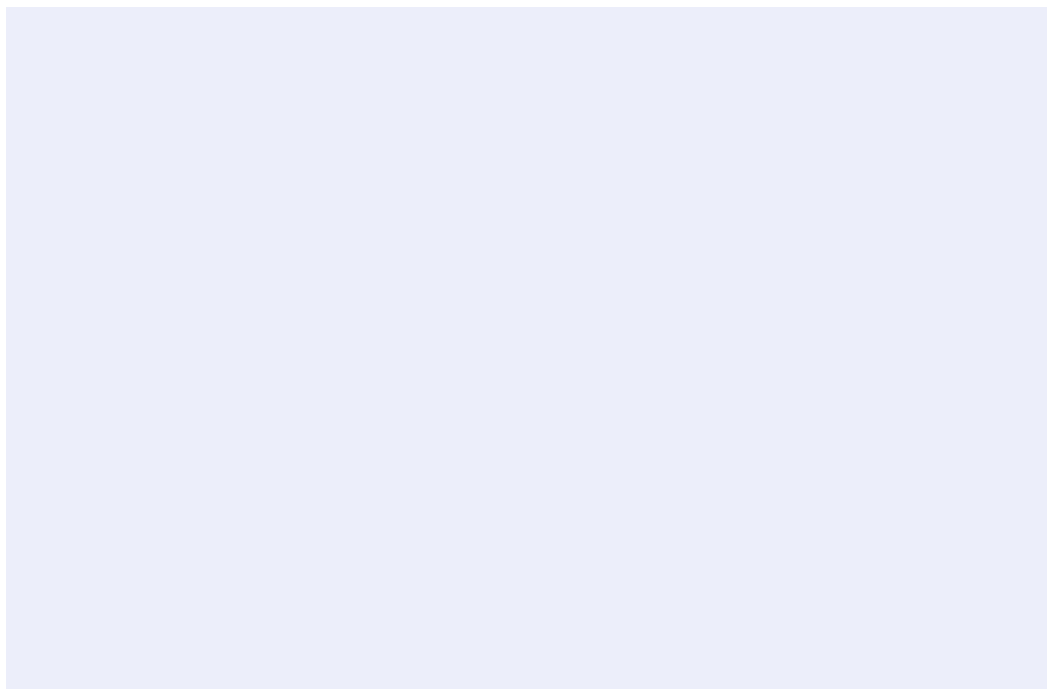
Santander came today to Reposes my XXXX after months of trying to renegotiate my 37 % predatory loan now they want to Reposes my XXXX i need help so i want the XXXX banks mortgage relief center and his team of law firms to audit the car loan and see if it has securitized in XXXX of those Asset backed securities

TD Bank consistently applies my payment significantly after they receive it. This is resulting in higher than disclosed interest charges.

Since Ally Financial has taken over both my car loan and my husbands, we have had nothing but problems. When they took over for GMAC, I had no late fees on

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Security Finance	OK	749XX	Consent provided
Santander Consumer USA Holdings Inc	MD	210XX	Consent provided
Capital One	SC	29576	N/A
CashCall, Inc.	LA	70810	N/A
TD Bank US Holding Company	DE	197XX	Consent provided
Ally Financial Inc.	TX	750XX	Older American Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/06/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No
Referral	04/06/2015	Closed with explanation	Yes	No
Referral	04/10/2015	Closed with explanation	Yes	No
Web	03/27/2015	Closed with explanation	Yes	Yes
Web	04/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1312620

1312387

1314128

1319539

1304030

1327463

Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

my account and then suddenly with ALLY I continually have late fees. I have written them time and time again but to no avail. They now call all the time either for my husband and myself or just for my husband on my personal phone. I have sent them proof of payment any number of times but am continually harrassed with phone calls. They even attempted to have my car repossessed even though I had proof of payments. Now my husband has not received a statement from them since XXXX and now I am not receiving any statements for several months.

Enough is enough. Almost every day I have to block their calls.

Some agency needs to take a look at these poor financial practices by Ally. We never had problems with GMAC. I am sure that with all the late fees they tack on, my credit will be hurt. When I send them proof of payment, they never acknowledge anything.

I need some help, back in XX/XX/XXXX a loan through Wells Fargo was closed out, it has been six years and now XXXX has re reported the data as of XX/XX/XXXX. I have disputed with XXXX with no resolution and even called Wells Fargo which stated because my mortgage was closed in XX/XX/XXXX, they have no record of it in their current system.

When I asked how I could get this report date corrected, the Wells Fargo representative said I would have to submit a letter. I had submitted a letter/ dispute with XXXX for Wells Fargo to change the original report date to XX/XX/XXXX. The Wells Fargo rep said that that was all I could do.

I need to move on with my life, I am in the middle of buying a home, I am unable to close my on my new home until this matter is resolved and if not resolved I will not be closing and lose all the money I put down. It has been years, I have worked very hard to move on with my life and making the right decisions. Please help me I

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

TX

774XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/21/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1334559

Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/07/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/27/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

am lost for words with this situation. I have a family that is looking forward to moving into our new home. PLEASE HELP

I have had an account with DriveTime for over year now since XXXX XXXX, 2014. Since this time I have made monthly on-time payments via direct debit from my checking account. These on-time payments are not being reported to any of the credit bureaus. I've contacted DriveTime about this issue and they told me they were having a dispute with the credit bureaus and once this was resolved my account would be reported. They also sent me a letter stating it would be corrected. As of today 's date this is still a problem and is causing an issue for me.

I have a lease with GM Financial. I have asked for the mailing address to be changed XXXX XXXX times now. Still nothing. Now I do not even get a statement.

I in good faith, purchased via installment loan an Acer E15 laptop from Speedy Cash (XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX CA XXXX) on XXXX XXXX, 2015 @ XXXX.

I realized later that day that I'd be horribly in debt trying to pay for it. I called Speedy cash the following Monday, XX/XX/2015 and spoke with XXXX and explained everything to her. XXXX misstated she was the manager and that she

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Arvest Bank	OK	73533		Consent not provided
Regional Management Corp.	SC	29681		Consent not provided
DriveTime	CA	945XX		Consent provided
TD Bank US Holding Company	MD	20743		N/A
GM Financial	PA	186XX		Consent provided
Ally Financial Inc.	OH	44515		N/A
BlueYield, Inc.	GA	31024		Consent not provided
Citibank	NY	10452		N/A
Speedy Cash Holdings	CA	900XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/21/2015	Closed with explanation	Yes	Yes
Web	04/15/2015	Closed with explanation	Yes	No
Web	04/27/2015	Closed with explanation	Yes	No
Referral	04/27/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with monetary relief	Yes	No
Referral	04/29/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	No
Referral	04/15/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1334561

1326831

1349108

1341616

1318430

1349430

1326631

1327525

1349414

Consumer Loan Complaints

Based on Consumer Complaints

04/13/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

would call me back. I received no call from XXXX and called Speedy Cash on Friday XX/XX/2015 and XXXX told me her supervisor needed more information and she 'd call me back. I received no call from XXXX and called her on XX/XX/2015 and was told she 'd be in the following day. I called XX/XX/2015 and XXXX advised me she 'd spoken with her Manager (XXXX), which was alarming because XXXX had initially told me she was the manager when we first spoke, and had been informed that the laptop could not be returned.

I called the district manager, XXXX XXXX ; XXXX and explained my situation. She told me that there 's nothing she can do. I asked for corporate 's number and she replied " There 's no way at ANY level that you can resolve this XXXX XXXX XXXX! " in a very rude and unprofessional manner.

I 'm at my wits end. I 'm a XXXX XXXX (XXXX) and I 'm permanently XXXX on fixed income. I 'm only asking that Speedy Cash let me return the laptop, so I am not forced into debt.

Respectfully, XXXX XXXX

Back in XX/XX/XXXX we had to claim chapter XXXX bankruptcy. I had a loan on my car with Wells Fargo I made my payments, then paid the car off in XX/XX/XXXX. When I looked at my credit report I noticed I did n't get any kind of credit for doing this. Wells Fargo stated it was discharged in Bankruptcy. I called them and they said it was there right to not show I made my payments and that I had paid this account in full because we filed chapter XXXX and did n't reaffirm the loan so this is why we do n't get any credit for the payoff or my monthly payments

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Automotive Management Services, Inc.	NC	28216	Consent not provided
Nationwide Acceptance LLC	GA	30291	N/A
Wells Fargo & Company	IA	500XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/24/2015	Untimely response	No	
Fax	04/01/2015	Closed with explanation	Yes	Yes
Web	04/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1326813

1304681

1341684

Consumer Loan Complaints

Based on Consumer Complaints

02/24/2016	Consumer Loan	Installment loan
04/02/2015	Consumer Loan	Vehicle loan
04/13/2015	Consumer Loan	Installment loan

03/27/2015	Consumer Loan	Installment loan
04/27/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

loan so this is why we do n't get any credit for the payoff or my monthly payments made. I do n't understand how they can do this and how can I rebuild my credit when things like this happen.

In XX/XX/XXXX I purchased a TV on contract from USA Discounters, I was laid off a few weeks later. I was unable to meet the agreement and defaulted. USA Discounters began to harass me thru phone, email, and third party contact. I mailed a cease and desist letter in XX/XX/XXXX as well emailed and verbally informed then of the XXXX XXXX XXXX. Then then Sued me in XXXX a state that I have never lived in nor been to. For the last 5 years now they continue to harass me, friends and family in a attempt to have me pay for the loan. Today XX/XX/XXXX XXXX XXXX with USA Discounters / USA Living. called a third party friend to reach me, also back in XX/XX/XXXX they called the same third party and openly discussed the account with him. I called today XX/XX/XXXX USA Living to discuss why they continue to not follow the XXXX XXXX XXXX order, I spoke to XXXX XXXX. He claimed there was no XXXX & XXXX on file but did acknowledge the emailed XXXX & XXXX as well as the verbal XXXX & XXXX back from XX/XX/XXXX as well as USA Discounters releasing private account information to the same third party they called in XX/XX/XXXX he said it on in the notes in the file. I again claims that they will not call me or any third parties again, but I have been told that over XXXX times and it continues to happen.

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Company chooses not to provide a public response

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	TX	75149		N/A
Nissan Motor Acceptance Corporation	MS	39272		N/A
USA Discounters, Ltd.	OK	741XX	Servicemember	Consent provided

Tower Loan	MS	39350		Consent not provided
Ally Financial Inc.	IN	46410		N/A
Capital One	TN	38018		Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/08/2016	Closed with explanation	Yes	
Referral	04/02/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with non-monetary relief	Yes	Yes
Web	04/16/2015	Closed with explanation	Yes	No
Referral	04/28/2015	Closed with explanation	Yes	Yes
Web	04/07/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1801880

1312795

1326590

1304723

1349236

1319748

Consumer Loan Complaints

Based on Consumer Complaints

04/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

02/02/2016	Consumer Loan	Installment loan
------------	---------------	------------------

04/22/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Nothing specifically happened to me as I have a good grasp on financial information, however, I found the statement I received to be extremely misleading - especially for those who are not well versed in loans/interest etc.

The plan I am on is a 0 % interest plan for 12 months, with no monthly payments required. XXXX the statement I received, they provide XXXX different " payment " plan options, XXXX of which go beyond the 1 year and accrue a huge amount of interest.

I think the statement would be much more clear if it specifically stated that as long as the balance was paid off within 12 months, not interest would be assessed. However, if you choose to pay month, please pay XXX in order to avoid an interest. I do n't think it should be left up to the borrow to decide how much they should pay in each month.

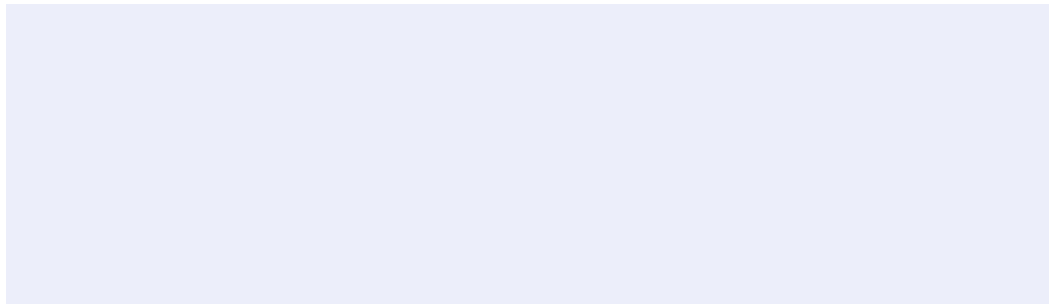
A claim was submitted sometime ago and was recently completed. unfortunately the financial institute did not pay the total disputed amount. The disputed amount was for {\$1900.00} and the financial institution only payed out {\$1300.00}. The remaining dispute is XXXX.

I do have a hard copy of a bank statement that states the disputed amount but i do not have an electronic copy.

may car got repo and it was in good driving conditions. I told them to come get the car because I could n't afford the note due to my divorce. but I never heard from this company again after they came and got my car. i 'm sure the sold the car

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

			provided
Synchrony Financial	NY	100XX	Consent provided
Synchrony Financial	CA	907XX	Consent provided
Synchrony Financial	OH	44708	Consent not provided
Santander Consumer USA Holdings Inc	MS	391XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Web	02/04/2016	Closed with explanation	Yes	No
Web	04/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

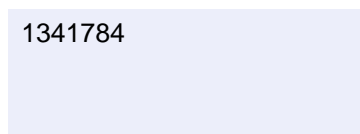


1327661



1319763

1769500



1341784

Consumer Loan Complaints

Based on Consumer Complaints

04/27/2015	Consumer Loan	Installment loan
04/17/2015	Consumer Loan	Installment loan
04/17/2015	Consumer Loan	Vehicle loan
04/27/2015	Consumer Loan	Installment loan
04/12/2016	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

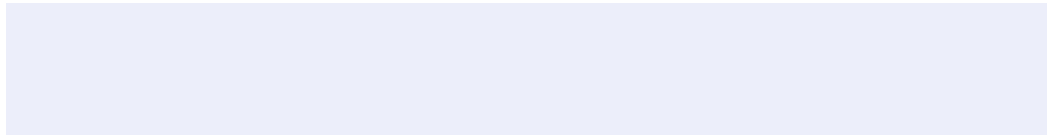
Based on Consumer Complaints

this company again after they came and got my car. i 'm sure the sold the car more than its worth but they still holding me accountable for the car. and I want them to take this off my credit report.

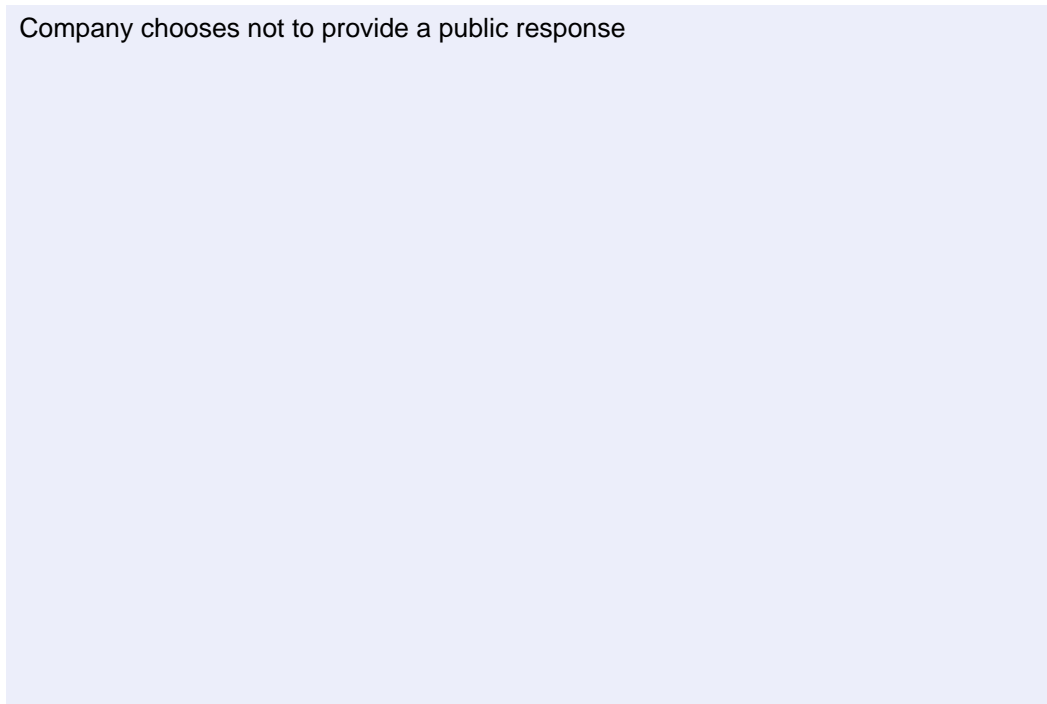
I filed a complaint against Ally regarding my car loan earlier today however I finally was able to speak with an agent and learned why I have had so many issues during the four years. When Ally credits a payment they credit the payment to next or current car payment but do not credit any of the funds to any amount that may be " in arrears ". When the next payment comes in they continue to credit the entire amount to the next payment regardless if there is a late fee or shortage in the previous/current month on the account. This keeps the customers account in a constant shortage which then incurs additional late charges and sets the customer up for reporting to the credit bureau. This is what has been happening to me since I became an Ally customer over 4 years ago. I have complained several times to Ally but they deny doing anything wrong. Today " XXXX " told me how Ally credits payments which explains why/how Ally has been overcharging me for the last 4 years. Per " XXXX " this form of accounting is perfectly acceptable. If this is the way a bank/credit union is suppose to credit payments then I have several other accounts to file complaints because none of my other lender do this underhanded accounting. I make more than XXXX payment per month so instead of Ally

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	PA	19143		N/A
Wells Fargo & Company	GA	305XX	Older American, Servicemember	Other
North State Acceptance, LLC	NC	28337		N/A
PayPal Holdings, Inc.	CA	95360	Servicemember	Consent not provided
Ally Financial Inc.	WA	992XX		
Ally Financial Inc.	MI	484XX	Older American	Consent provided

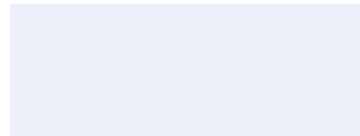
Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/29/2015	Closed with explanation	Yes	No
Web	04/20/2015	Closed with explanation	Yes	Yes
Phone	04/21/2015	Closed with explanation	Yes	No
Web	04/28/2015	Closed with monetary relief	Yes	No
Web	04/12/2016	In progress	Yes	
Web	03/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1349753



1334764



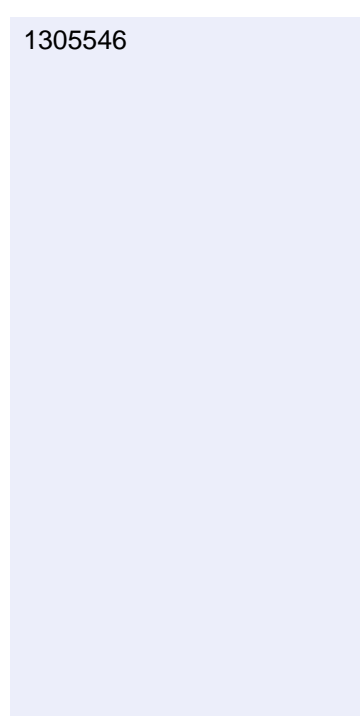
1334776



1349267



1873749



1305546

Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015	Consumer Loan	Installment loan
04/17/2015	Consumer Loan	Vehicle loan
01/28/2016	Consumer Loan	Vehicle loan
12/26/2015	Consumer Loan	Installment loan
04/02/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Installment loan
04/07/2015	Consumer Loan	Vehicle loan
04/17/2015	Consumer Loan	Vehicle lease
03/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

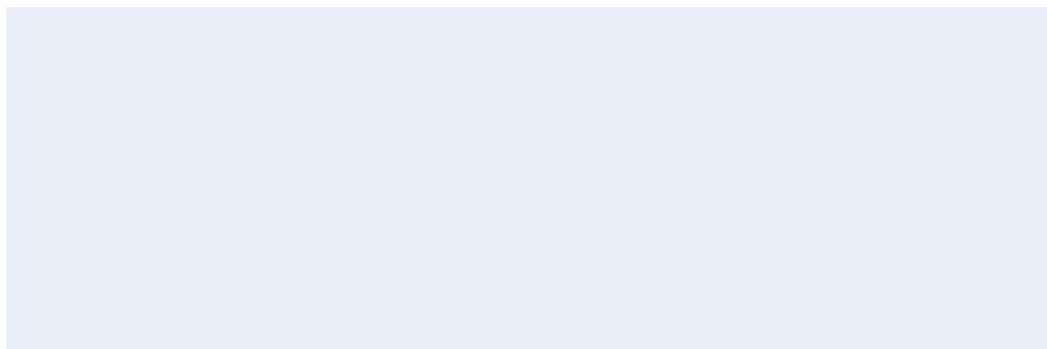
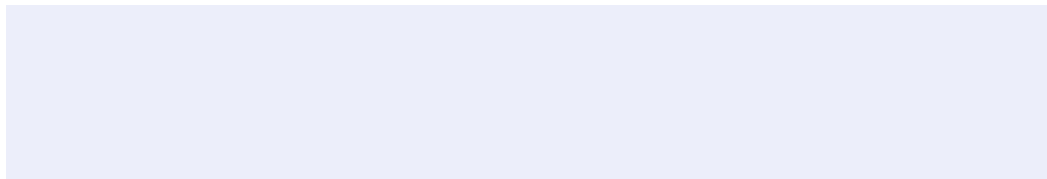
crediting my payments to current month or any arearage they are crediting payments to potentially future payments and leaving me with multiple late fees. When I make a payment I expect the money will be credited to what I owe - late fees, current monthly payment if additional to principle. I expect this every month.

I have a lease auto loan and I want to payoff the pending amount. The Bank (Banco Popular de Puerto Rico / Popular Bank of XXXX XXXX) is calculating my cancellation amount using the Rule XXXX. In addition, they claim a cancellation fee. Therefore, I 'm receiving a double penalty (using rule XXXX + cancellation claim). Does the federal code allow use of rule XXXX? It is like a penalty for the consumer who want to pay off the loan before the loan time. Does using double penalty is allowed?

I had a vehicle loan through Professional Financial Services (PFS). In XXXX 2011 we had a major hail storm to hit our area, and the vehicle was totaled out by my insurance XXXX. I have copy of the canceled check along with the release of

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Preferred Credit, Inc.	FL	32435	Older American, Servicemember	N/A
Capital One	TX	77491		N/A
Capital One	LA	70058		N/A
DLC, LLC	CA	90057		Consent not provided
Universal Acceptance Corporation	CO	80010		Consent not provided
Credit Central Holdings, LLC	TN	37743		N/A
PNC Bank N.A.	GA	31210		Consent not provided
Banco Popular de Puerto Rico	PR	009XX		Consent provided
Security Finance	TN	379XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/21/2015	Closed with explanation	Yes	No
Postal mail	04/20/2015	Closed with monetary relief	Yes	No
Referral	02/03/2016	Closed with explanation	Yes	No
Web	12/30/2015	Closed with explanation	No	No
Web	04/06/2015	Closed with non-monetary relief	Yes	No
Phone	04/13/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	No
Web	03/27/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1334793

1334810

1762744

1717159

1312973

1319858

1319864

1334869

1304116

Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

lien on the vehicle (Please see attachment). PFS has a balance of app
{ \$3800.00 } on my credit that I have disputed several times to no avail. I have even
spoke with several people at PFS and no one can give me a straight answer as to
what the charges are for. I have asked for proof several times and they said they
did n't have to send me any. I have been told it was where gap was n't paid, then I
was told no it was where I owed late fees. I advised them that I know for a fact I
did n't owe over \$ 3k in late fees, then the story was changed to maybe it was
when I first got the car loan and two days later a part on the transmission failed
and they fixed it. I advised them that I was told it was being fixed under " XXXX "
and to please show me proof from XXXX XXXX Ford (where car was purchased)
and they said they did n't have to. Then I was asked if we could come to some
kind of arraignments and pay half, and I advised them that they needed to send
me documentation/written proof etc that I even owed anything or take this off my
credit report.

I have been late making my regular payments for a personal loan to OneMain
Financial in XXXX, SD. Had contact with them, I told them how much I could pay
for now and they continued to call up to XXXX or more times per day. I was late by
about XXXX days on regular payments. I did make a smaller payment of { \$25.00 }
which they cashed but they said it was not enough. I stopped answering and
called them, left a message that they were not to call my office anymore. A
OneMain employee called my office on XXXX/XXXX/15 and my boss answered
the phone. He told my boss that OneMain would be garnishing my wages and he
would be mailing the paperwork to our office. I have not received a court order or
judgments against me. As far as I understand the law, there needs to be a
judgment before wage garnishment. This was very embarrassing to me and as far
as I know, employers are not a qualified third party and this violated my rights. If I
had been served a court order at least I would have been aware that wage

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank

SD

575XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1334885

Consumer Loan Complaints

Based on Consumer Complaints

04/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

02/04/2016	Consumer Loan	Installment loan
------------	---------------	------------------

04/28/2015	Consumer Loan	Title loan
------------	---------------	------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

garnishment was a possibility. I filed bankruptcy the next day, I had planned on it eventually, but this did cause me a lot of anxiety and also made my coworkers aware of my situation, which was unnecessary. I will talk to my lawyer about a lawsuit against this company.

on XXXX 2016 i received an email with a " thank you for your application " from cashnetusa.com on XXXX/XXXX/2016 i received 3 more " consecutive emails " from the same sender, stating that my loan was 1 : approved, 2 : my loan was being processed and 3 : my loan was deposited.

i did not take any loan out, XXXX dollars was deposited to my bank account without my authorization. nor did i ever create nor sign up for an account with cashnetusa.com or any other cash or load service like these online things.however, i recently signed up for XXXX XXXX cvard via XXXX to purchase a laptop, i am not saying XXXX has anything to do with it, it this started after that and it brings up a concern.

I applied for a title loan in XX/XX/2014. It was not clearly explained to me that you are paying off mainly interest, very little would go toward the loan princiable. For example I pay XXXX only {\$10.00} would be applied toward the principal, the rest would go to interest. No matter how you pay unless you pay the loan off in huge amounts there is no way you can catch up the interest. Now I am struggling to keep up and have fallen late on the loan. When I make a payment it all goes to interest and none is applied toward the princiable. I talked with the regional director for the XXXX California Check into cash to try and work this situation out and have been threaten with losing my vehicle. I have paid approximately XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	AL	35063	Consent not provided
SunTrust Banks, Inc.	NV	89032	
Enova International, Inc.	FL	330XX	Consent provided

Check into Cash, Inc.	CA	960XX	Consent provided
-----------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/07/2015	Closed with non-monetary relief	Yes	No
Web	05/04/2015	Closed with explanation	Yes	Yes
Web	02/04/2016	Closed with explanation	Yes	No

Web	05/01/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1313073

1356017

1773519

1350048

Consumer Loan Complaints

Based on Consumer Complaints

05/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/02/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

02/11/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

and have been threaten with losing my vehicle. I have paid approximately XXXX dollars in interest alone. That is more then I borrowed. I have done all I can to pay this loan back and have come to realize that unless I pay it all at once I will not be able to end this cycle. This company targets people who have credit problems and misleads them to believe they are helping. It is only after you have fallen into there trap that you realize it.

I had a loan with Santander Consumer USA from XXXX XXXX, TX, and just before I was refinancing with XXXX XXXX, my wife sent an early payment to them. We got a refund from them, but not in amount that our CPA calculated. My account number is : ,my name. We sent them a letter with a report from our CPA. but they did not reply.

My phone number is Thank you,

Trying to get a loan and found a misc. mark on my credit report. I was never notified by mail about this matter, when I called the company the address they had on file for the account I never lived at.

I was divorced in XX/XX/2011 and it was "ordered" that we each have our own vehicle in our "own" name within XXXX days. He, Michael, died in XX/XX/2011 without following through on the order. I am asking to "please" have this debt removed from my credit report. Thank you.

These accounts were opened in approx XX/XX/XXXX-XX/XX/XXXX by AmeriCredit. They have since been sold to GMFinancial. I have the partial acct # of XXXX and XXXX. XXXX was paid in full however XXXX was first delinquent BY

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	TX	77077		Consent not provided
Hyundai Capital America	NY	12822		Consent not provided
Santander Consumer USA Holdings Inc	FL	346XX		Consent provided
Stellar Recovery Inc.	MI	481XX		Consent provided
Ford Motor Credit Company	MI	481XX	Older American	Consent provided
GM Financial	NY	145XX		Consent provided

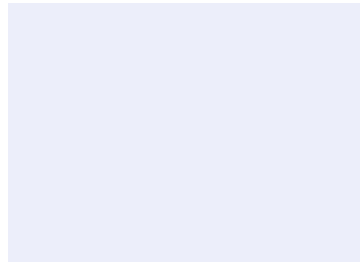
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/05/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No
Web	02/11/2016	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Web	04/28/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

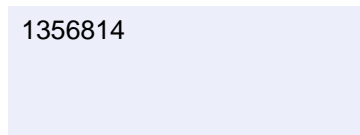


1356806



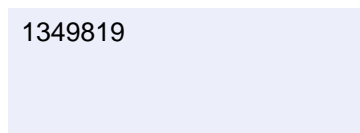
1313170

1783341



1356814

1350067



1349819

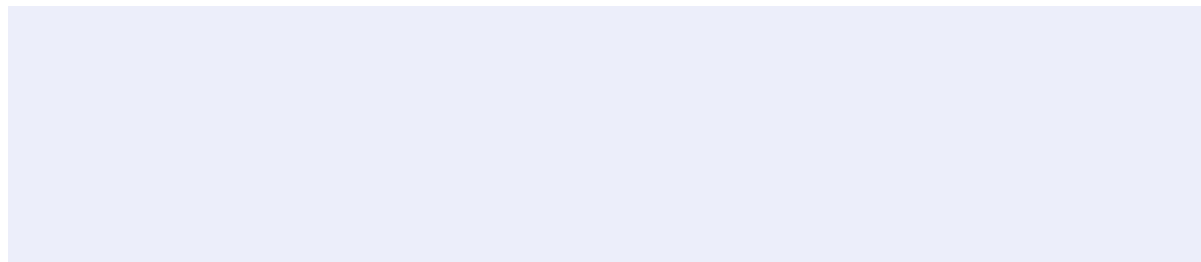
Consumer Loan Complaints

Based on Consumer Complaints

05/04/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Installment loan
05/01/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

of XXXX and XXXX. XXXX was paid in full however XXXX was first delinquent BY the XX/XX/XXXX. GMFinancial is reporting incorrect dates on my credit reports. There have been no activity on these since XX/XX/XXXX. Since it has been over 7-8 years from first delinquency they can not be reporting these to the credit bureaus any longer. I have attached what the report is currently showing and as you can see they lied on dates ...

In XX/XX/XXXX I financed my XX/XX/XXXX Chrysler 200 with SunTrust Bank and then in XX/XX/XXXX I sent payment, to pay my account in full. I then received notice dated XX/XX/XXXX indicating my account was settled and that my title will be mailed within 10 days. The 10 days extended to over a year and a half and then I finally received my title in XX/XX/XXXX. After receiving my title SunTrust then proceeded to take possession of my car, stating that my account was not paid.

I have since then retained an attorney and have to forced to rent a car and incur expenses and stress that I should n't have to otherwise deal with.

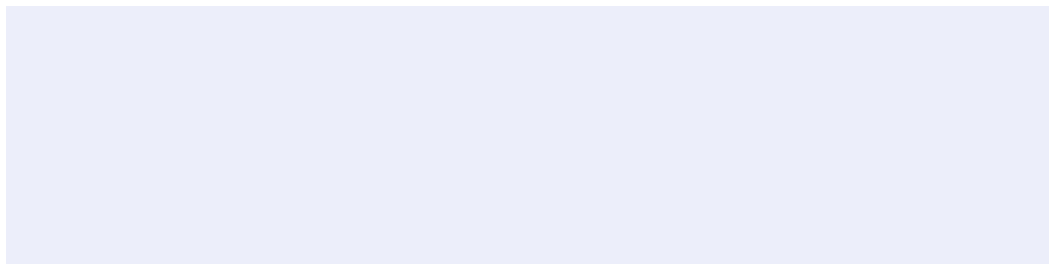
Attached are copies of my documents. I beg that my car be returned to me and that I receive reasonable compensation.

See Case # Case number : XXXX Please add and Re-vise- This debit which they are attempting to collect is past the amount of time to collect by Illinois law XXXX and this agency is selling-off my debit as a possible current debit with wrong info and amounts, without advising me with any info or proof. Rather they find it easier to harass by phone calls in the past- at all hours of the day.

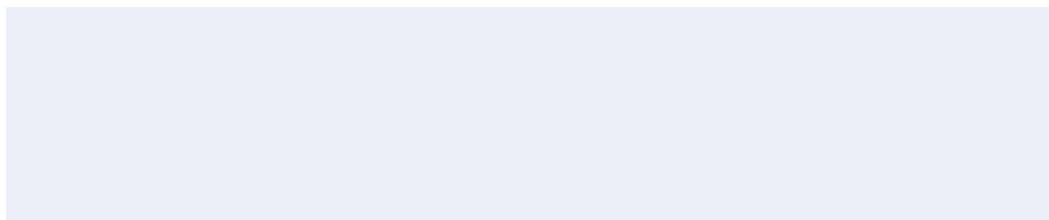
I continue to get automated calls to my work cell phone non-stop from CMRE. I have asked several times for CRME to stop calling my work cell phone and send

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	TX	76248	Older American, Servicemember	N/A
Capital One	MD	21045		N/A
SunTrust Banks, Inc.	NC	282XX		Consent provided
Blitt and Gaines, P.C.	IL	600XX		Consent provided
CMRE Financial Services, Inc.	CA	925XX		Consent provided

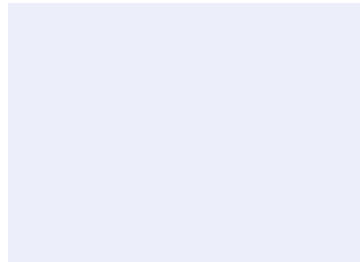
Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/18/2015	Closed with explanation	Yes	Yes
Referral	04/09/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

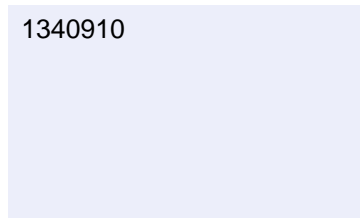


1358453



1320076

1320077



1340910

1357370

Consumer Loan Complaints

Based on Consumer Complaints

04/28/2015 Consumer Loan Vehicle loan

04/07/2015 Consumer Loan Installment loan

04/17/2015 Consumer Loan Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

have asked several times for CRME to stop calling my work cell phone and send all inquiries by mail, they refuse to do so.

I have XXXX cases with you on the same conflict with Regional Finance the case numbers are XXXX and XXXX although today i called and was told that i did not send back needed infor on the last case. But did not receive a request. So yesterday at XXXX Credit Recovery for Regional called again and I told them that this case had been written off and that they reported it to the credit br. as refused to pay. I have a case with XXXX on this subject and the case number is XXXX. As you know from my XXXX case that Regional Finance cussed during a collection call. XXXX never contacted me after i filed a case with you. However this Credit Recovery keeps calling. WE want the title to the car back or to move forward with the casw with you for unfair collections. I have attached several documents for review for my case.

I have a judgement with this company and I am trying to pay it off, but for the last 3 months I have tried to get the pay-off amount with no results. I have contacted the XXXX time, XXXX in XXXX XXXX in XXXX another time in XXXX. The XXXX time I was told she needed to check with the lawyer and get the total. The next XXXX times I told them what was going on and was told they would research the account and get back with me. I gave them my current phone number each time and heard nothing. I feel they are just running up the interest and are waiting to do garnishment. I have had the means to make payments and start with a good down. My credit counselor said I should ask to have this deleted due to lack of response. Any help you could give would be great. Thank you. Here is infoFREEDOM XXXX XXXX XXXX XXXX - - Type of Loan : SECURED LOANB / XXXX, XXXX : AMOUNT IN HIGH CREDIT ORIGINAL CHARGE-OFF AMOUNT ; CHARGED OFF ACCOUNT ; ACCOUNT CHARGED TO PROFIT AND LOSS

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Regional Management Corp.

SC

296XX

Consent provided

Ballybunion Enterprises, Inc

AZ

850XX

Servicemember

Consent provided

American Honda Finance Corporation

DC

20012

Older American

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	04/20/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1351881

1320137



1335095

Consumer Loan Complaints

Based on Consumer Complaints

04/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/04/2016	Consumer Loan	Installment loan
------------	---------------	------------------

04/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

After my auto was totaled, my insurance company paid it 's portion. For the difference, I submitted a claim to my GAP insurance company. It has now been five months and the claim remains unpaid. In the meantime, BMW has reported me to the credit bureau for the difference which remains outstanding.

Hard inquiry ran on my credit report by this company without my permission. No application via phone, email, or mail requesting credit from this company. I have paid all accounts on report and would like this removed as it pulled my score down. This was an unauthorized hard credit pull and should be deleted by company. Information possibly sold or transferred to another company on file.

Republic Finance XXXX XXXX XXXX XXXX, ga

I lost my job shortly after purchasing my vehicle. I 've tried numerous of times to set reasonable arrangements on both my personal and car loan. I 've asked for clarity and everyone seems to provide different information. The branch manager was very rude and unhelpful. I went higher up the chain to the DM XXXX XXXX. XXXX is horrible. She 's also very unhelpful and argumentative. Each time I 've contacted her for information about my loans and options, she 's given me inaccurate information. I visited another the branch, and they were only able to produce 4 months worth of payment history. No one can answer my question of " who is above XXXX?. " I 've never seen business like this. I 've visited other branches in the past and received much better care. I 'm just shocked that XXXX would have someone like her in a management role.

For the XXXX time in my life I purchased a car. I was advised by the dealership

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services	FL	331XX		Consent provided
Citizens Financial Group, Inc.	FL	34736		N/A
RFNA, LP	GA	301XX	Servicemember	Consent provided
State Employee's Credit Union	NC	275XX		Consent provided
GreenSky Trade Credit, LLC	TX	77099		N/A
Green Trust Cash, LLC	CA	90291		N/A
Consumer Portfolio Services	TX	782XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with explanation	Yes	No
Referral	04/16/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with explanation	Yes	Yes
Web	04/09/2015	Closed with explanation	Yes	No
Phone	03/08/2016	Closed with explanation	Yes	No
Referral	04/27/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1342138

1328103

1305182

1313341

1815247

1342214

1313380

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2015

Consumer Loan

Title loan

04/08/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

here in Texas that CPS was financing the car. That was XXXX. As of today, XXXX, I have yet to receive ANY documentation from CPS. However, today I did receive a dept collection call from them because the XXXX payment was due XXXX & I was late. I NEVER knew the payment date & the dealership was n't certain of the actual monthly amount. Back on XXXX, my wife scanned and emailed a copy of the receipts for the down payment, a complete copy of the contract we received, and pictures of the interior and exterior of the car. The reason so is because when I received a call from the CPS processor I was advised the car had leather interior and a XXXX stereo system. This is n't the case at all. My wife and I were very concerned and have tried desperately to get a copy of the paperwork the dealership submitted to CPS. CPS has failed to provide us with anything even the monthly statement. Then, when we made the payment today we were charged a fee of over {\$12.00} for XXXX XXXX although my wife paid with her debit card. When we call we 're dealing with the automated system, and when we do get someone it 's always a processor or operator that ca n't help us. When they tell us we 're being transferred to the CPS branch it just goes to the automated system and back to another processor. We are concerned we 're paying for vehicle features we do not have. And, to make matters worse, we recently learned (the manager of the dealership slipped up and told us) he added additional income XXXX check) to the paperwork. I do n't receive a XXXX check at all. I have never dealt with anything of this nature in my life.

24 % interest rate high pmts refuses to help when i try and talk to someone refuses to allow me to speak with collections calls XXXX or more times a day when asked to stop very rude and demanding money has repo order on car even after i pay whst i can

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Speedy Cash Holdings	CA	90504	Consent not provided
Santander Consumer USA Holdings Inc	GA	306XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1320773

1320770

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

01/11/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/28/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Received an auto loan through Wells Fargo Financial for a XXXX Chevrolet Impala. Loan was paid on time up until and accident I had in XXXX XXXX that cause me to XXXX. I was out of work for XXXX months which caused my payments to get behind. I did my best trying to manage the payments but maintain a poor history afterwards. even though payments were late, I managed to pay out the loan in full in XXXX and XXXX years later it still shows negative on my credit report.

For the past 2 day I recieved a phone call at XXXX XXXX and the next day I recieved a call at XXXX XXXX

I financed a truck with ALLY at the end of XX/XX/XXXX. It was my understanding that payments would begin in XX/XX/XXXX, but I did not receive any paperwork from ALLY. In early XX/XX/XXXX, I received a phone call on my cell phone (not my preference because I have a severe hearing loss) while out of town with a very rude service person demanding to know where my payment was. I clearly stated that I had not received any information from ALLY, and that intended to pay as soon as I knew all of the particulars. In the end, I made a payment over the phone and made it clear that I owed no late fees because of ALLY 's error. Since then, I periodically receive late fee notices that are now nearly the amount of a

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	LA	708XX		Consent provided
GM Financial	HI	967XX		Consent provided
Wells Fargo & Company	CA	95376	Older American	N/A
Wheels Financial Group, LLC	CA	95206	Older American	Consent not provided
Hyundai Capital America	OK	74012		N/A
Ally Financial Inc.	CT	06897		Consent not provided
BB&T Financial	MD	20744		N/A
Bank of America	CA	90716	Older American	N/A
Ally Financial Inc.	AZ	856XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with explanation	Yes	No
Web	04/22/2015	Closed with non-monetary relief	Yes	No
Phone	05/04/2015	Closed with monetary relief	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Referral	02/02/2016	Closed with explanation	Yes	No
Web	04/28/2015	Closed with monetary relief	Yes	No
Referral	04/10/2015	Closed with explanation	Yes	Yes
Postal mail	04/01/2015	Closed with explanation	Yes	Yes
Web	04/27/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1320763

1342252

1357005

1320787

1737391

1350300

1320494

1303972

1342307

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2015	Consumer Loan	Vehicle loan
04/17/2015	Consumer Loan	Personal line of credit
04/17/2015	Consumer Loan	Installment loan
04/17/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Installment loan
04/04/2016	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Installment loan
04/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

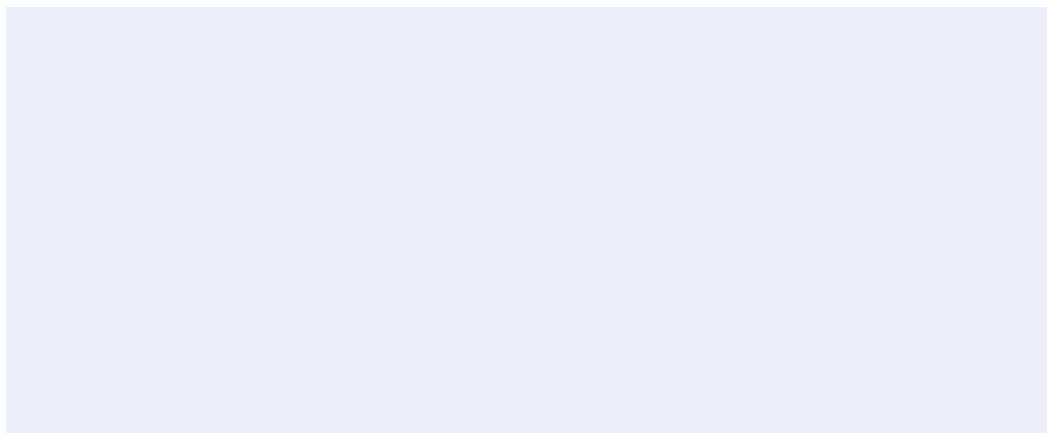
Based on Consumer Complaints

payment. I have written to dispute this error repeatedly and in XX/XX/XXXX checked my credit and ALLY has listed me as XXXX thirty days late on a payment. I have never been late on a payment and have it set up with my credit union to automatically pay ALLY every month on the XXXX. ALLY calls and tries to force me to use their check service for my payment which charges an additional fee, and I tell them repeatedly that my credit union does not charge me any fees and it is automatically deducted from my checking account. Now, I got a credit alert that ALLY has listed me as being late on XXXX payments! This is totally untrue and my credit score has dropped by XXXX points! I want the late fees removed from my account and my credit deleted of any late payments.

I have a car loan through Fifth Third Bank in XXXX, OH. I cancelled my insurance through XXXX XXXX and started using XXXX in XXXX of 2014. They did not receive the change and started adding insurance to my loan. they claim that they were sending letters but I never received them. This month they placed a repossession order on my car for non payment of over XXXX dollars. This was

Consumer Loan Complaints

Based on Consumer Complaints



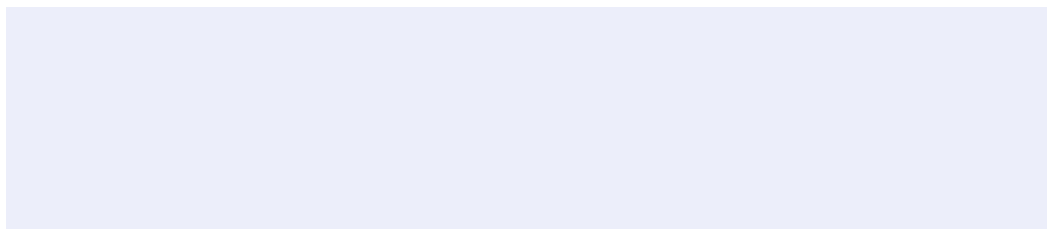
Company believes the complaint is the result of a misunderstanding



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	PA	15021	N/A
Synchrony Financial	CO	80906	N/A
Great American Finance Co	CA	91302	Other
Wells Fargo & Company	AZ	85022	Consent not provided
Bliksum, LLC	CA	93003	Consent not provided
Regional Management Corp.	TX	75077	Consent not provided
CashCall, Inc.	CA	93003	Consent not provided
Fifth Third Financial Corporation	NE	681XX	Consent provided

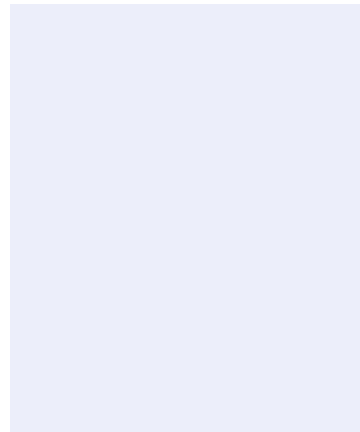
Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/10/2015	Closed with explanation	Yes	Yes
Phone	04/22/2015	Closed with explanation	Yes	No
Web	04/21/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with non-monetary relief	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	
Web	05/01/2015	Closed with explanation	Yes	Yes
Web	04/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1321120



1336057

1335760



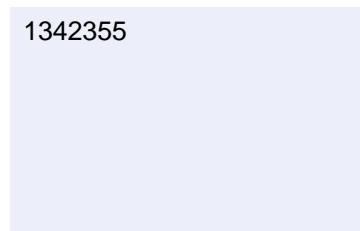
1335301

1357410



1862617

1357411



1342355

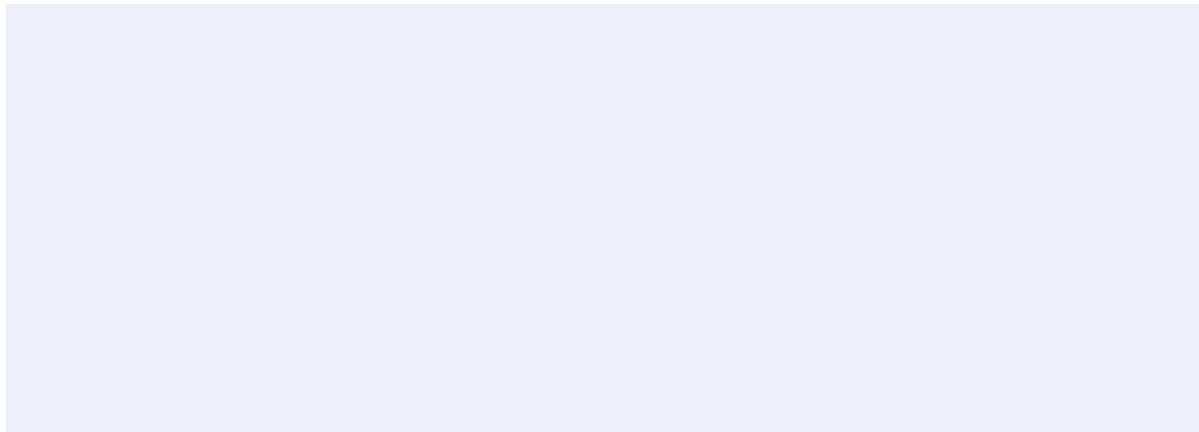
Consumer Loan Complaints

Based on Consumer Complaints

08/16/2014	Consumer Loan	Vehicle lease
04/28/2015	Consumer Loan	Vehicle loan
04/28/2015	Consumer Loan	Vehicle loan

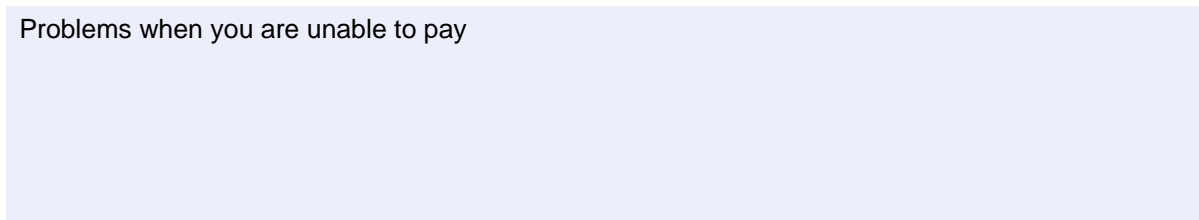
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

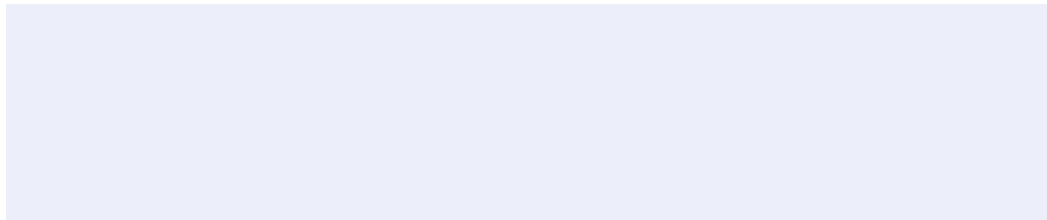
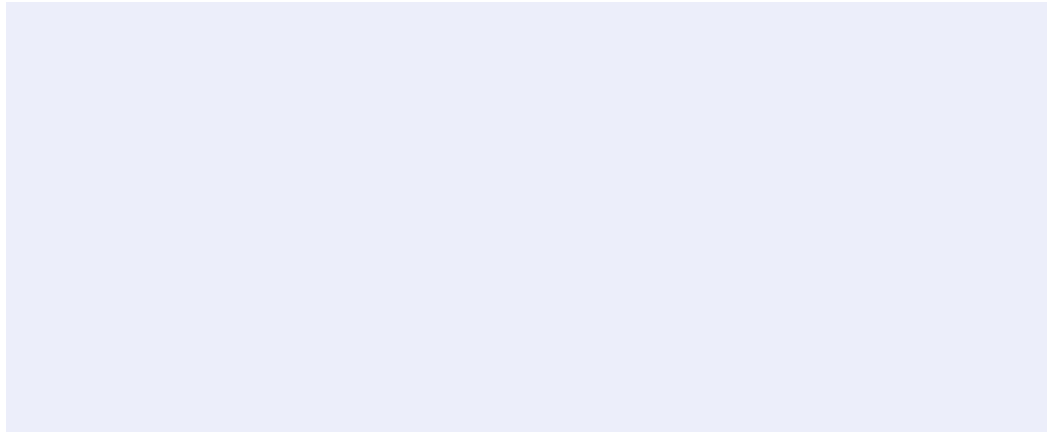
when I became aware of the insurance added. I sent them the documents showing no lapse in insurance and their insurance department said a full refund had been submitted. This was on XXXX XXXX. He said it could take 7-10 days to hit collections. I then called collections to see if they could talk to the insurance department and get the repossession order stopped because I am approved for full refund, and all they kept saying was make a payment to stop it and refused to talk to the insurance department. They refused to transfer me to the insurance department, the just continued to badger me to make a payment for something their insurance department had approved for refund. It has now been 7 days since the approval and the repossession order is still out for something I do not owe.

Numerous phone calls at work even after I have stated that I am not allowed to receive personal calls as well as threats in regards to showing up at my job and contacting my manager directly. I have provided the hours that I am available after work and they are closed during those hours so they told me that they will continue to call me at work and leave harassing phone messages on my work voice mail.

I am owed a refund for a " Gap Insurance " that was attached to my auto loan. I cancelled the policy in XX/XX/XXXX. The reimbursement process was that the dealership provide paperwork to the underwriter, the underwriter would issue a check for the unused portion of the policy to the lending institution, the lending institution would then forward that pro-rated refund to me. Steps A and B went quickly and smoothly. Step C (delivery of my refund) has been almost 3 months of aggravation in the form of unreturned phone calls, customer service reps with no backing from supervisors, XXXX checks " lost in the mail, " and now, today a promise of a Thursday XX/XX/XXXX delivery to my work office via XXXX. If the situation had been reversed, I expect they would have garnished my wages by now!

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	NY	14626	N/A
Harley-Davidson Financial Services, Inc.	CA	958XX	Consent provided
The Huntington National Bank	IN	471XX	Consent provided

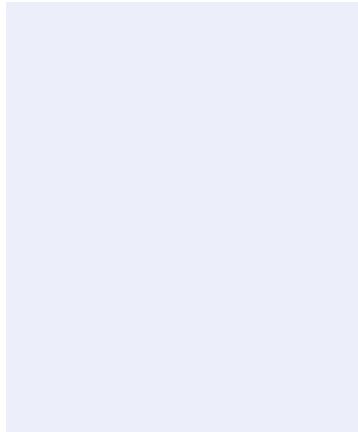
Consumer Loan Complaints

Based on Consumer Complaints

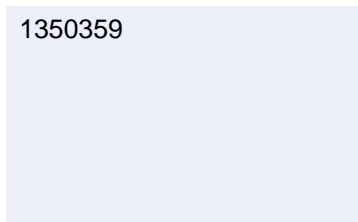
Web	08/16/2014	Closed with explanation	Yes	No
Web	04/28/2015	Closed with explanation	Yes	No
Web	04/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



987572



1350359

1349834

Consumer Loan Complaints

Based on Consumer Complaints

03/27/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

now!

In XX/XX/XXXX I was mailed a check and paperwork with it stated that it was real money and if I cashed this check I would be obligated to repay the loan ... In XX/XX/XXXX my now ex girlfriend became XXXX.. In XX/XX/XXXX I lost my job and it was n't until XX/XX/XXXX that I gained another job that paid halfway decent. Throughout all this we managed to make the payments on this loan.. Then in XX/XX/XXXX we just did n't have the money ... We called and made a partial payment, we tried to make a partial payment the following month and they would not accept it ... So I stopped paying as they told me they were turning me over for legal action ... Meanwhile they have continued to call, we just did n't answer, they continued to send me mail stating they were proceeding with legal action ... About a week or so ago, my ex called me to tell me she had gotten a letter from them stating I now have a court date for XX/XX/XXXX I believe ... I then contacted them as while they have been sending all these collection notices they have also been sending more of those checks hoping I would cash another.. Which I have not.. Cant afford the loan I do have ... Anyway I contacted them and then went to see them this morning.. I took them a payment and told them I needed to know when I took out the loan, how much I borrowed and how much I have paid back.. I also wanted to know my balance ... The original note was for XXXX on XXXX XXXX, XXXX Then in XX/XX/XXXX I borrowed another XXXX ... They combined the loans and I had been paying XXXX a month until I reached a point I no longer could pay that amount ... Today I was told my total loan amount was for XXXX I have paid in XXXX. XXXX ... I have a balance of XXXX outstanding ... How can they legally do this to me? I will never get out from under this debt.. I figured it up and its like 72 % interest ... Is n't this illegal? What are my options here? My gf and I are no longer together, I am playing catch up on all my bills as I had to pay hers as well because she was unable to work ... I can not afford to pay these people

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

RFNA, LP

MS

392XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

04/01/2015

Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1305364

Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015	Consumer Loan	Installment loan
04/14/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Installment loan

04/14/2015	Consumer Loan	Installment loan
04/14/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

150 some dollars a month and I need some help ... I am of the opinion this company as well as others like it go through and get peoples credit scores and then in knowing they can not afford a loan, would not be approved for a normal loan, they then send out these checks to the poor who need help.. Then when the poor cash the checks they are in a vicious debt trap ... And they harass you sometimes calling XXXX-XXXX times a week wanting to know when they can expect their payments ... Please someone I need help with this as they are finally taking me to court.. Is there really a judge that will order me to pay this note at 72 % interest?

THE LENDER REJECTED BECAUSE I AM ONDEBT CONSOLIDATION.

Purchased furniture from XXXX XXXX XXXX with XXXX months same as cash financing. Payments were being made to XXXX. After a few months went online to make payment and the site would not take the payment. Tried again a few days later. Then called the store and was told that XXXX had sold the account to GE. The merchant nor XXXX nor GE had told us that. We called GE and a gentleman told us that {\$100.00} would pay the account in full. We sent the payment in. Since then we 've continued to receive collection notices from XXXX collection agency after another. We talked with GE XXXX times and they would do nothing. We had talked with their employee by phone and had nothing in writing. Now we are receiving collection letters from another collection agency for a lone that we paid in full per the terms. GE is wanting interest and other charges for an account that was paid in full within the time frame of the agreement.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Gold Star Finance, Inc.	TX	782XX	Servicemember	Consent provided
TMX Finance LLC	VA	23487		Other
Synchrony Financial	WV	250XX		Consent provided

Community Choice Financial, Inc.	CA	958XX		Other
First Investors Financial Services Group, Inc.	GA	30034		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/15/2015	Closed with explanation	Yes	No
Web	04/14/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with explanation	Yes	No

Web	04/14/2015	Closed with explanation	Yes	No
Web	04/16/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1335737

1329675

1305447

1329123

1329714

Consumer Loan Complaints

Based on Consumer Complaints

04/17/2015	Consumer Loan	Installment loan
04/08/2015	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Installment loan
04/17/2015	Consumer Loan	Personal line of credit
04/08/2015	Consumer Loan	Vehicle loan
04/28/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This bill was disputed years ago.. All XXXX credit bureau removed this bill from my credit report. Because i do not owe this bill. Now i am getting threatening letters again..

In XXXX 2015 I sent {\$1500.00} along with my regular car payment of {\$300.00} for XXXX, 2015 to my car loan company (Mark One Financial). Along with the {\$1500.00} check, I wrote a letter stating that the {\$1500.00} was to go toward my principle. I had also written that in the memo of the check. Today I get a statement stating that my next payment is due XXXX 2015 and my payment only {\$31.00}. I called Mark One Financial and spoke with XXXX, who would not give a last name. I asked her why my {\$1500.00} had not gone to my principle. She stated that all payments would pay the interest XXXX. I told her it was not a regular payment and that I had sent a letter with that check stating that it was to go toward my principle. She then stated that their system did not work like that. I became upset so she put me through to her manager XXXX XXXX, who has no XXXX name, she stated the same thing. She brought up the contract, so I asked her where in my contract does it state that. She said she did n't know she would have to look at it. She then asked me if I was going to get upset over {\$17.00}? Now I 'm furious, no where in my contract does it state that any principle or prepayment would go to pay interest XXXX I then told her that I would be filing a complaint, to which she stated she would be contacting her attorney. I told her good and hung up.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Speedy Cash Holdings	NV	89106	Consent not provided
Santander Consumer USA Holdings Inc	VA	24073	N/A
First National Collection Bureau, Inc.	AL	359XX	Consent provided
World Acceptance Corporation	AL	35950	N/A
MarkOne Holdings, LLC	TX	785XX	Consent provided
BlueChip Financial	OR	97302	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/17/2015	Closed with explanation	Yes	Yes
Phone	04/13/2015	Closed with non-monetary relief	Yes	No
Web	04/28/2015	Closed with explanation	Yes	No
Phone	04/20/2015	Closed with explanation	Yes	Yes
Web	04/08/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1335447

1320979

1342458

1335436

1320999

1350494

Consumer Loan Complaints

Based on Consumer Complaints

04/22/2015	Consumer Loan	Vehicle loan
03/27/2015	Consumer Loan	Vehicle loan
04/28/2015	Consumer Loan	Vehicle loan
04/08/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Vehicle loan
04/14/2015	Consumer Loan	Installment loan
04/02/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

it my belief, base discrimination (treatment)

I purchased a XXXX Mazda Tribute back in XX/XX/XXXX from XXXX XXXX Mazda in XXXX Alabama. XXXX XXXX Mazda is owned by XXXX XXXX XXXX. My contract reads " XXXX XXXX XXXX ", financed through Mazda American Credit. " Or " XXXX XXXX XXXX, DBA, or " DOING BUSINESS AS " " AMERICAN MAZDA CREDIT ". We bought our Tribute new and struggled to keep it through a layoff from my employer by deferring our past due payments. Once our layoff ended and I was called back to work all was fine. Then in XX/XX/XXXX after being back at work for just a few months my employer again started to layoff. I knew we would never make it through another layoff. We had not recovered financially from the XXXX layoff. I called the finance company and asked what would be my best option for the Tribute knowing that they would repo it. There was no way I could make the payments. Our focus now was to try and hold on to our home. I was told that if I could VOLUNTARILY bring the car back into the lot I would save a good amount of money in fees and a voluntarily repo is far better than them coming to get it. Now I know there is really no good benefit. So that 's what I did. Of course they took me to court and got a default judgement on the vehicle or me that is. Just before my warehouse was to begin laiding off, I got hurt at work and was let

Consumer Loan Complaints

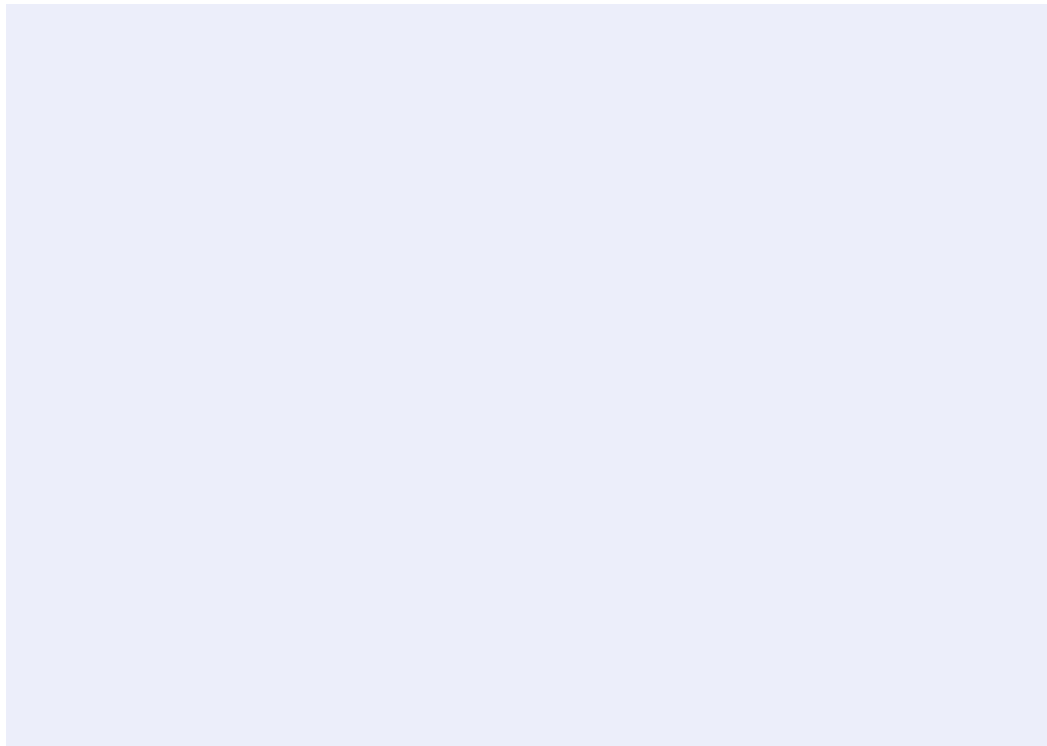
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Valley National Bank	NJ	08075		N/A
Santander Consumer USA Holdings Inc	OK	73160		Consent not provided
Exeter Finance Corp	CA	92880		Consent not provided
SunTrust Banks, Inc.	FL	33309		Consent not provided
Bank of America	CA	91733		N/A
Citibank	FL	334XX	Older American	Consent provided
Ford Motor Credit Company	AL	366XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/27/2015	Closed with explanation	Yes	No
Web	03/30/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No
Fax	05/21/2015	Closed with non-monetary relief	Yes	No
Web	04/14/2015	Closed with explanation	Yes	Yes
Web	04/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1342502

1305506

1350501

1321032

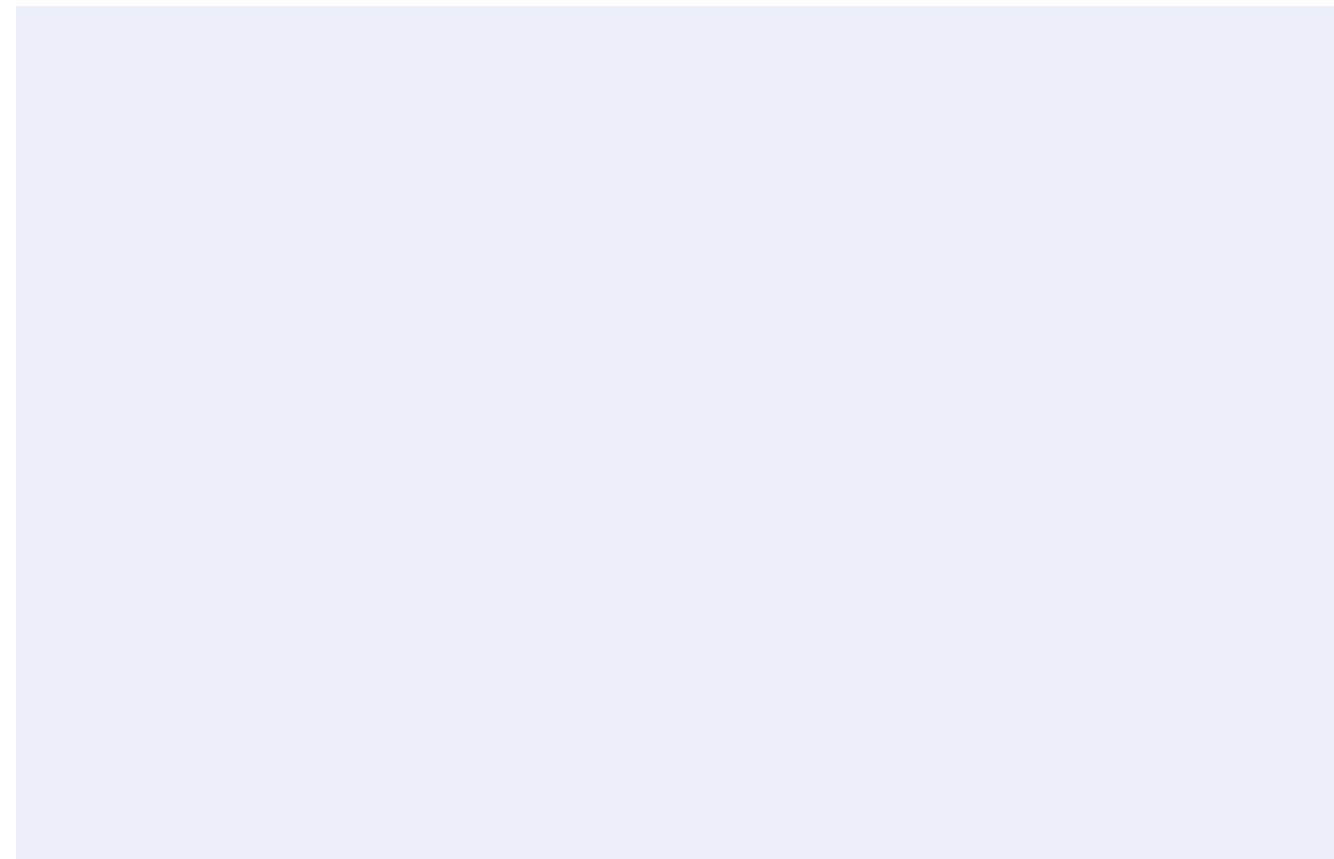
1357759

1329212

1313744

Consumer Loan Complaints

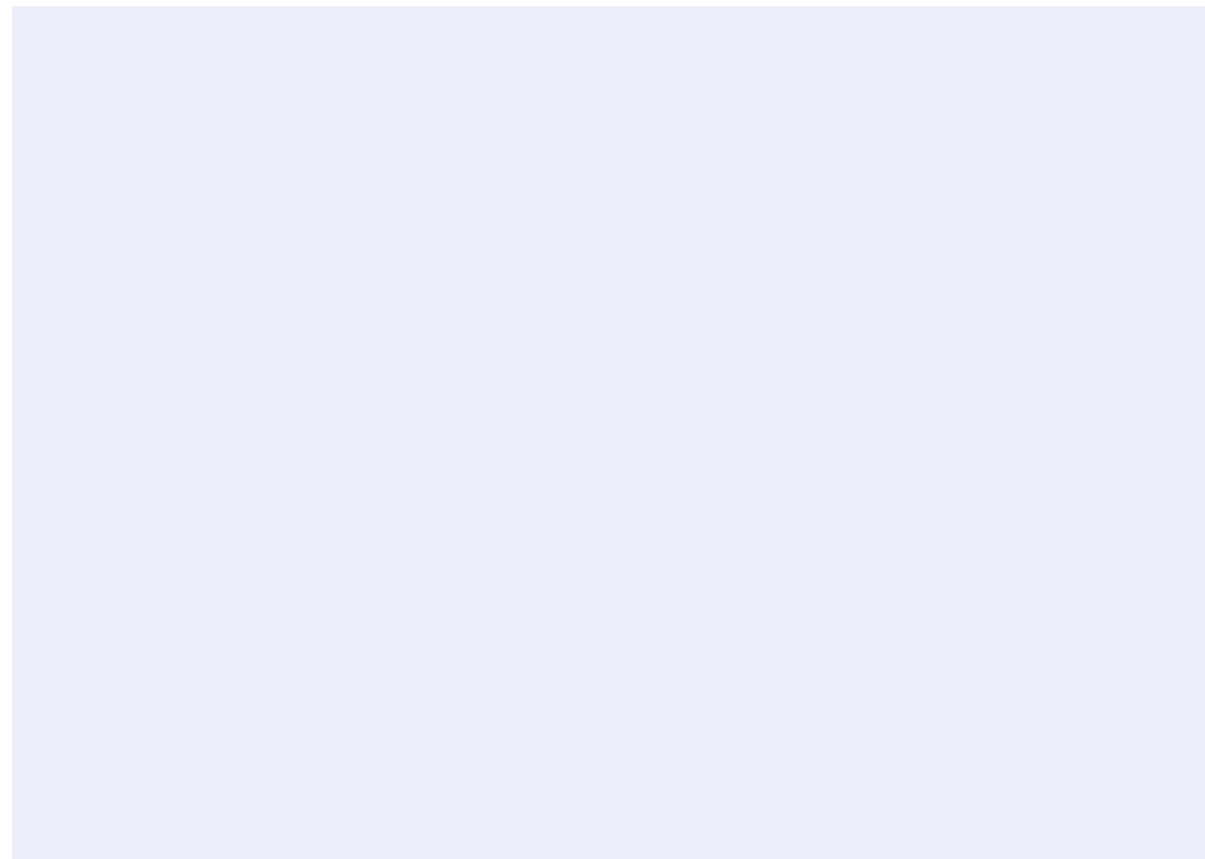
Based on Consumer Complaints



03/28/2015	Consumer Loan	Vehicle lease
04/28/2015	Consumer Loan	Vehicle loan
04/04/2016	Consumer Loan	Vehicle loan
04/02/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

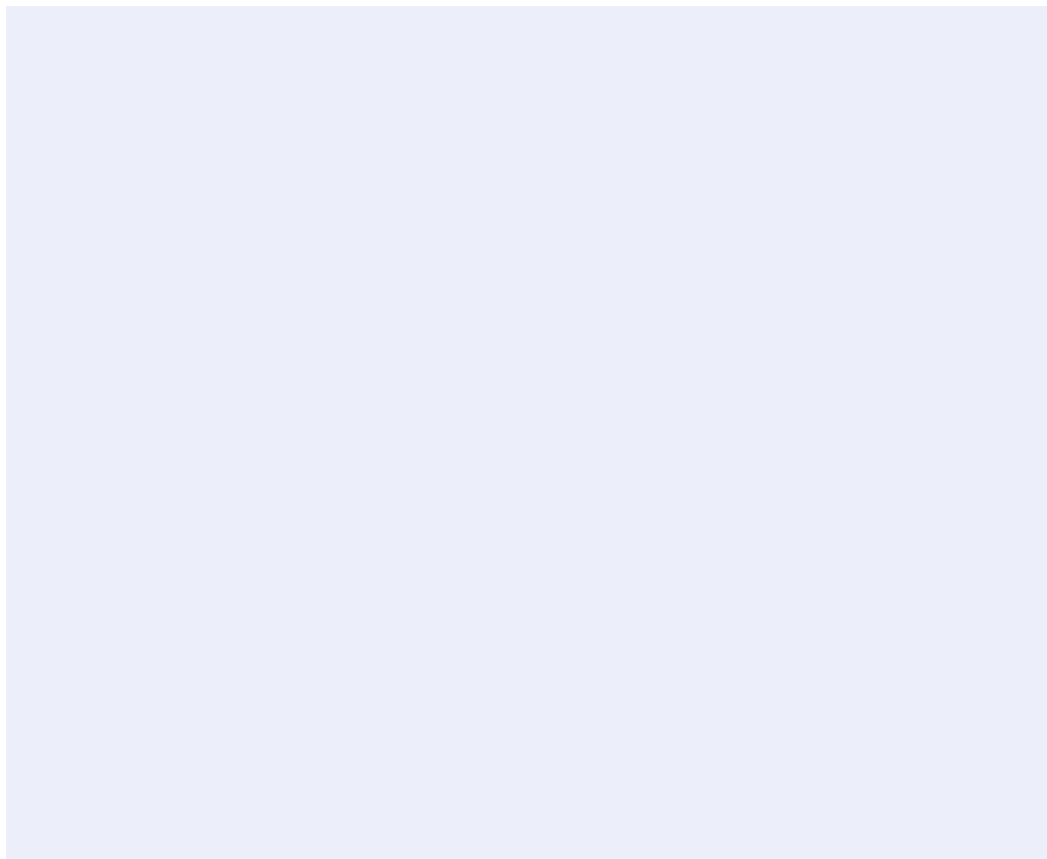
Based on Consumer Complaints

go. Now I am XXXX and needless to say things have only gotten worse. We lost everything. Now for the part of why I am filing this complaint. My wife and I have done all we can to make sure everybody that has us in collections are being paid in full, or settled on an agreed amount to close the bill. My credit is totally in the tank. I have been trying to stay up with my credit rating and score and to get back to where we were when all this happened. While I was reviewing my free report for this year I noticed something that was not supposed to be there. " XXXX XXXX XXXX " has me down as a " PUBLIC NOTICE ", which was or is, the default judgement. Thats fine, I know I still owe them money. But then I noticed " American Mazda Credit " on there as having me in collections for the same amount owed. Why I never noticed this before is beyond me. I guess It just did not register. So what they have done is hit my credit score XXXX. Or double jeopardy. That is why I am filing this complaint, is to see if there is anything you can do to help me with this matter. Large corporations already have a shadow on us little people. This is really a low down way of doing business to gain even more of a way grip on the public. It 's no wonder it is so hard to stay in the good graces of the financial world. I want to pay off all my bills and I will but this goes too far and I need someone to help me get the bigs guys to at least just do what is necessary to protect them selves of course but at the same time, let me try and make good without the shady doings that they are doing to me.

I tried several times to change my loan 's direct payment from the Popular Community Bank account that I could no longer deposit money to because I

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services	AZ	85032	Consent not provided
Westlake Services, LLC	CA	92234	N/A
Wells Fargo & Company	MD	20708	Consent not provided
Banco Popular North America	DE	197XX	Consent provided

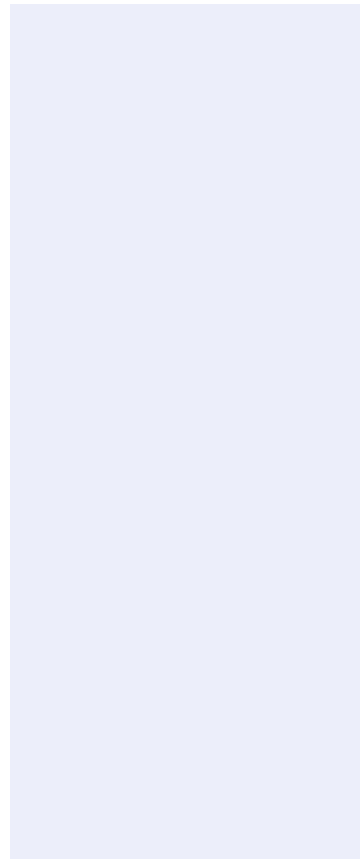
Consumer Loan Complaints

Based on Consumer Complaints

Web	03/28/2015	Closed with explanation	Yes	No
Referral	05/01/2015	Closed with explanation	Yes	No
Web	04/04/2016	Closed with explanation	Yes	
Web	04/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1306116

1349843

1861609

1313803

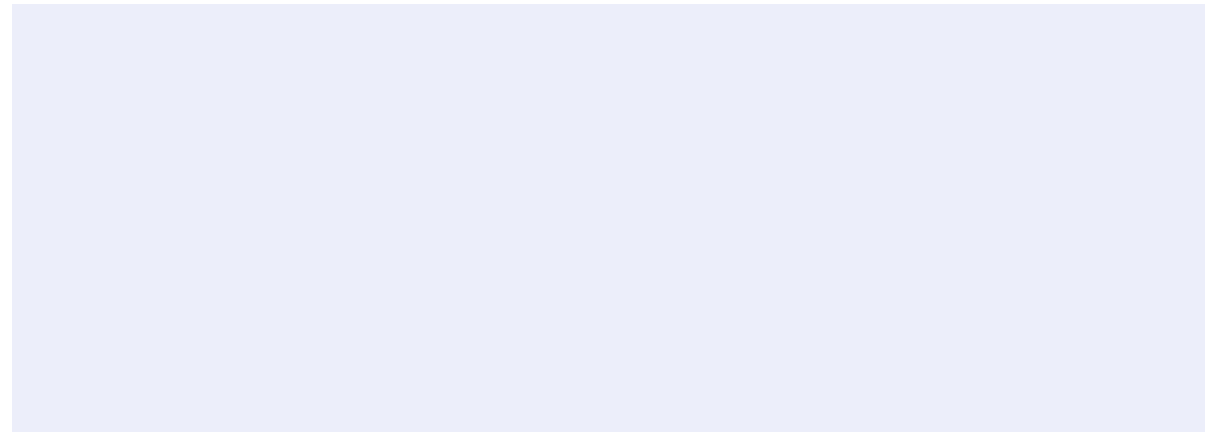
Consumer Loan Complaints

Based on Consumer Complaints

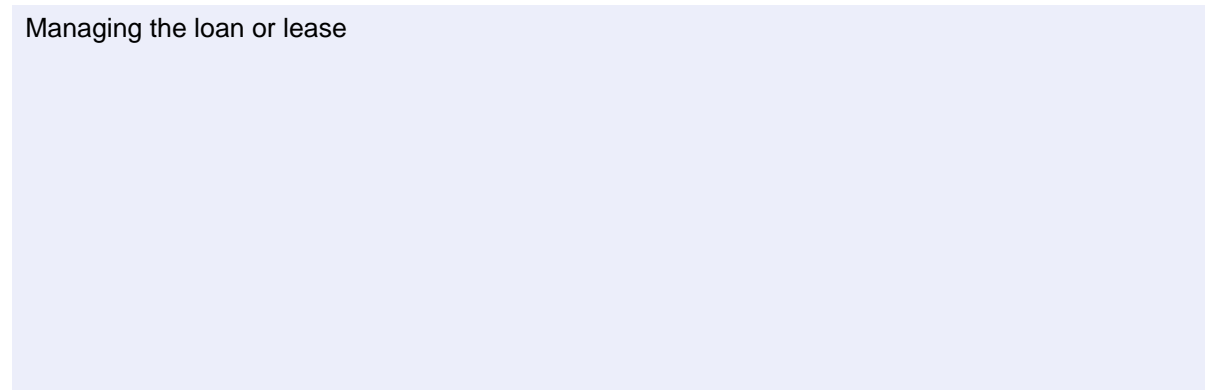
03/28/2015	Consumer Loan	Installment loan
04/08/2015	Consumer Loan	Installment loan
04/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

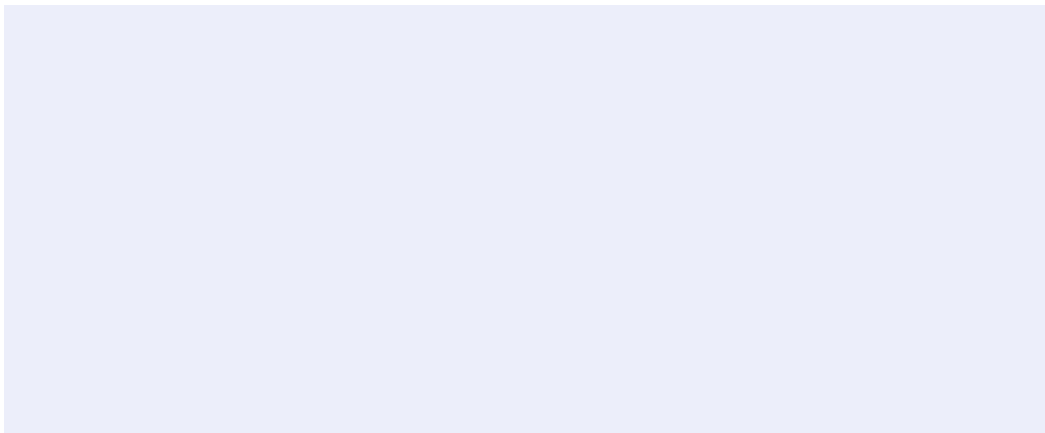
Community Bank account that I could no longer deposit money to because I moved out of the state of XXXX where they are located, to a new bank account I opened in XXXX Bank. After a XXXX of unsuccessful attempts following the different directions a got from PCB 's personnel, I started receiving several calls a day from different phone numbers. Most of the time they called during the day when I 'm at work unable to pick up my cellphone. Then, a couple of days after that, they started calling my boyfriend, his dad, his grandmother and some roommate I had a year ago when I lived in XXXX. The calls got consistently annoying to me, and everyone else they called. I already paid the debt through the phone, and there is no payment due that is late, but they keep calling.

I have an installment loan with high interest rate (95 %) with LoanMe. I have no problem with the interest per se, but with the manner in which they allot the payments to principal. For example, the with the XXXX payment of {\$670.00}, nothing was credited towards principle. With the XXXX payment of {\$840.00}, only {\$1.00} went towards the principle. This trend continues until the XXXX payment {\$770.00} goes towards the principle. Is this legal. At this rate, I accrue about \$ XXXX/mo on interest. Can you help me? Is the legal? This topic is very difficult to research. Their NMLS # is XXXX or XXXX XXXX # XXXX. /They are based in XXXX XXXX Ca. XXXX. Their phone no. is XXXX.

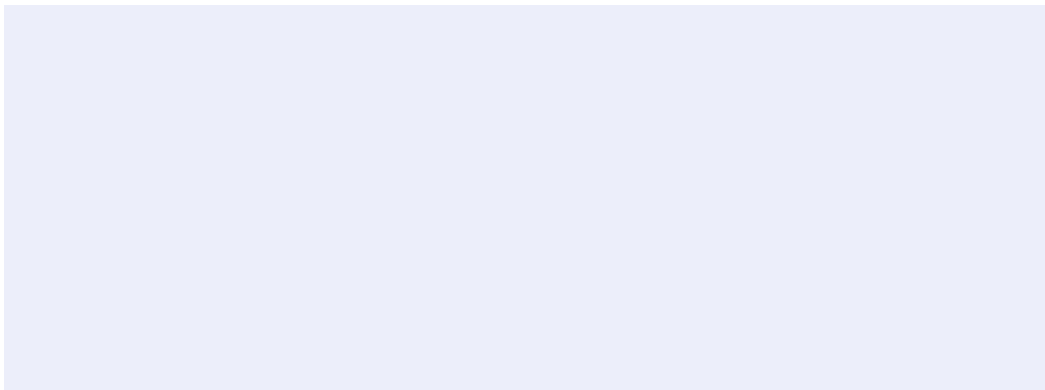
I declared Chapter XXXX bankruptcy in XX/XX/XXXX as part of my divorce proceedings. The debts included in the bankruptcy were discharged in XXXX XX/XX/XXXX XXXX XXXX of XXXX XXXX Firm in XXXX, OK was my attorney for these actions. I had a loan through Honda Finance at this time. It was communicated to Honda Finance that I intended to keep my car and continue paying on the loan and the loan was not included in my bankruptcy. Two years

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	FL	33157	Servicemember	Consent not provided
Bliksum, LLC	CA	908XX		Consent provided
American Honda Finance Corporation	OK	731XX		Consent provided

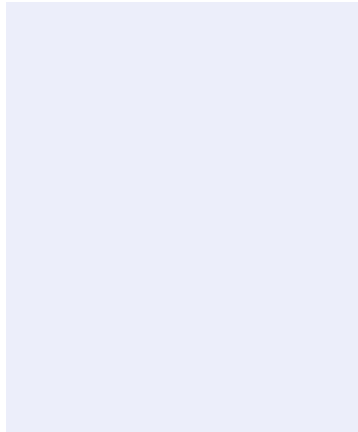
Consumer Loan Complaints

Based on Consumer Complaints

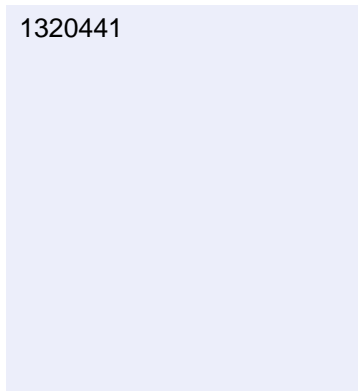
Web	04/01/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	No
Web	04/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1305931



1320441

1343225

Consumer Loan Complaints

Based on Consumer Complaints

05/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

later, I have discovered on my XXXX Credit Report that Honda is reporting that my loan was closed and is reporting that my account status is derogatory. Meanwhile, I have been paying Honda Finance {\$320.00} per month every month in the belief that I was paying off my loan and helping to rebuild my credit. A call to Honda Finance was answered by someone who was completely unhelpful and refused to offer any assistance whatsoever. Honda Finance apparently believes that they can do whatever they want, regardless of what the law says. I informed my attorney, XXXX XXXX of this situation and he advised me that Honda is in violation of the Consumer Fair Credit Act and directed me here to the Consumer Financial Protection Bureau. XXXX XXXX is willing to represent me in a lawsuit against Honda Finance, but I would like to avoid such a costly and time-consuming endeavor. I am hoping that you can investigate my case and, if the situation warrants such an action, force Honda Credit to do what a solitary individual citizen apparently can not - follow the law and refrain from screwing people just because they think they can.

I have a Car loan for a XXXX Cadillac escalade. I have Fell behind in payments and was concerned I hired a power of attorney to help me out His name is XXXX XXXX He has been doing his job He sent a cease and desist letter to the creditor and they call me non stop and are harassing me daily They even call third parties for me such as my son in aw and my son in law mother It is ruining my family slowly and is embarrassing What else can I do? Also they have now started to take my wages from my paycheck I had no notice of this No paperwork, nothing in fact of this How is that right or fair to me? Why do they harass me? Why are they taking my wages with no notice to me? The creditor, loan company is total finance, they are located in XXXX Illinois at XXXX XXXX XXXX XXXX XXXX, XXXX their phone number is XXXX I have all phone records as proof I also have all the voicemails I have my paycheck for proof of the garnishment I also did my research

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Total Finance AC, LLC

IL

606XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1357799

Consumer Loan Complaints

Based on Consumer Complaints

04/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/23/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

on this company and found they are notorious for breaking laws Such as not reporting correctly to the credit bureaus also giving people vehicles with bogus social security numbers and very high interest rates that change from the dealership to the paperwork I really need your help to stop them from breaking the laws please I do not know what else to do XXXX XXXX the power of attorney sent the cease and desist with conformation received from them on XXXX XXXX 2015, and XXXX XXXX 2015 They tell XXXX their attorney will call him and they have never called him not one time they call me daily they leave robot voicemails and live voicemails on my cell phone which I also believe that robot message on a cell is illegal Its a fact they are a bogus company that break laws its public information and also have attorney general reports on them

Loan Me continues to harass me via phone before XXXX almost on a daily basis. They call from various phone numbers and they have also started contacting my ex husband for information. I never allowed them to contact him or even contact me at my job. They call from XXXX and XXXX usually before XXXX. They continue to harass me almost XXXX times in a day. I have tried to communicate with them via email and phone, trying to work out other payment options and they will not help me. They also served paperwork to my job regarding a potential judgement against me and it was not sent in a privacy envelope, I was given the information in a interoffice envelope that someone in HR saw all my info regarding the judgement. I could be fired for this. And they have also called my employer several times even though I asked them to cease and assist.

After paying all my XXXX lease payments on time to Infiniti Financial Services I returned the car to the dealer. Later, I received a final bill of {\$3300.00}. I do not dispute the final bill and just before its due date I mailed them {\$1100.00}. I called

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Bliksum, LLC	CA	928XX	Consent provided
--------------	----	-------	------------------

Capital One	CT	06405	Consent not provided
-------------	----	-------	----------------------

Nissan Motor Acceptance Corporation	CA	919XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	03/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1329871

1305815

1343131

Consumer Loan Complaints

Based on Consumer Complaints

03/28/2015

Consumer Loan

Vehicle lease

05/02/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

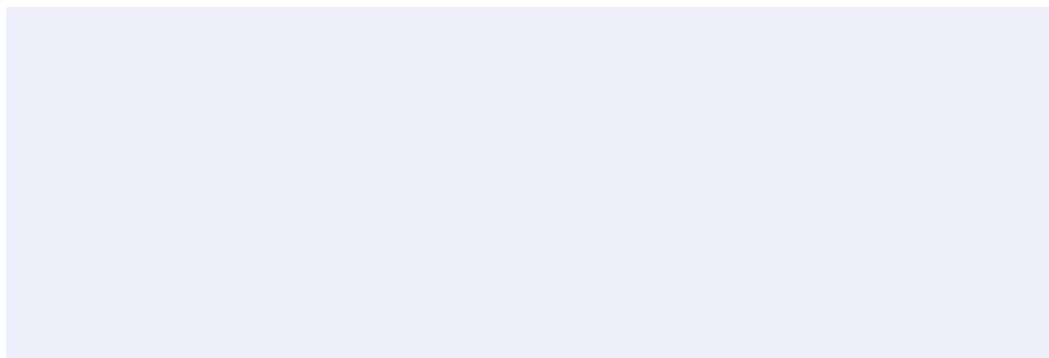
their XXXX number to inform them that I was going to pay this bill in XXXX equal payment. No body answered the phone. So I wrote a note and included that with my payment. They sent me another bill for the balance. Again I tried to call them but no one answered the phone. Shortly after that I received phone call from a company named " XXXX XXXX XXXX " claiming they have my account for collection. I explained to them that the account is current and Infiniti had a responsibility to inform me if they wanted me to pay someone else for the balance due. I told them that I do not know who they are and refuse to send them any money because this may simply be another scam. I asked them to inform Infiniti that they must inform me in writing new payment address and company. So far I have not heard anything from Infiniti but the collection company, XXXX, keeps calling me with intimidating messages. I do not know who they are and why a current account was referred to a collection agency.

I have been called by Chrysler Capital XXXX or XXXX times over the past 2 months saying that my lease payment is late. Then, they look at my file and realize that they have called me in error (I have automatic payment set up and have never paid late). Each representative that I talk with says that they will fix their system and stop calling me. I 'm being harassed and I 'm worried that their accounting problems are going to impact my credit history.

I became ill in a few years ago and had to take off work. Eventually, I had to file for bankruptcy by XXXX XXXX. PRA Receivables Management , LLC aka " Portfolio Recovery Associates , LLC was XXXX of my creditors to file a claim for payment. This payment was for an automobile, XXXX Chrysler Pacifica. The scheduled amount of the vehicle was {\$15000.00}. The collateral value was {\$9000.00}. This amount was satisfied through the bankruptcy by XXXX XXXX, XXXX including the interest amount of {\$530.00}. The total sum of {\$9.00}, XXXX. Additionally, this company filed for an unsecured payment of {\$7.00}. In which, I have paid

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

PA

191XX

Consent provided

Portfolio Recovery Associates, Inc.

GA

300XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/28/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/05/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1305959

1358103



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

{ \$2700.00 } of the unsecured amount.

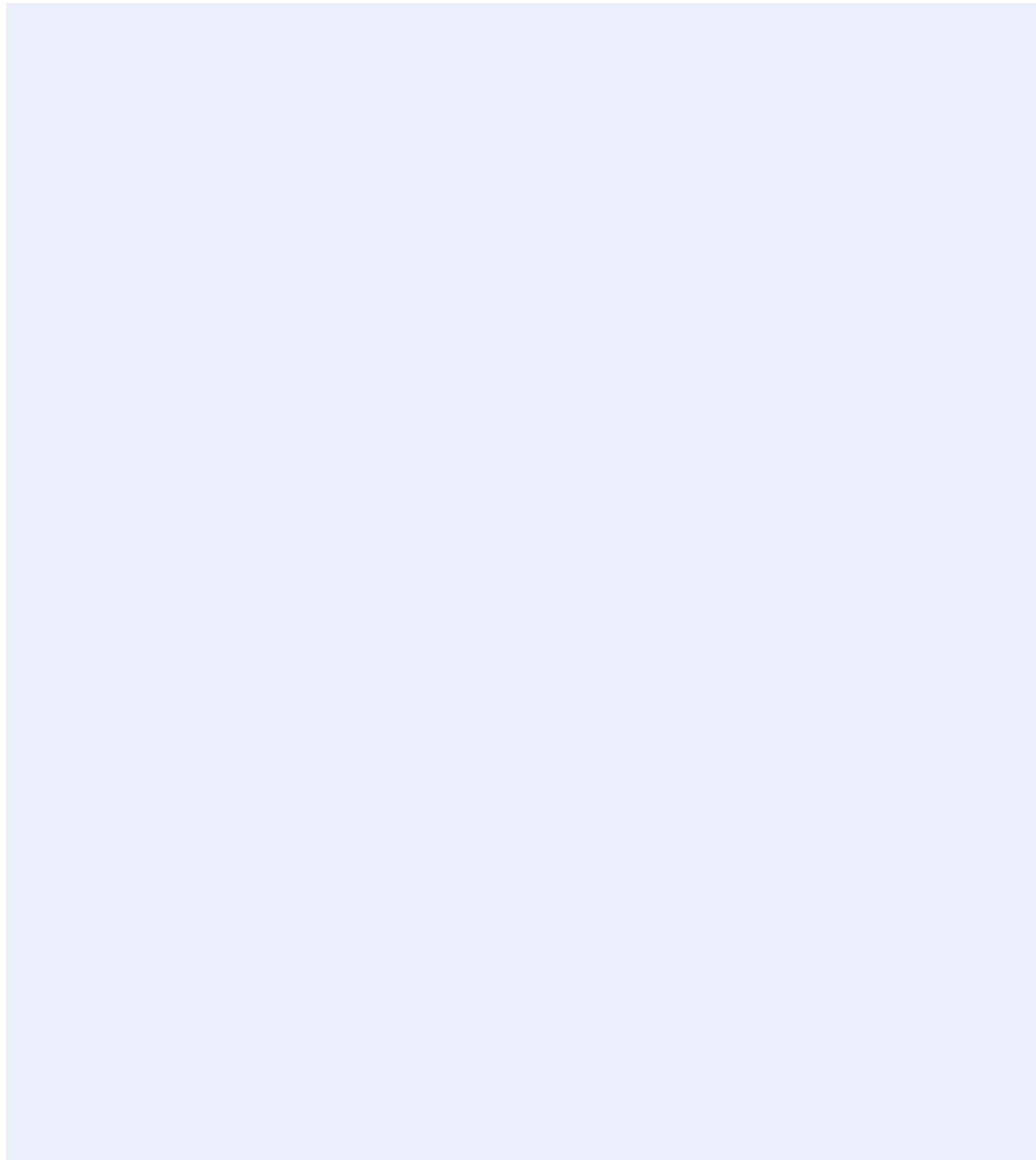
Last week, I decided to voluntarily dismiss my bankruptcy case and was advised to call the collection agency (Portfolio Recovery Associates , LLC) to request my vehicle title because the amount of collateral value for the vehicle had been satisfied. I spoke with XXXX young men. The XXXX person I spoke with was named XXXX and the XXXX person 's name was XXXX.

I asked if i could obtain my vehicle title ...? He stated that " if I decided to dismiss my bankruptcy case I would still have to pay the unsecured debt or they would come and repossess my vehicle without any warning. " Furthermore, I explained to XXXX that the vehicle had been involved in an accident from some guys robbing a jewelry store and fleeing from the police. They had been caught, but had no means to repair my vehicle. I was not willing to charge the damage to my insurance company because it would cause my monthly insurance payments to increase. I also told him that the vehicle had been inoperable most of the time over the last four years. He stated that the value of the vehicle was not much due to the condition and other circumstances that involved the body of the automobile. Nevertheless, he was adamant about me paying more money although the vehicle was not worth what the company was asking me to continue paying. I explained that I was not satisfied with his explanation and wanted to escalate my call to his superior.

A man named XXXX came on the line and basically stated the same thing, but worded his remarks a little differently. Again, I expressed my lack of satisfaction in dealing this company trying to retrieve my vehicle title. I explained to XXXX that I did not think I would get any resolve by trying to directly communicate with

Consumer Loan Complaints

Based on Consumer Complaints



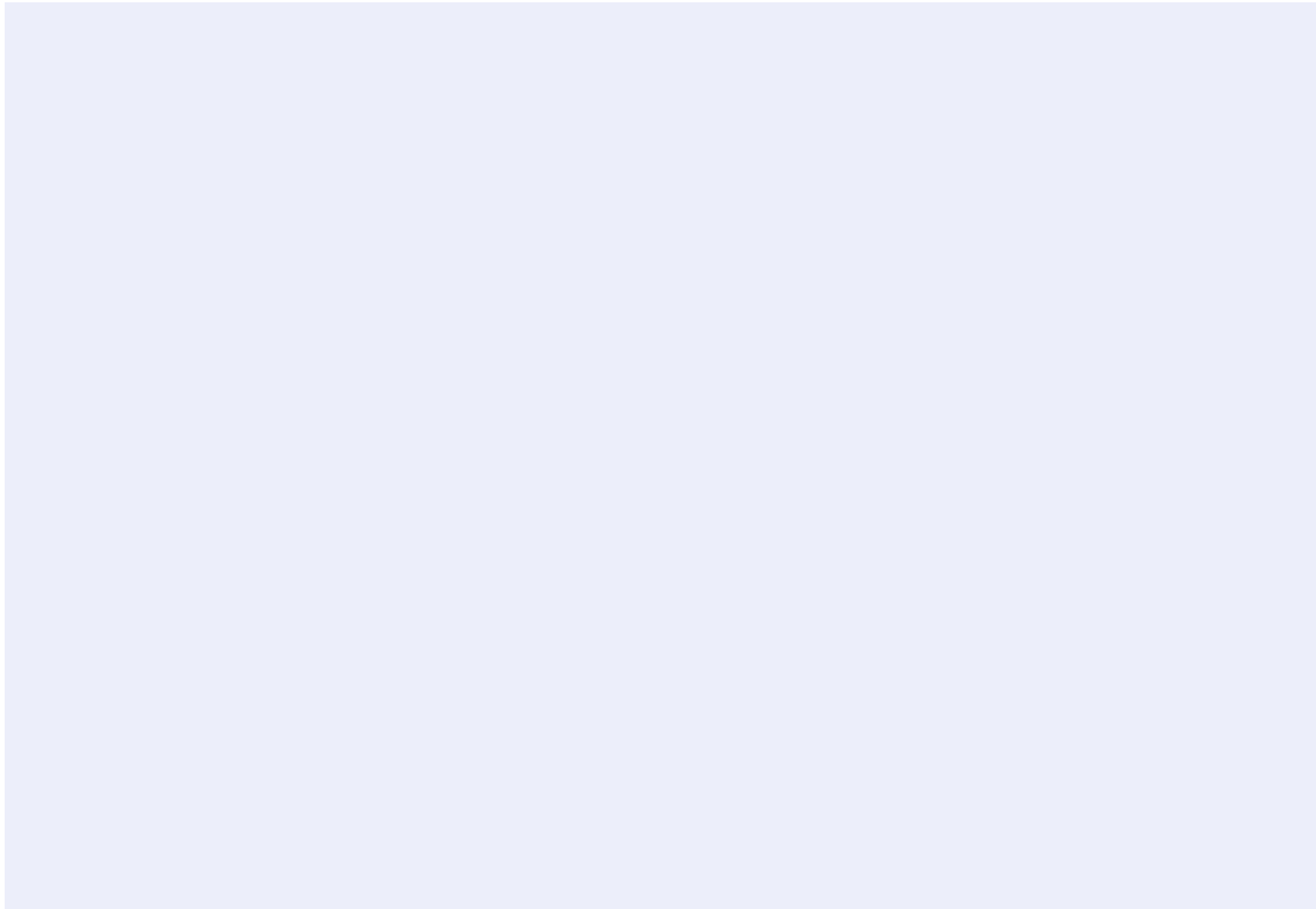
Consumer Loan Complaints

Based on Consumer Complaints



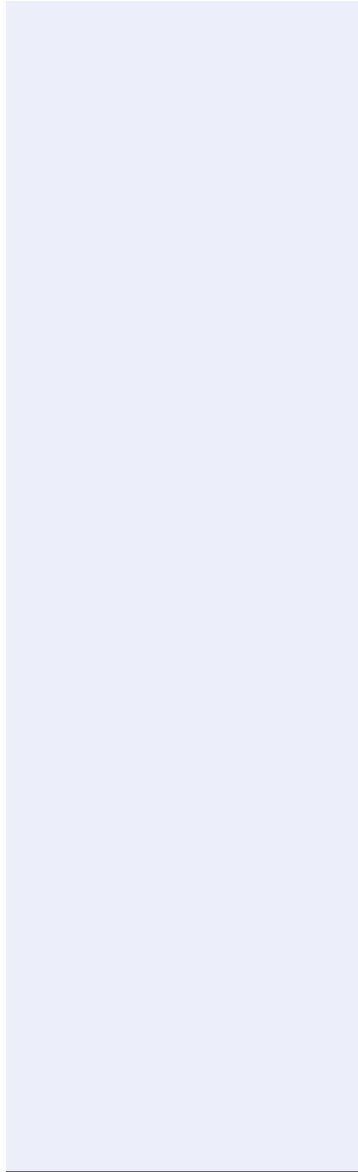
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

03/28/2015

Consumer Loan

Installment loan

04/23/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Payment to acct not credited

Consumer Loan Complaints

Based on Consumer Complaints

management of this business and I was going to seek outside intervention to assist me in resolving my dilemma.

I purchased an RV through US Bank. The payments of {\$340.00} initiated on XX/XX/XXXX. Approximately XXXX weeks prior to the due date XXXX of each month I would go into the main US Bank XXXX XXXX XXXX XXXX WA and submit my check that also included an additional principle payment- from XXXX XXXX XXXX. On my check I would note that this payment was for Principle only. The last several months I started to receive my statements that would say I had a past due amount (for {\$200.00}) ; thus adding it to my normal payment. I went in and they said they would fix it - but the following month there again was another past due amount of XXXX. I actually got a call last Friday the XXXX from a bank collector looking to have me submit the past due payment.

Any borderline teller should be able to bring up my account and see that all along I 've been making my regular payment plus added principle. When I had this XXXX min conversation I was transferred to another employee ; who in speaking with them ask about a couple of statements that I received (XX/XX/XXXX and XX/XX/XXXX) that I had a XXXX amount due so I wrote {\$400.00}. towards principle only and was told that those payments really did n't all go towards the principle that some went to future payments -paying interest. When I ask for a print out of all payments I made she told me I would be charged a fee for this. Really! I was told the situation was change and the past due was taken care of-when I went to the bank today it still had a past due of XXXX on my account.

My main concern is if this is happening to me (a senior citizen) how many unsuspecting people world wide that do n't check their monthly statements are they doing this to.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	KS	66095	Older American	Consent not provided	
U.S. Bancorp	WA	982XX	Older American	Consent provided	

Consumer Loan Complaints

Based on Consumer Complaints

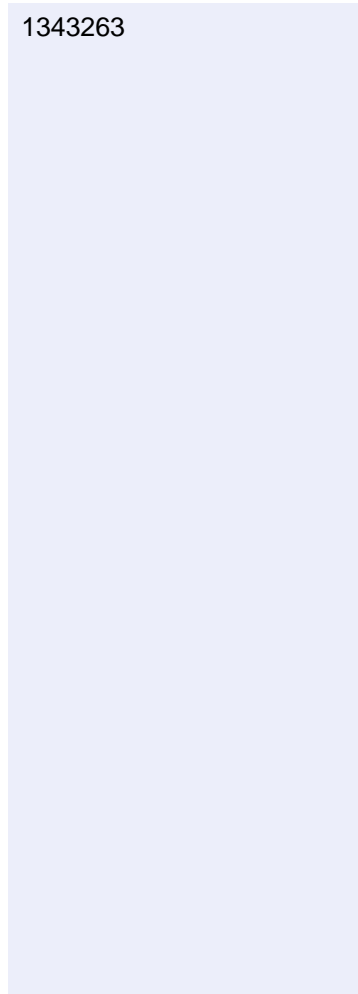
Web	04/02/2015	Closed with non-monetary relief	Yes	No
Web	04/30/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



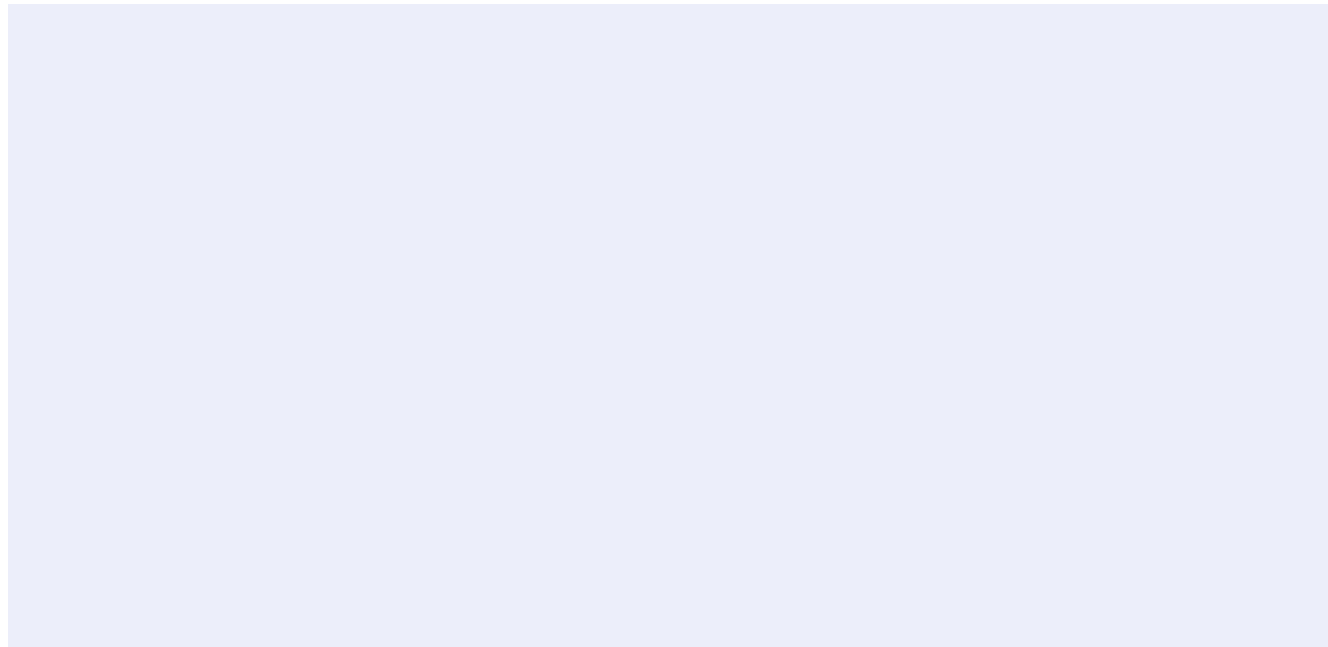
1305972



1343263

Consumer Loan Complaints

Based on Consumer Complaints



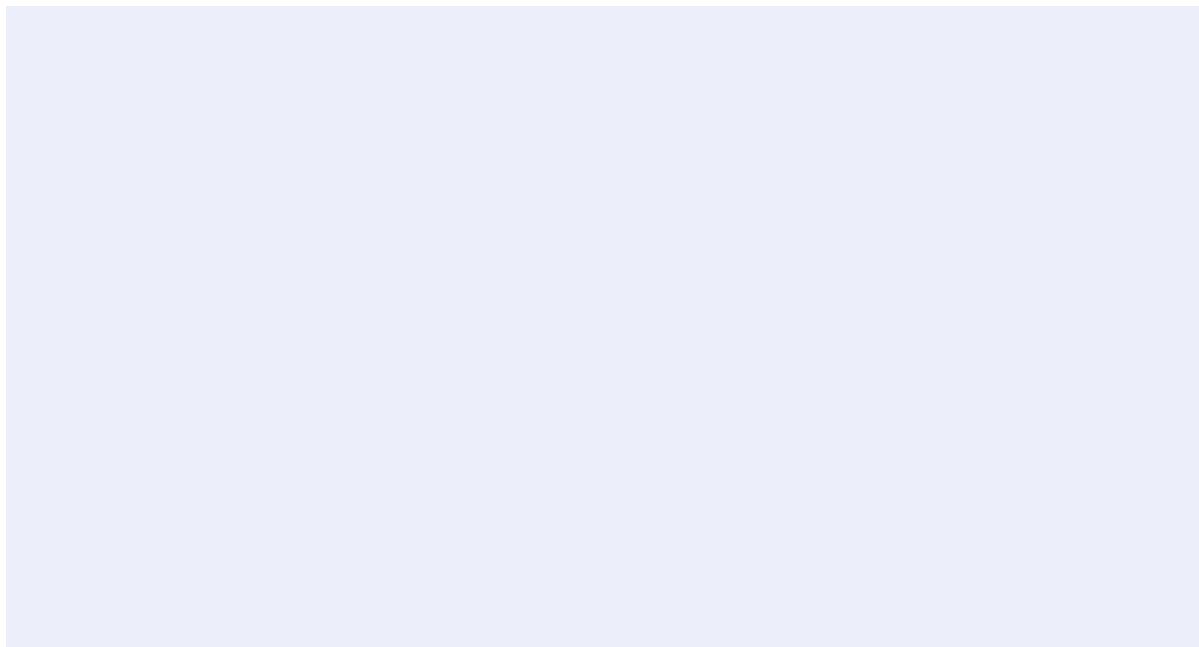
04/08/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I had similar issues with my mortgage for several months. They were not applying my full principle payment to my principle but taking out and applying to my interest- as if I would give them free money. So over all, this has gone on for many months- despite my telling them that I will seek out further investigation. I got insulted when the folks that called me said it was the front line teller that was causing the problems. I know they go into their computer templates and place the payments in the appropriate boxes. I have most of my statements and my check register noting days of payments with check numbers and how much additional principle made. I 'm really tired of hearing I 'm sorry -I think/believe there should be an outside audit run on their procedures and if found at fault-upper management lose their jobs. This is very stressful for me- I work in a VERY High stress work field (XXXX) I really do n't need to constantly monitor and call attention to inappropriate bookkeeping from professionals. I believe XXXX financial got nipped for doing something like this.

Thank you.

In early XXXX 2015, I entered Compass Bank to do business. The counter agent solicited business. I was redirected to XXXX XXXX, XXXX Representative. XXXX XXXX attempted to increase my home equity line of credit (HELOC). In doing so, she opened both a checking account and credit card account. I strongly protested to both immediately. She advised that the checking account was a requirement of all " new " HELOCs, which is what would occur if my limit is increased. I was not aware that the credit card account was not closed until I received a statement a few weeks later.

In the meantime, I did not want to go through the changes the bank required to increase my HELOC. On XXXX XXXX, I advised XXXX XXXX I was no longer interested. At the same time, I instructed her to close the checking account (and

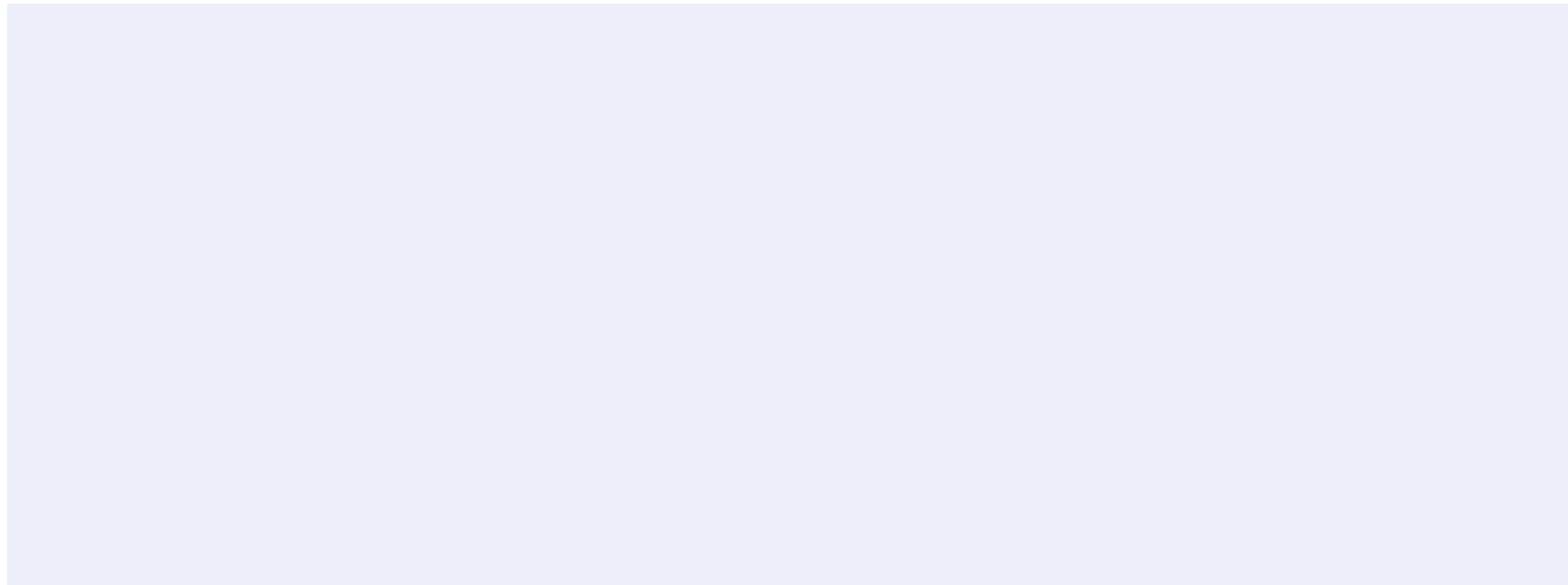
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



BBVA Compass

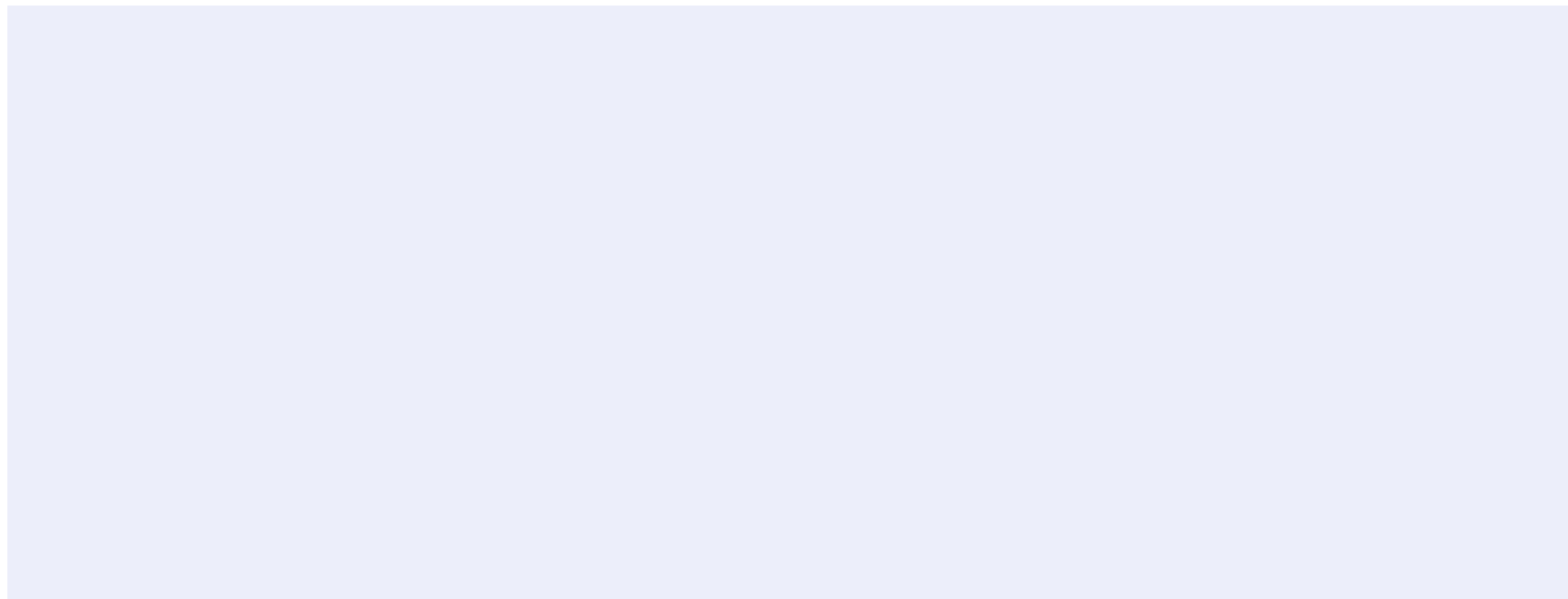
TX

773XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/10/2015

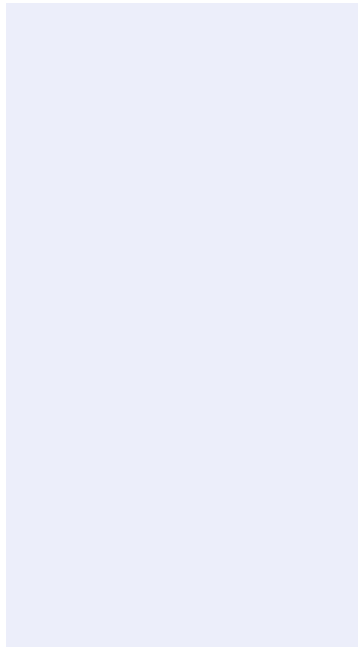
Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1322143

Consumer Loan Complaints

Based on Consumer Complaints

05/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

any other accounts) opened in relation to this HELOC application. When I received statements, banking and credit, I realized that nothing had been done. I reached-out to XXXX XXXX on a couple of occasions with no luck. When I sent her an email inquiring about her availability to assist, she established contact. Unfortunately, she failed to follow through. She did not close either account and I have called customer service to do so. Today, a week later I find out that the checking account can not be closed via phone unless it is at a XXXX balance (sounds crazy to me). Last week, they told me that my balance would be returned less a service charge. I was unhappy to hear that I have to pay to close an account I never wanted. When I was advised that I HAD to open a checking account, the minimum amount required to open was {\$25.00}. I have already lost {\$3.00} due to the monthly service charge.

We are over 60 days and I can not get this checking account closed, just confirmed credit card account closed XXXX XXXX per my request yet I can not get this checking account closed. I have spent a considerable amount of time with Compass Bank. This reminds me of a time, not long ago, when you entered a mobile phone company 's establishment to browse and would leave to realize later that your mobile provider had been changed. The term used then was " slamming. " Even electric companies practice slamming. I feel like I have been slammed by Compass.

Starting in XXXX I started receiving calls from Capitol One regarding my loan for the XXXX XXXX that I am financing through them. I do not remember when we set this up but I was to pay a higher amount per month for XXXX months to get caught up. Well, the phone calls started anyway and XXXX person actually stated that if you are XXXX month behind they will call me. I paid in XXXX the amount they said with a different bank card. I set up auto pay but the bank card I originally gave did

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Capital One

AZ

853XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/02/2015

Closed

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1357760

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

not have enough. In XXXX the calls continued and I was told twice I did not pay in XXXX. Well, I started ignoring the phone calls I do not like being called a liar. I paid at the end of XXXX the amount I was given. In XXXX I started a new job and how I was getting paid I could not pay the entire amount I agreed to so I called in and talked to a VERY NICE person. I told the situation and was told, " Go ahead and pay what you can and call back on next Thursday to pay the rest. Which was the first week of XXXX and I did. The calls continued. Then since I was not taking their calls I found the date I paid in XXXX and printed that and mailed to them. I told them after you receive this I will answer your call after XXXX. So I waiting and XXXX evening I answered it. The person on the phone was very rude and when I asked about the letter the response was no letter. When I told what the letter was there was a pause and oh I see that you did pay on the XXXX of XXXX. Then the subject of XXXX came up and according to the conversation I paid the incorrect amount and I still owed {\$45.00}. I inquired what it was for the response was, " you just did not pay it. " I was already lied to about payment and now to me if it was for late payment fine but to be told just did not pay it I will not accept. Then since I paid up to XXXX I thought I was up to date but I guess not. The called continued. I am a former XXXX, I have a completely XXXX that prevents me from walking far at all otherwise I am in excruciating pain. I realized that I kept quitting my jobs because I could stand that long or my XXXX and XXXX prevented me from working. I do not and can not afford insurance and the last time I applied with the state I was told I can not be receiving unemployment well since I work as a XXXX is saying I lied and they over paid me for the week of XX/XX/XXXX and I have to pay that week back. My XXXX medication is {\$300.00} every XXXX weeks. Now I am petrified that my apartment complex is going to find a way to evict me and I as of XX/XX/XXXX I have missed XXXX work day as a temporary employee and XXXX days as a part time employee for XXXX XXXX XXXX. Capitol One repossessed

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

05/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

02/16/2016	Consumer Loan	Installment loan
------------	---------------	------------------

04/06/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

my ford on XX/XX/XXXX (and my regular payment is due XXXX of each month) which is XXXX month and XXXX day of non payment. I can not walk anywhere with out pain or very far or my XXXX will kick in and I am stuck at the store. I do not like to call my friends to take me back and forth and do not have a Primary Care doctor to fill out a form for XXXX for the XX/XX/XXXX. Please help me.

My father purchased a XXXX XXXX XXXX Pickup from XXXX XXXX XXXX in XXXX, TX on XXXX/XXXX/XXXX. My father was XXXX XXXX XXXX at the time he purchased the pickup. He traded in a XXXX XXXX XXXX pickup. Apparently, my late father did not attempt to negotiate with the dealer and paid full price. They gave him less than half of what XXXX XXXX XXXX says was the trade in for the XXXX XXXX pickup. Additionally, they sold him extras that were included in the financing. My father passed away on XXXX XXXX, XXXX so he had the truck less than one year before he died and he died owing Ford Motor Credit approximately {\$32000.00}. My dad was making truck payments of {\$690.00} per month which my sister and I do not intend to pay. Ford Motor Credit has not been at all cooperative. I took the truck to a local Ford dealer for an appraisal and they gave us an appraisal of {\$25000.00} so there is a shortfall of approximately {\$7500.00} between what the estimated value is and what he owed when he passed away. Ford Motor Credit insists that they want the full amount of {\$32000.00} in spite of the appraisal of {\$25000.00}. My fathers estate will take in the range of XXXX or three years to close. Ford Motor Credit called our probate attorney and said they would pick it up and take it to auction. Our concern is that they may sell it at auction for far less than the {\$250000.00} then come back and expect us to pay

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	CA	92346	Consent not provided
Toyota Motor Credit Corporation	FL	32258	Consent not provided
Ford Motor Credit Company	TX	750XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/02/2015	Closed with explanation	Yes	No
Web	02/16/2016	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1357839

1788053

1867627

Consumer Loan Complaints

Based on Consumer Complaints

05/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the difference in three years when the estate closes. We offered to try to sell it for what it is worth and give them that amount with the expectation they would write off the rest. I feel this would be more than fair because I believe both XXXX XXXX XXXX and Ford Motor Credit may be guilty of something like elder abuse. They took advantage of an XXXX XXXX XXXX man whose health was failing. No, he would not have admitted that his health was failing and he was still handling his affairs. However, his mental capacity was diminished. Otherwise, he would not have paid full price for the truck and taken such a small trade in on his XXXX truck. I will also be writing letters of complaint to XXXX, my XXXX and the State of Texas. Ford Motor Credit has been pushy, unhelpful and uncooperative. They are treating us the same as they would someone who had taken out a loan and was n't making payments. In fact, even someone who no longer had the ability to make payments due life circumstances should be treated better. They should be working with us, not telling us what they want and what they will do whether we like it or not. Feel free to share this complaint with Ford Motor Credit and again, this complaint will not be my only effort to reconcile our grievances with XXXX.

I have had several phone calls rom bank of the west, concerning missed I loanloan payments.after several calls and going over the same reasons why I stoped paymentstoped payments.I agreed to voluntary repossession of said vehicle. As Ionly had the vehicle in my position for aproxmatly 3 weeks since XX/XX/XXXX to date. Bank of the west said they were taking the vehicle to auction and selling. I have never ben advised of when where or howmuch it was sold for. I have received nothing in writing.My credit report said the account was closed and paid in full.

Now since XX/XX/XXXX I have received XXXX phone calls from someone who says they oursays they our collection agency.Asking for my social security and address .I told them if they our from the Bank of The West they should have that

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of the West

PA

173XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1357850

Consumer Loan Complaints

Based on Consumer Complaints

04/28/2015

Consumer Loan

Installment loan

04/08/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

info. I felt it was a scam and hung up. I have received no written notices since being contacted in XX/XX/XXXX by Bank of the West for a late payment and advising of voluntary Repossession.

On XXXX XXXX, I mailed out a check that was post dated for XXXX/XXXX/2015 with a letter attached that requested that the check be cashed on XXXX/XXXX/2015 with instructions that if the person who received the check had any questions they should contact me directly. The check was then cashed and posted on XXXX/XXXX/15. This caused me to overdraft my account and overdraft fees have resulted. I contacted Credit Central and spoke with XXXX to inquire why they cashed my check before the date on the check and why they did not contact me. She acknowledged reading my letter and said that she assumed that I had made a mistake by marking the date on the check and letter to the XXXX instead of the XXXX which is my due date. She then transferred me to her manager XXXX. XXXX explained to me that the check had posted and there was nothing they could do. I advised XXXX that I would accept the mistake if they would refund my overdraft fees. She then reached out to her manager XXXX XXXX who advised her that it is their policy that they do not hold check payments. This policy I understand but I was never made aware of it nor was it outlined in my contract. In any case, they should have called me if they felt like there was an error with my payment. XXXX then reached out to his manager who refused to refund the overdraft fees to me as well. XXXX also claimed they had no record of my letter correspondence even though XXXX had acknowledged it in an earlier phone conversation. He also advised me without provocation that there was no legal recourse I could take even though I did not state anything about taking legal action against them. I advised him several times that I would escalate the matter

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Delbert Services	AZ	85378	Consent not provided
Credit Central Holdings, LLC	TN	379XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1349797

1320515



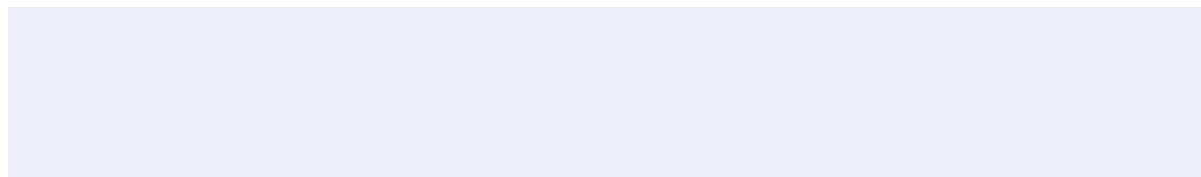
Consumer Loan Complaints

Based on Consumer Complaints

04/02/2015	Consumer Loan	Vehicle loan
04/08/2015	Consumer Loan	Vehicle loan
04/23/2015	Consumer Loan	Vehicle loan
03/28/2015	Consumer Loan	Vehicle loan
03/14/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

further unless I received satisfaction. He disregarded this. Unfortunately, I am in a financial situation where I am living paycheck to paycheck and this has caused me an amalgamation of stress and hardship. I refused to do business with this company again and encourage others to refrain as well.

My car was illegally repossessed by Santander. They requested that I send {\$1000.00} to stop repossession. I sent the money they requested the same day. Approximately 2 weeks later during the late morning hours, they destroyed private property in reposing my car. Left visible tire marks that caused XXXX miles of black tire marks on the road way too. I made contact using my phone and there was a block. I tried several times to log in to my account and was blocked as well. I used my husband's phone and was able to get through to a man named " XXXX ". He came up with a quote of {\$2700.00} that had to be paid before they would return the car. XXXX XXXX would not tell me who repoed the car and that I would also have to pay {\$150.00} storage fee. I advised him that I did not owe them any money and that I needed to get my personal property from inside and in the State of Georgia the vehicle tag belongs to me not the car. He would not advise me on how I could get my personal effects from the car and under Georgia XXXX they have to notify me. As of today I have n't heard back from Santander to retrieve my personal property that has to deal with my child 's school, my work and my husband and I 's marriage belonging from state government.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NE	68144		Consent not provided
Wells Fargo & Company	DC	20011		N/A
Santander Consumer USA Holdings Inc	CT	06424	Older American	N/A
Santander Consumer USA Holdings Inc	PA	15210		Consent not provided
Santander Consumer USA Holdings Inc	GA	305XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/02/2015	Closed with explanation	Yes	No
Postal mail	04/09/2015	Closed with explanation	Yes	No
Postal mail	04/27/2015	Closed with explanation	Yes	No
Web	03/28/2015	Closed with explanation	Yes	No
Web	03/14/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1313935

1321279

1343306

1306063

1830536

Consumer Loan Complaints

Based on Consumer Complaints

02/09/2016

Consumer Loan

Vehicle loan

04/18/2015

Consumer Loan

Installment loan

04/18/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Please help me in making sure my personal belongings can be returned to me.

The Tag is a government issued tag that is very sensitive in nature. That you for your time and help.

Also my husband is a XXXX XXXX XXXX XXXX that was injured by a roadside XXXX in XXXX. Respectfully

I submitted XXXX applications through the Bank of America, which were both declined and as a result, have negatively affected my credit score due to the number of credit enquiries. The first application submitted for an additional credit card was declined due to not having a 'credit history '. I was issued a letter outing this however, no information was provided to me confirming what the Bank of America classifies as a 'credit history ', how long it would take to establish a 'credit history ' or what I could do to establish a 'credit history '. I did not receive a follow-up phone call or information advising where I could access this information.

The second application for refinancing on an auto loan I submitted on XXXX XXXX, 2016. I submitted my second application confidently once I was given strong advice by XXXX of your employees that I would not have an issue with the approval of this application given I have been banking with Bank of America for over a year and other factors that were discussed. These employees were XXXX XXXX, a personal banker and the XXXX XXXX, XXXX XXXX location and XXXX XXXX, a relationship manager at the XXXX XXXX XXXX, XXXX XXXX location. My XXXX application for refinancing was declined due to not having a 'credit history '.

BEING XXXX BY CASH CALL ON A INSTALLMENT LOAN ... //

I took out a loan over the phone with XXXX/Delbert & westernsky for XXXX at a monthly payment of XXXX a month but after 6 months they said I still owe XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America

CA

900XX

Consent provided

CashCall, Inc.

CA

960XX

Older American,
Servicemember

Consent provided

Delbert Services

FL

327XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/09/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/27/2015	Closed with explanation	No	No
-----	------------	-------------------------	----	----

Consumer Loan Complaints

Based on Consumer Complaints

1777019

1336102

1336108

Consumer Loan Complaints

Based on Consumer Complaints

01/27/2016	Consumer Loan	Title loan
------------	---------------	------------

04/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

02/10/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

02/03/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

and they also put it on my credit and they are not even license my husband had past a way and that left me in a bad financial burden but I did pay them what I borrowed.

I applied for a loan to improve my credit score. I opened a vehicle refinance loan with Installoan. The loan interest rate is 57.4 %. I did not realize how high the rate was going to be. I also did not know my payments would not reduce the principal loan amount, it covers interest only.

In addition I can not send payment by mail. I must physically appear in the their office to make a payment. The office is an hour away.

I feel I was taken advantage of because the rate, payment and payment system.

I have a title loan on my XXXX Chevrolet Equinox through Titlemax located at XXXX XXXX XXXX XXXX, VA XXXX, phone XXXX. The state of Virginia requires a 10 day written notice to be sent before repossession of the car. That was not done and the car was repossessed XX/XX/2016. The repossession agents told me they were going to charge me with a felony if I did n't give them the car. They did or acted like they were calling the police and told my wife I was going to jail. I called Titlemax and I told the person answering the phone I would come in and pay today. The repossession men called Titlemax and they said no but to tow the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	FL	334XX		Consent provided
-----------------	----	-------	--	------------------

Citibank	CA	94957		Consent not provided
BMO Harris	AZ	85381	Older American	Other
DLC, LLC	CA	91604		Consent not provided
Santander Consumer USA Holdings Inc	NY	11374		Consent not provided
TMX Finance LLC	VA	242XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/02/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/21/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	02/10/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	02/03/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1760618

1336121

1782785

1357932

1357945

1768731

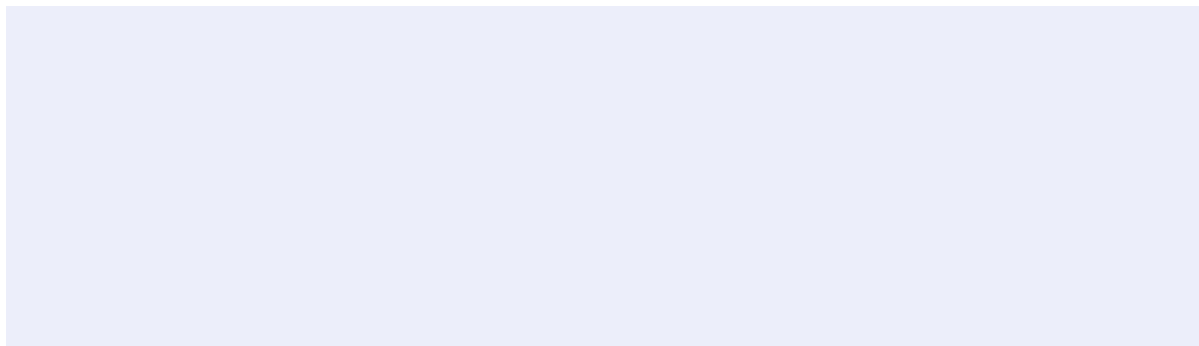
Consumer Loan Complaints

Based on Consumer Complaints

04/02/2015	Consumer Loan	Vehicle lease
04/28/2015	Consumer Loan	Installment loan
05/03/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

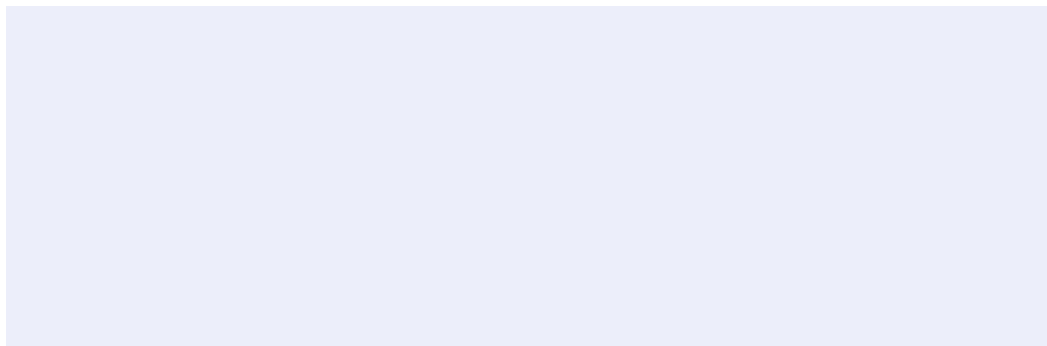
pay today. The repossession men called Titlemax and they said no but to tow the car in. When I was trying to call the District Manager they pulled up to attached the car to the wrecker. He said I would be responsible for repossession costs. According to 6.2217 of the Code of Virginia, I am not responsible for these costs without a 10-day notice. Also, I was willing and offered to pay today to avoid this repossession. I was denied my rights under Virginia state law. Also, I was threatened with the police and to be charged with a felony and I know that type of intimidation is not allowed according to the Fair Debt Collections Act.

Bank of America provided checks with my Equity Line of Credit. The XXXX check (# XXXX) was deposited into the payee 's Bank of America account. The XXXX check (# XXXX), made out to the same payee, was rejected by a branch of Bank of America ; the reason, " REASON-S ". My primary concern was to have my rejected check (# XXXX) stopped permanently since the payee refused to return it to me, but according to a number of representatives with whom I spoke, the " stop " can only be executed for 6 months at a time and then must be renewed. Since my Line of Credit expires in 2019, I will have to reinstitute the " stop " XXXX more time during the life of my loan. As you will see in the attached letter to an executive officer of Bank of America, the details are quite clearly stated, but this executive elected to pass it on to someone who never read all my documents and was attempting to simply get me out of the way. I 'm sure the bank has it in their power to clear up this problem, especially since it was their organization that submitted to me checks to use, without restrictions. If additional documentation is required, I will be happy to submit all that I have.

I received an unsolicited check in the mail from Mariner Finance LLC in the amount of {\$1200.00}. The check stated by signing and cashing I would enter into

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NE	68122		Consent not provided
Bank of America	PA	194XX	Older American	Consent provided
Mariner Finance, LLC	PA	182XX		Consent provided

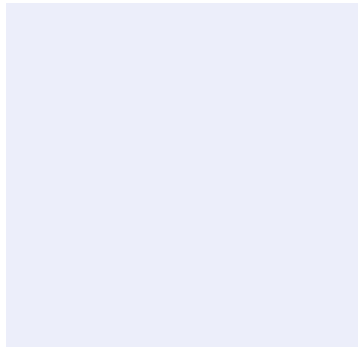
Consumer Loan Complaints

Based on Consumer Complaints

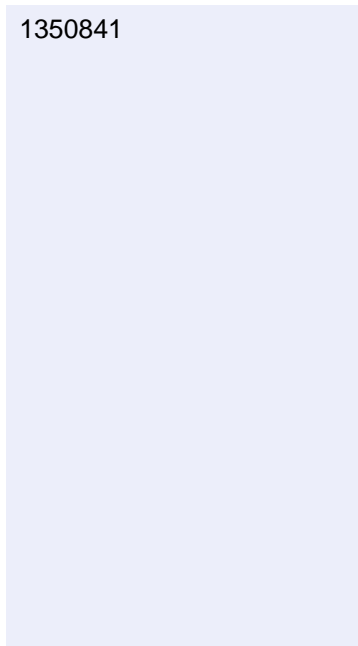
Web	04/07/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with explanation	Yes	Yes
Web	05/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1314047



1350841

1357961

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

installment loan with them. At the time I was consolidating debt and needed the money and the low monthly payment of XXXX enticed me. I deposited the check and made XXXX payments before deciding to pay in full. I sent several emails through their online portal asking for final balance and never heard back. They called me XXXX time before I paid off the loan, telling me I can have an additional funding, I advised not interested but after this call from my local XXXX XXXX branch, my preference is to receive communication in writing for financial matters pertaining to this loan so I will not call them or discuss over the phone. This is based on the strong urging from the caller to visit them to receive " more money. " After this call I had a bad feeling about this loan. They have tried calling my desk phone at work but I will not answer since personal calls are not allowed and because I prefer in writing. My total payments were {\$76.00} more than I borrowed and the final payment I sent was what appeared on my credit report as total now due (this entry somehow has now disappeared from my credit report). After it vanished from my report I figured it was paid in full only to receive another call to my work number this past Friday XX/XX/XXXX. I checked XXXX 's web portal this morning and it shows an open loan with a " maturity " date of XX/XX/XXXX and my next payment due as {\$60.00} with a future date of XX/XX/XXXX. I have not received any billing statements nor have I signed any documents other than the unsolicited check they sent me. I suspect they are withholding the total due and future dating a payment for some interest charges to accrue interest. My loan was open less than XXXX months and by my calculations (based on future date and total payments) my total interest paid for a 60 day loan of {\$1200.00} would be {\$460.00}. I have never received any acknowledgement for the XXXX emails I sent, I do not wish to speak to this company other than in writing and they have never sent me a single statement in the mail. An online search of complaints shows similar experiences with other clients. Attached is supporting

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/18/2015

Consumer Loan

Vehicle loan

03/29/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

documentation showing the payments made from my XXXX XXXX checking account and the deposit of the {\$1200.00} check back in XXXX into my XXXX XXXX account. I do not have any other documents since none were ever provided by this business.

I strongly believe they are committing predatory lending and fraud based on my above experience.

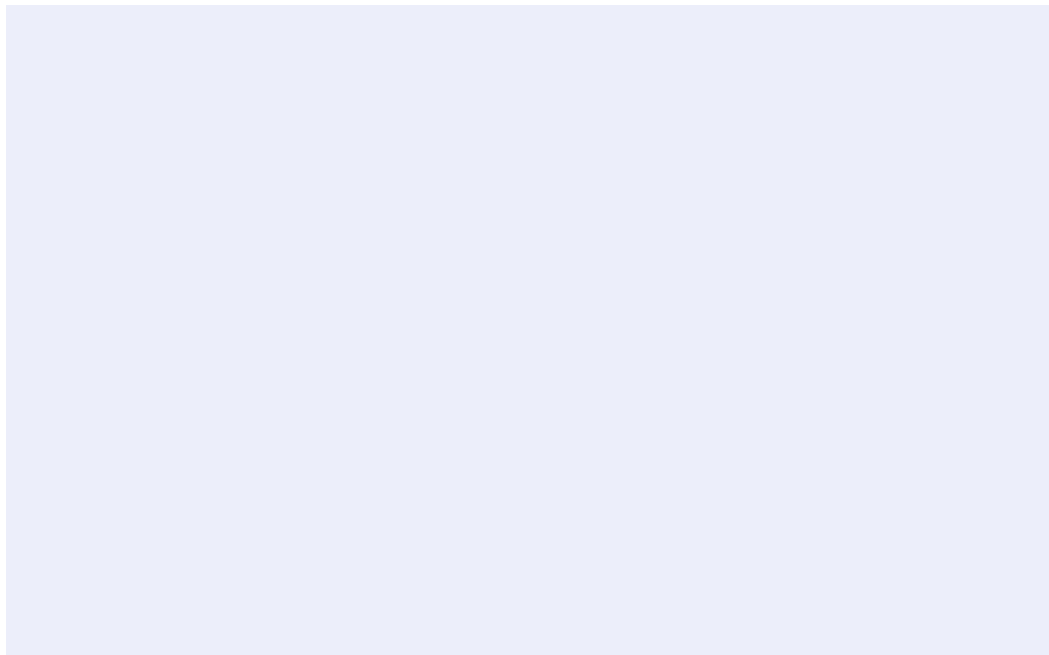
I have been with Exeter Finance for about XXXX years now and they have been told over a year ago, not to call my work place. They were compliant until XXXX XXXX when I got a call on my phone at work from them. I have the call in my call log at work and if need be I can see if I can get a print out from the main computer that hosts our phones. This is a violation of my rights as a consumer and something needs to be done about it.

My wife & I jointly purchased a new, XX/XX/2015 XXXX, using cash, our trade-in, and a loan of {\$5000.00} from XXXX Finance -- the loan being required by XXXX in order to receive a {\$1000.00} rebate. We asked that title be issued jointly, with right of survivorship, i.e., 'WROS ' appearing after each of our names on the title. Such titling is an estate-planning tool prescribed in the Ohio XXXX XXXX XXXX XXXX website regarding vehicle titling. The XXXX dealer 's Finance Manager refused, saying that XXXX Motors Finance did not allow such modifications to the buyers ' names. We replied that XXXX statutory law gave us that entitlement, and gave him a copy of XXXX Revised Code 2131.12, the applicable statute. After checking with his counterparts and confirming his position, the Finance Manager promised to check with supervisors at XXXX Motors Finance the next day. When we followed-up, the Finance Manager said he had checked as promised, and reiterated the refusal.

Upon contacting the XXXX Attorney General 's Complaint Department, we were told they had no jurisdiction, and referred us to the Comptroller of the Currency @

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp

IL

605XX

Consent provided

Hyundai Capital America

OH

441XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1336504

1306266



Consumer Loan Complaints

Based on Consumer Complaints

04/23/2015

Consumer Loan

Installment loan

05/03/2015

Consumer Loan

Installment loan

04/14/2015

Consumer Loan

Vehicle loan

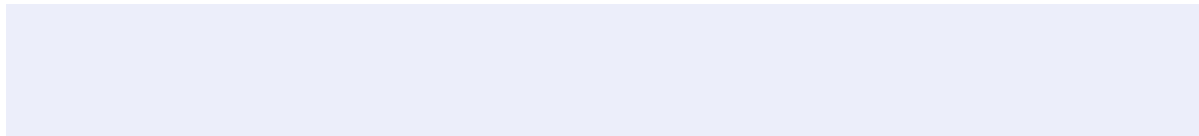
04/08/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

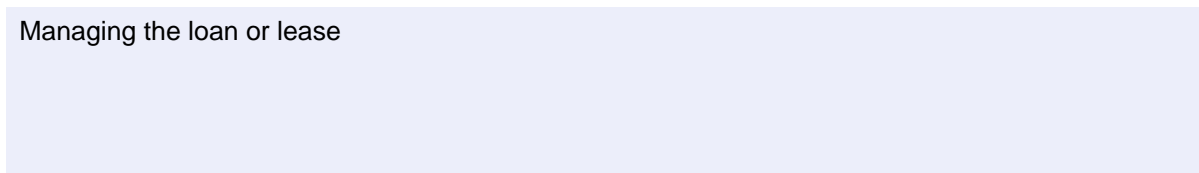
Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

XXXX. That Office, in turn, said they had no jurisdiction, since XXXX Motors Finance was neither a bank nor a credit union, and referred us to the Federal Trade Commission, which referred us to this website.

The loan company (Security Finance Service) had made XXXX hard inquiries without my permission back in XXXX and XXXX 2014, the reasons are they were trying to locate. They were n't trying to give me another loan. I believe that this is the FCRA violations and its illegal. I had send them certified mail and talked with the loan company through phone in civil matters. Their response they will not send me a letter or no response at all to settle any dispute.

Credit Limit Decrease Reported Since your last update on XXXX XXXX, 2015, XXXX credit card limit has decreased on your credit report.

Credit Card Balance Previous Limit New Limit Change {\$0.00} {\$1000.00} {\$200.00} - \$ XXXX BANK XXXX XXXX Reported By Equifax Your overall credit card limits have decreased to {\$6400.00}.

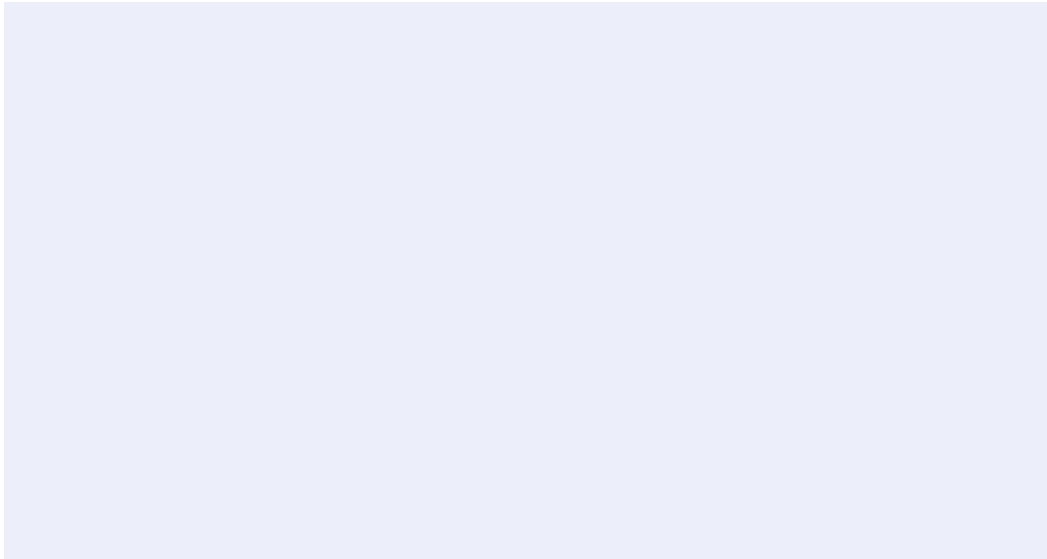
Your credit score, and all credit and loan info are provided by (C) XXXX XXXX XXXX XXXX XXXX | All Rights Reserved i am alleging racial discrimination was a factor in TD BANK GROUP XXXX XXXX decision of decreasing my credit limit by {\$800.00} on or around XXXX 2015.

There decision was arbitrary and capricious.

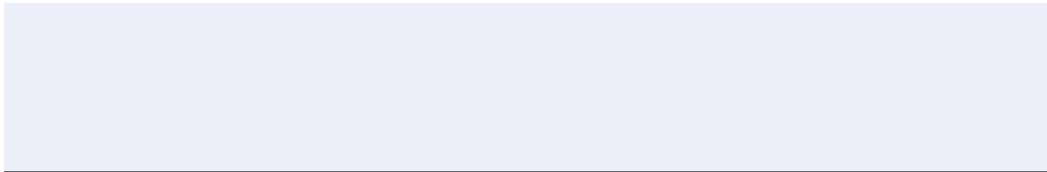
When I purchased an automobile (a XXXX Mercedes-BE n z XXXX) I took out a loan with M & T Bank. When I received my vehicle title from the Maryland XXXX XXXX it reflected a lien. The loan was paid of in the beginning of XXXX. I expected that I would receive a document thet reflected the termination of the lien. This

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Security Finance	FL	320XX	Servicemember	Consent provided
TD Bank US Holding Company	CA	928XX		Consent provided
SunTrust Banks, Inc.	NC	28216		N/A
M&T Bank Corporation	MD	208XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

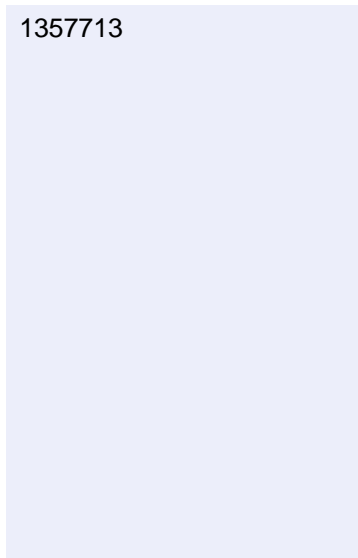
Web	04/29/2015	Closed with explanation	Yes	Yes
Web	05/05/2015	Closed with explanation	Yes	No
Referral	04/16/2015	Closed with explanation	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1343439



1357713

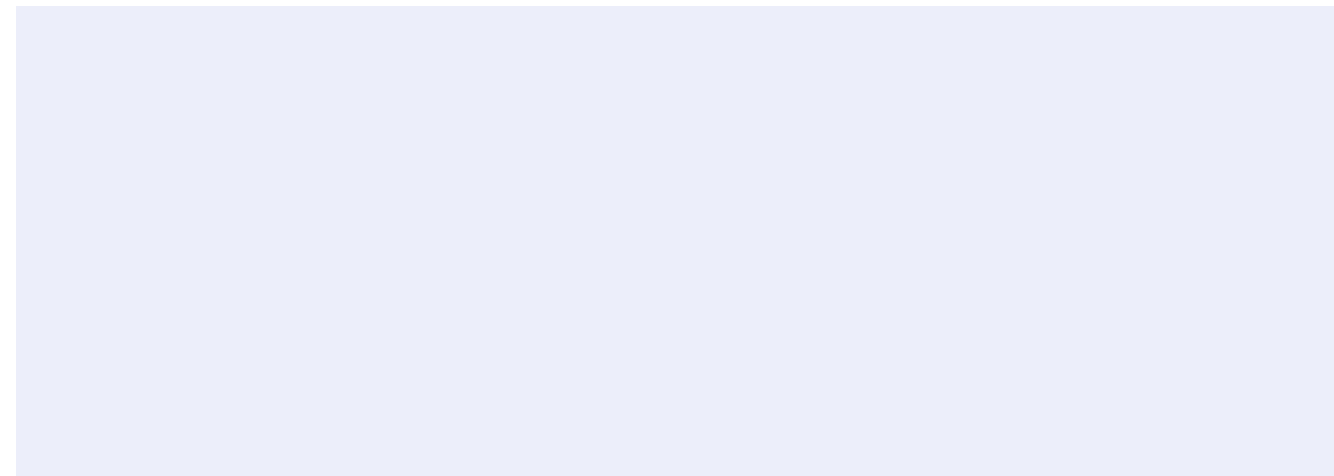
1328543



1320612

Consumer Loan Complaints

Based on Consumer Complaints



03/29/2015

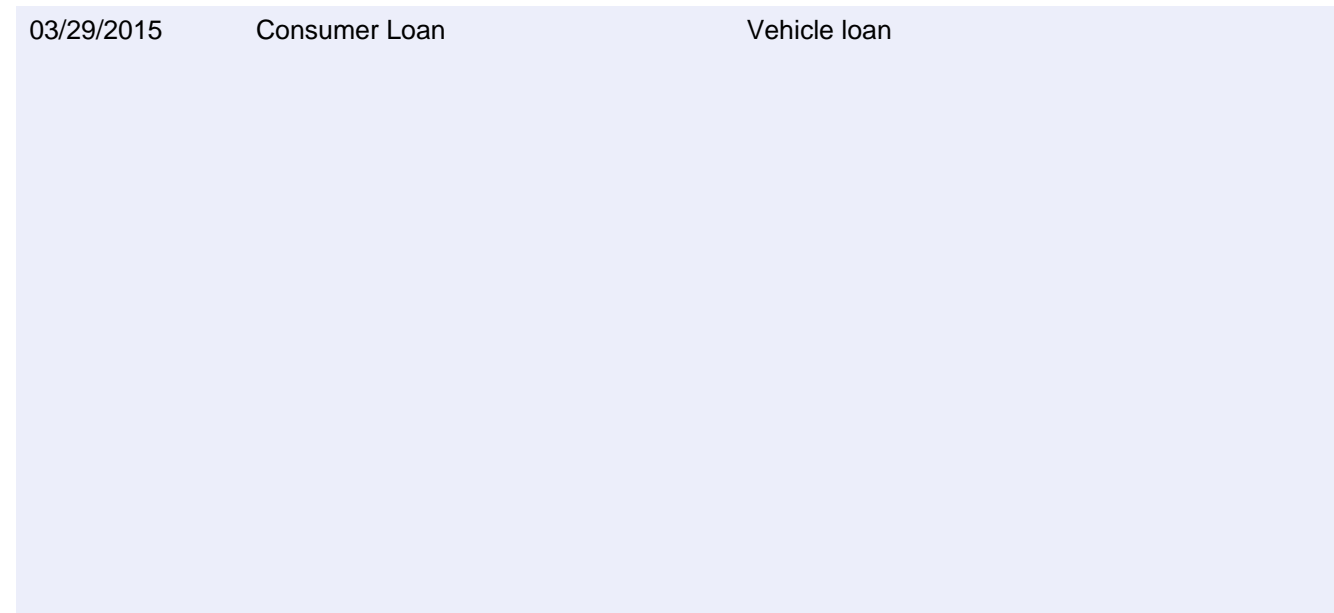
Consumer Loan

Installment loan

03/29/2015

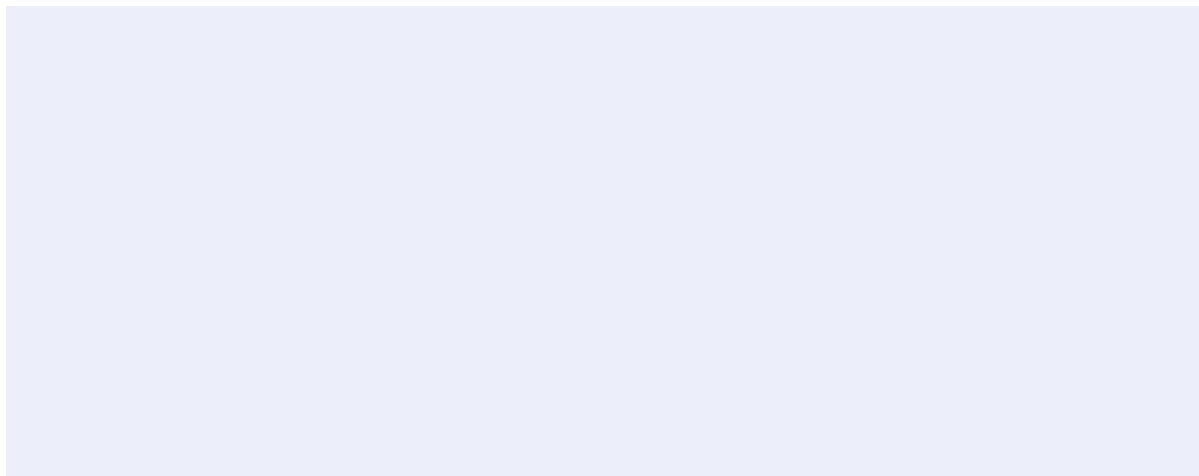
Consumer Loan

Vehicle loan



Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

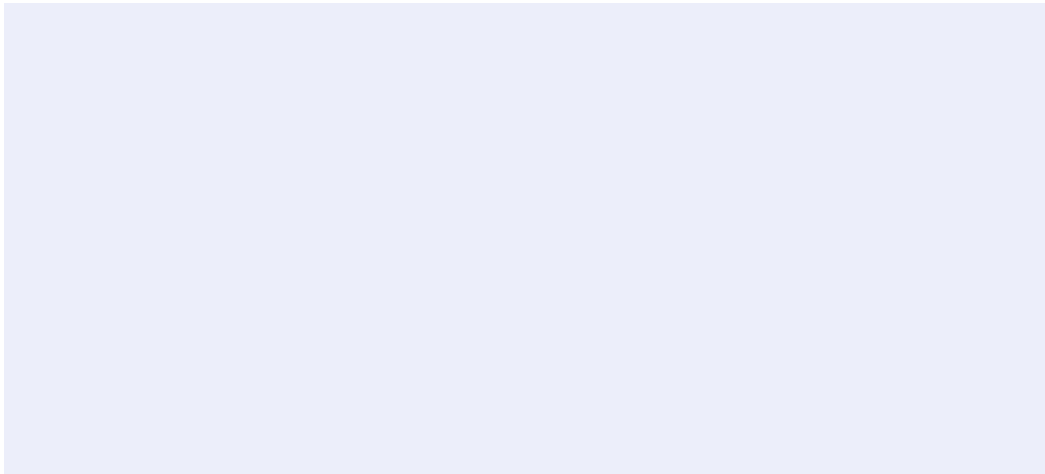
that I would receive a document that reflected the termination of the lien. This reflects my experience with my other vehicle. After some time has lapsed, I called the general service number for M & T to inquire about this process (on XXXX XXXX, XXXX). At that time, a service supervisor identifying himself as XXXX said there may have been a error on the bank 's part and the title continued to reflect the lien in error. He said someone might get a hold of me about the issue. Since no one has done that as of now, I called again. This time XXXX responded (on XXXX XXXX). After hearing my information, she said New York XXXX places the responsibility for clearing a lien on the customer. After pointing out that I live in Maryland, she offered to turn me over to another supervisor. Clearly, I am getting a different story each time I call.

I spoke to Gatewayone lending on XXXX to remove the recurring payment from my loan since I had setup billpay with my bank. Gatewayone lending assured me several times on the phone I was not automatic payment from my checking. I mentioned the website said the word " recurring ", the person on the phone said that they do not even have my checking account information on file.

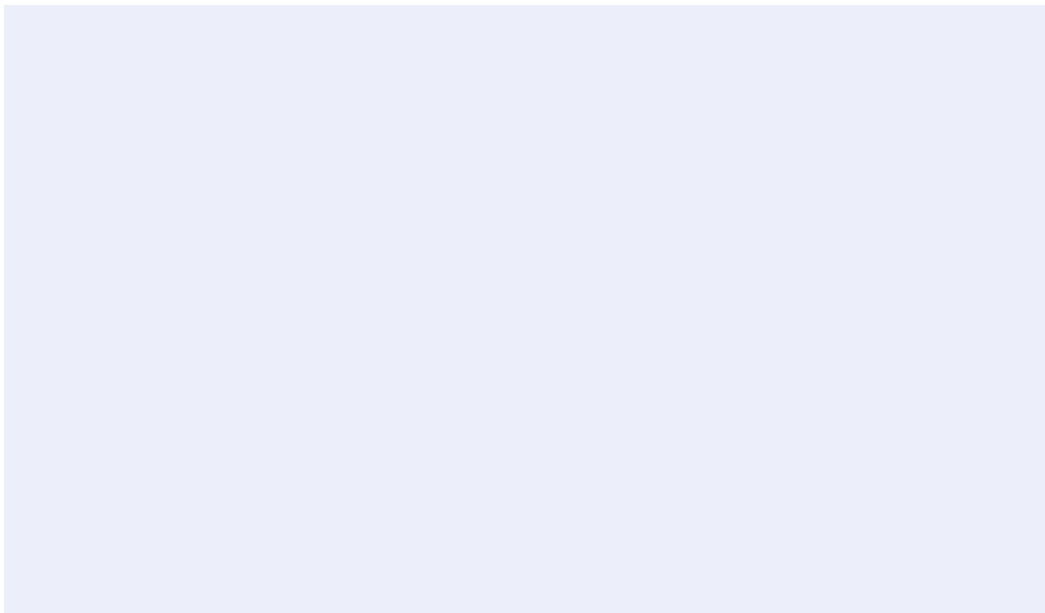
On XXXX I noticed that my checking account was lower then usual. So I did some digging and found out that on XXXX and XXXX Gatewayone had stolen amounts equal to my auto loan payment from my checking account. I called Gatewayone lending and asked about my recurring payment, they told me again I do not have XXXX and that they see in their system that I called in XX/XX/XXXX. Their system had notes about me wanting to cancel my recurring payment, and their notes said I did not have recurring payment setup. I informed the agent on the phone that I would like to know why my checking account shows they have been taking money

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Automobile Acceptance Corporation	SC	29138	Consent not provided
TCF National Bank	VA	232XX	Consent provided

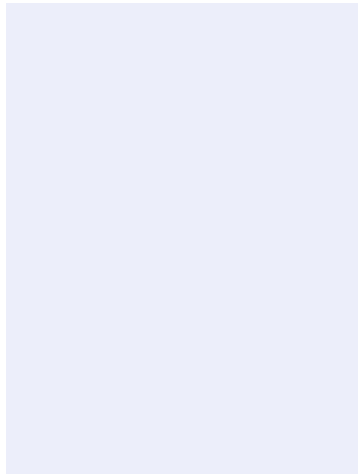
Consumer Loan Complaints

Based on Consumer Complaints

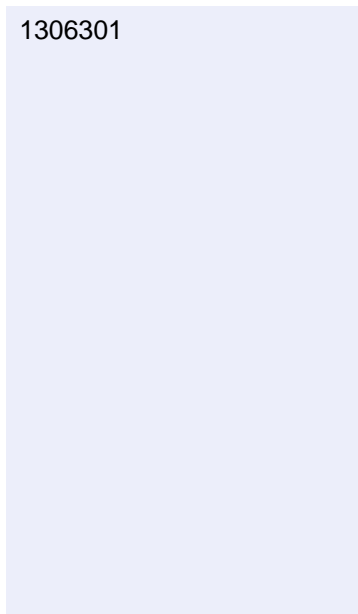
Web	03/29/2015	Closed with explanation	Yes	Yes
Web	03/29/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1306293



1306301

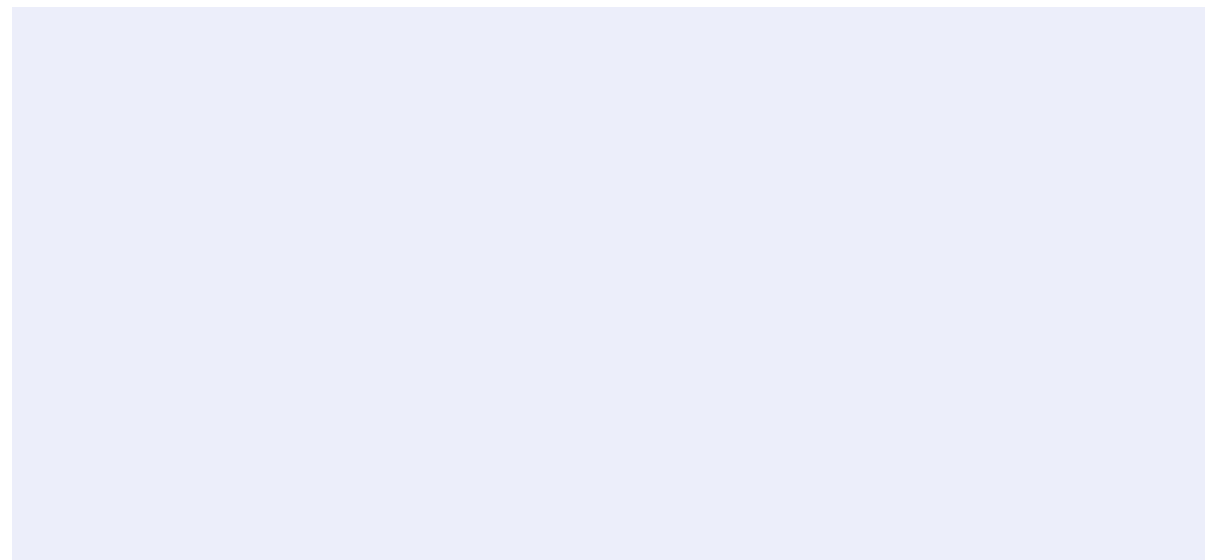
Consumer Loan Complaints

Based on Consumer Complaints

04/18/2015	Consumer Loan	Vehicle loan
04/18/2015	Consumer Loan	Vehicle loan
03/29/2015	Consumer Loan	Installment loan
04/18/2015	Consumer Loan	Vehicle loan
04/08/2015	Consumer Loan	Installment loan
04/14/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

from me then. They put me on a hold and came back saying they were sorry and would like proof they took my money. I told them I want the money back in my account in the same time frame it took them to steal it from me (payment was due on the XXXX, they had the money out of my account by the XXXX, so XXXX days). They told me that was not possible and that they require I provide a copy of my bank statement to prove they stole from me (even though the person on the phone admitted that they see the amounts posted on my loan). I informed the representative that I have been recording them (they have an automatic message that says I may be recorded, so turn about is fair play), they were fine with the recording.

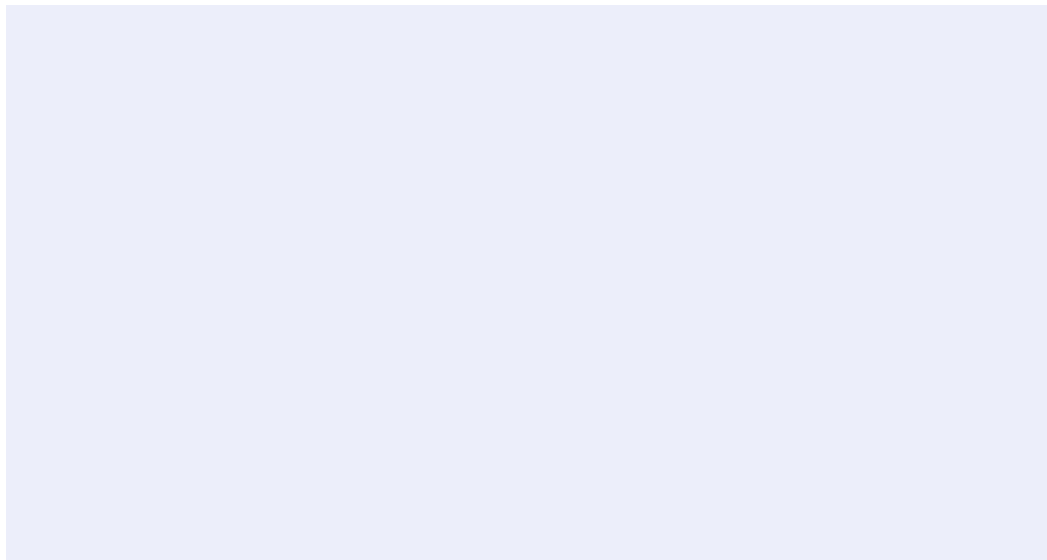
I contacted my bank to put a stop payment on all the fraud done by Gatewayone lending.

I got a loan with Avant Credit XXXX {\$2500.00} and I made XXXX payments of {\$110.00} which totaled {\$2200.00}, I still owe a total of {\$1500.00} which in total calculates to XXXX, which means that the loan 's interest rate is 160.056 %, I am unable to find the original documents and have attempted to contact the company. I believe that the loan violates the Truth in Lending Act and specifically 15 U.S. Code 1602, 15 U.S. Code 1666i-2borrowed 2500paid XXXX XXXX owe XXXX
The last payment made on this Account was XXXX

I leased a vehicle from Toyota Financial and returned it. I went to great lengths

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	GA	31816	Consent not provided
Toyota Motor Credit Corporation	MA	02571	Consent not provided
Avant Credit Corporation	CA	900XX	Consent provided
Capital One	IL	601XX	Consent provided
Security Finance	TX	77488	N/A
Toyota Motor Credit Corporation	FL	335XX	Consent provided

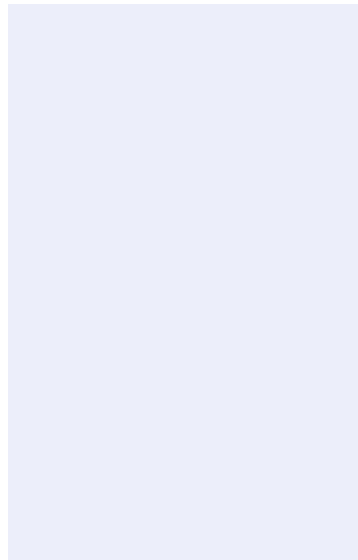
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/18/2015	Closed with explanation	Yes	No
Web	04/18/2015	Closed with explanation	Yes	No
Web	04/03/2015	Closed with explanation	Yes	No
Web	04/20/2015	Closed with explanation	Yes	Yes
Fax	04/14/2015	Closed with explanation	Yes	No
Web	04/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1336215



1336229

1306317



1336478

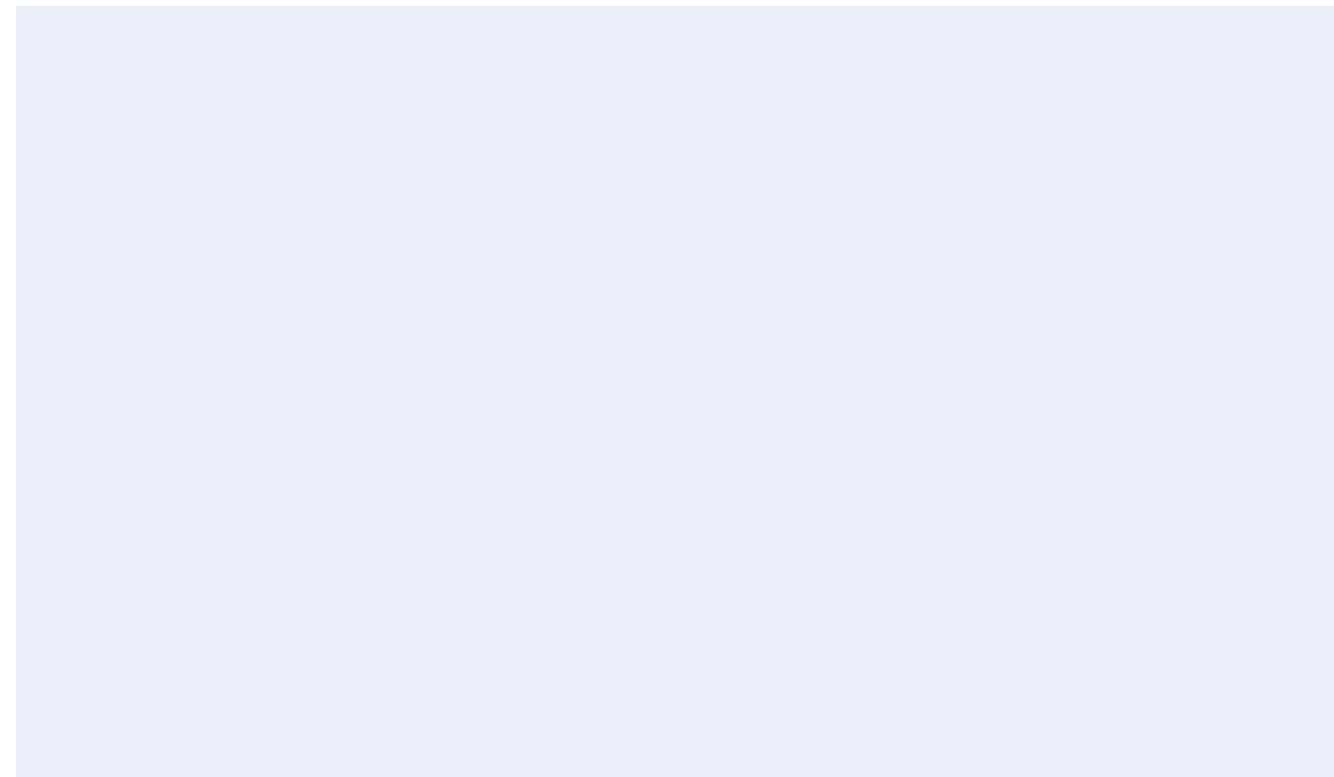
1320457



1330180

Consumer Loan Complaints

Based on Consumer Complaints



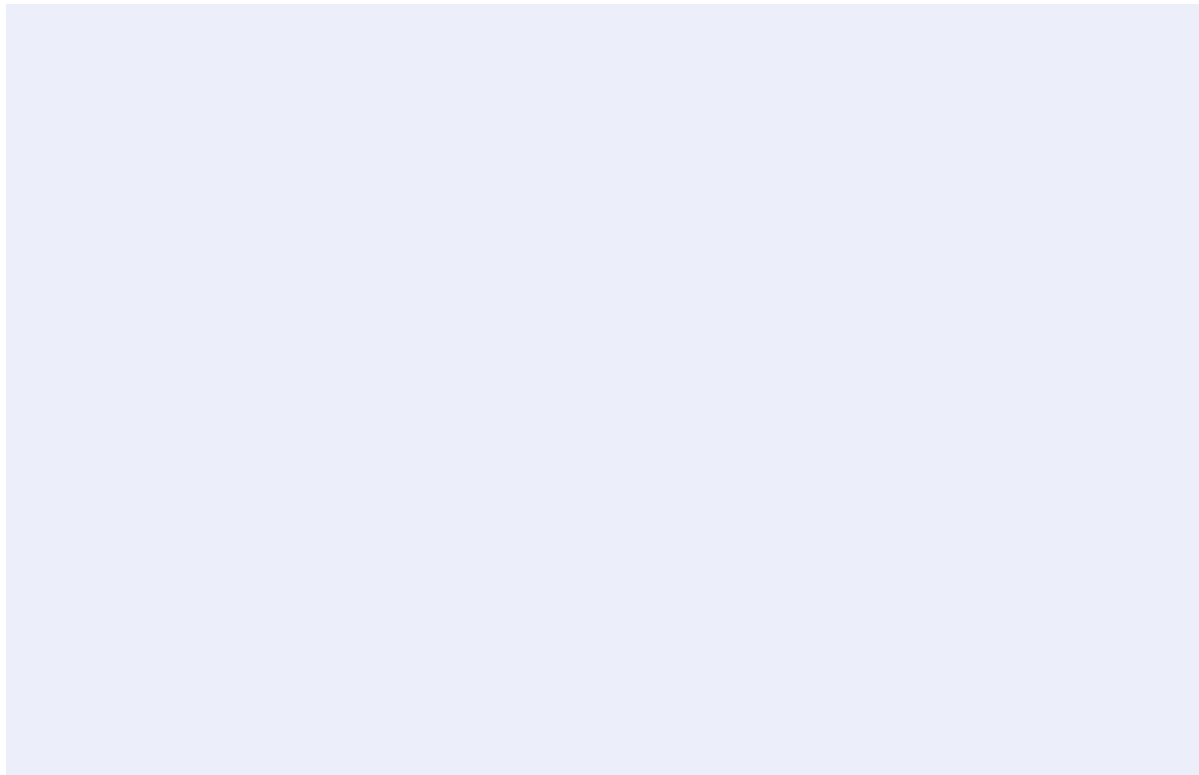
04/18/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/10/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

there would be no surprise fees associated with the return of the vehicle. Today I was contacted by a collection agent attempting to collect on Toyota Financial 's behalf over a {\$510.00} fee associated with the lease return.

Toyota Financial has had my phone number and email address since the inception of the lease. They made no attempt to contact me about this fee via those mediums. They claim to have sent a letter to an address of a rental property I own but no renter has ever reported having received mail addressed to me.

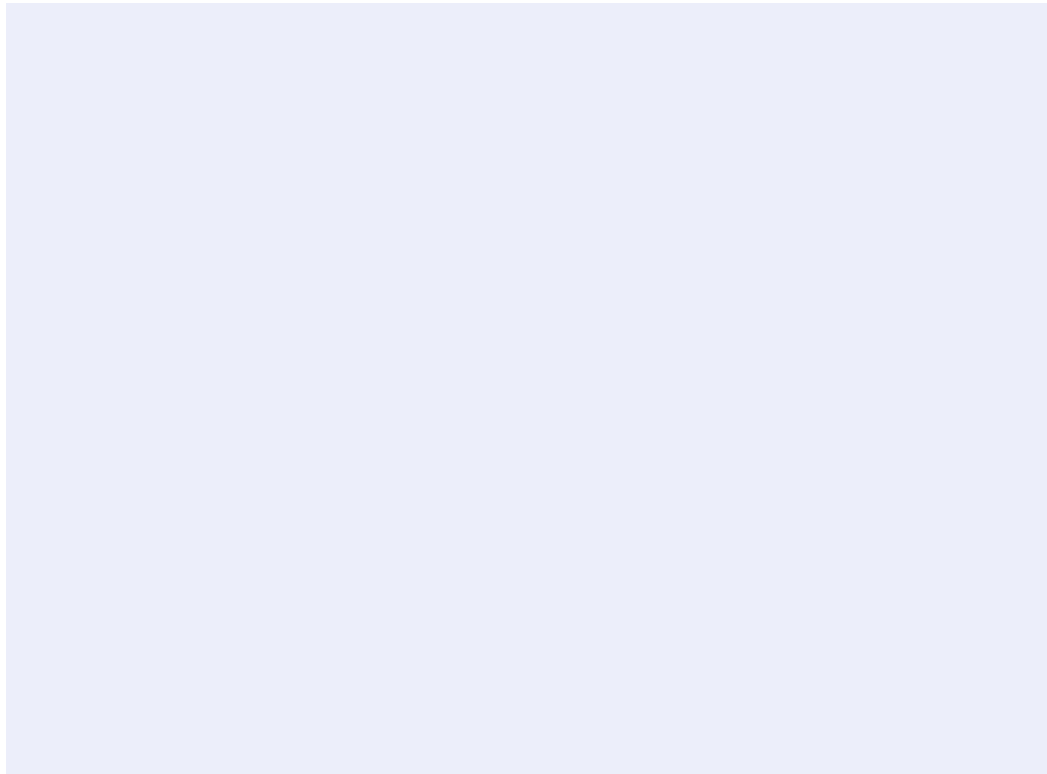
I told Toyota Financial if the fees are legitimate I have no problem paying them but would like them to remove the collection from my credit report since I made every reasonable effort to ensure there would be no such " hidden " or " surprise fee ". They insisted they could n't remove the collection from my record because they would n't be in compliance with the CFPB.

My desired outcome is to have Toyota Financial remove the collection from my record. I 'm willing to pay the fees if they can provide me a statement indicating the legitimacy of the charges.

I had a car loan with Lobel Financial and became 45 days behind. Since XXXX XXXX I received a total of XXXX calls between my husband and I cell and work phone .They constantly called back to back and when we did n't answer they would send an anonymous text message stating " please pick up the phone ". They told my husband 's boss that he was stupid for not putting my husband on the line. When my husband questioned the lady that made the statement she

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint is the result of an isolated error



Consumer Loan Complaints

Based on Consumer Complaints

Mercedes-Benz Financial Services	MI	49337	Consent not provided
JPMorgan Chase & Co.	MO	63074	N/A
Lobel Financial Corporation	MO	641XX	Consent provided

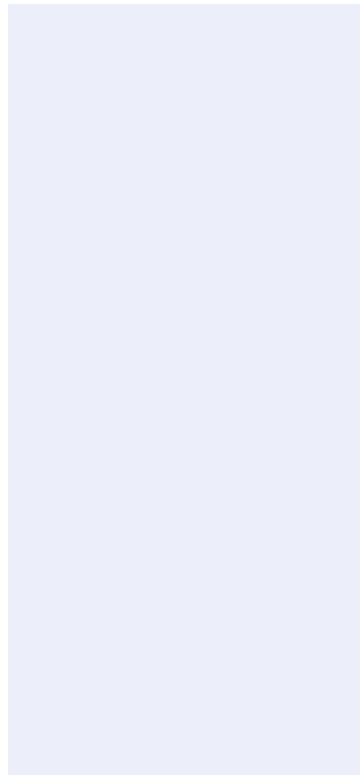
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/18/2015	Closed	Yes	No
Phone	05/10/2016	Closed with explanation	Yes	
Web	04/02/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1336252

1918804

1306352

Consumer Loan Complaints

Based on Consumer Complaints

05/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the line. When my husband questioned the lady that made the statement she simply said " I do n't care I do n't work there ". They contacted all of my XXXX references informing them of personal information. Letting them know that we were 45 days behind on payment. They recent took the car which we are find with but when I asked what it would take to pick it up. They stated that I wwould have to pay XXXX. This included 2 monthly payments and a XXXX tow fee which does n't include the fee at the tow. The day that the care was picked up Lobel 's rep called my husband 's phone back to back with in 5 mins at least XXXX time because he kept sending her to voicemail. This collection practice that they have is not right and unethical

Santander Consumer USA reported a repossession on my credit report which has cause my nothing but tramua. I was not able to get financial for my son college education, loans for my XXXX degree and etc. The vehicle is in my position after making nessary arrangement Santander. I called Santander to discuss this situtation and was told, " it is legal for them to report repossession on your credit report even if you receive the vehicle back " .. The definition of repossession is the term used to denote a financial institution taking back an object that was either used as collateral or rental or leased ... OR ... If you do not make payments you owe on a loan secured by property, the lender may foreclose on the loan or repossess the property. Your lender has a security interest in your car and if you fail to pay, the lender can sue you or repossess your car ...

Toyota Financial Services does not allow a person to pay additional money towards the principal and applies the money to future payments. A representative

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	SC	294XX	Consent provided
-------------------------------------	----	-------	------------------

TD Bank US Holding Company	NY	10453	Consent not provided
Wells Fargo & Company	NC	28226	Consent not provided
Toyota Motor Credit Corporation	CA	900XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/30/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	04/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1358352

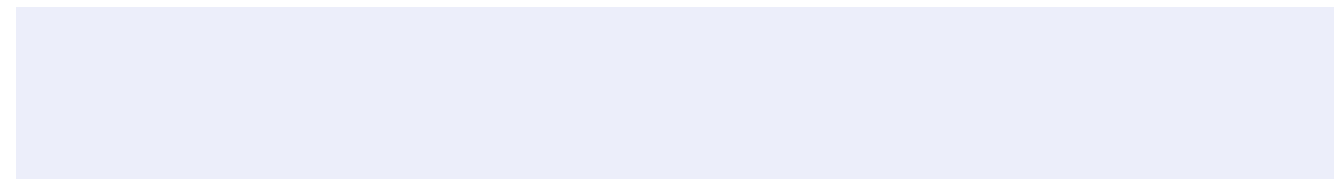
1358222

1306664

1330222

Consumer Loan Complaints

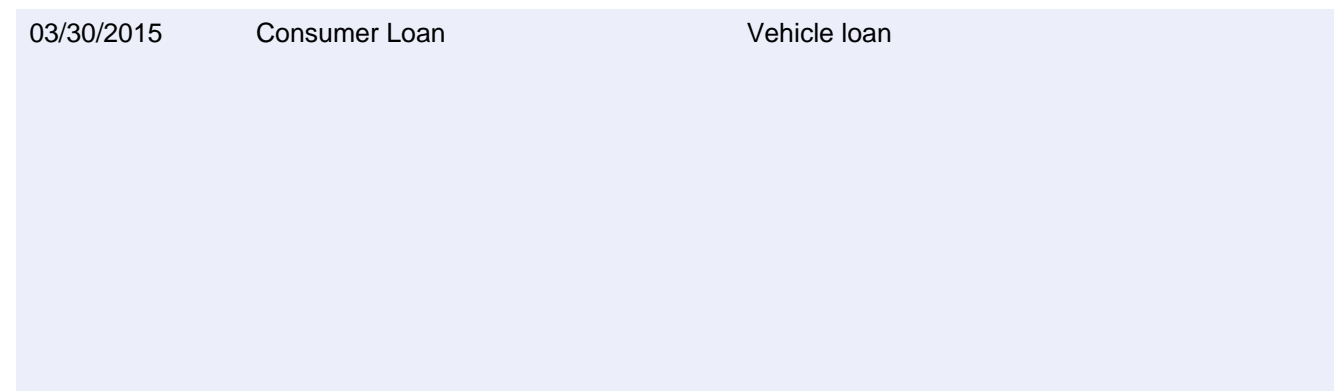
Based on Consumer Complaints



03/30/2015

Consumer Loan

Vehicle loan



03/30/2015

Consumer Loan

Vehicle loan

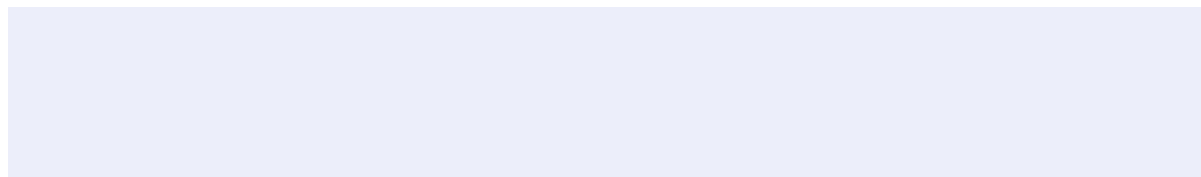
04/19/2015

Consumer Loan

Installment loan

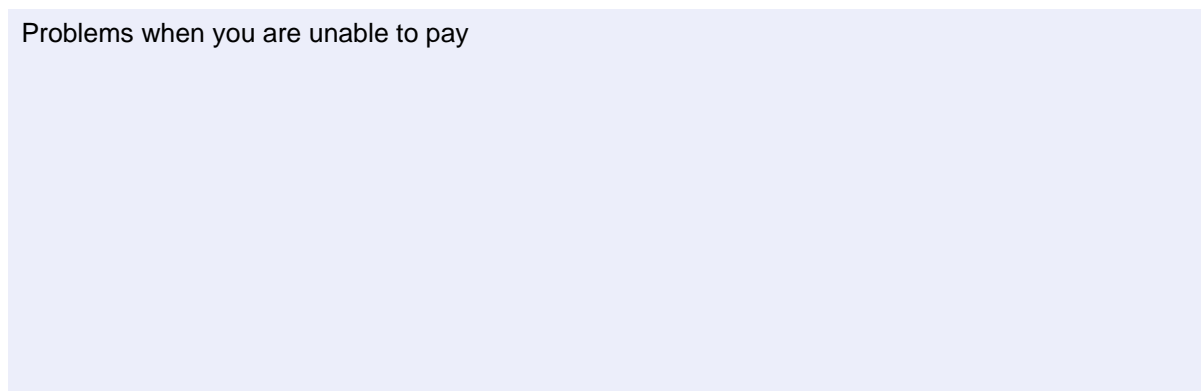
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

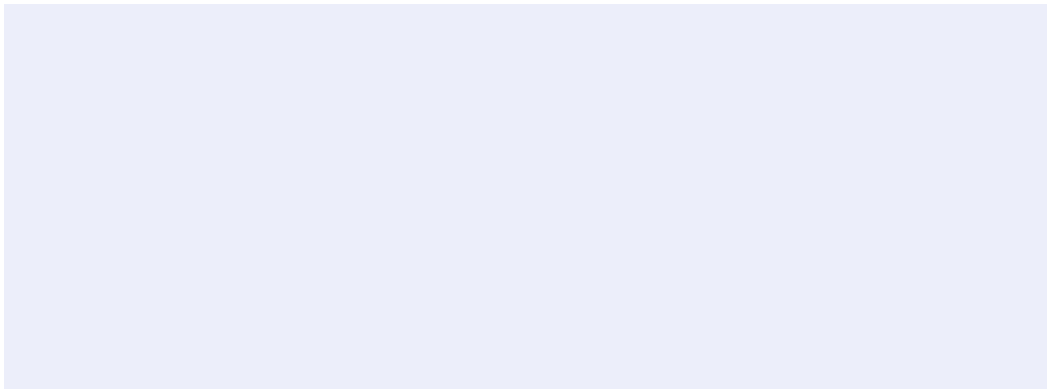
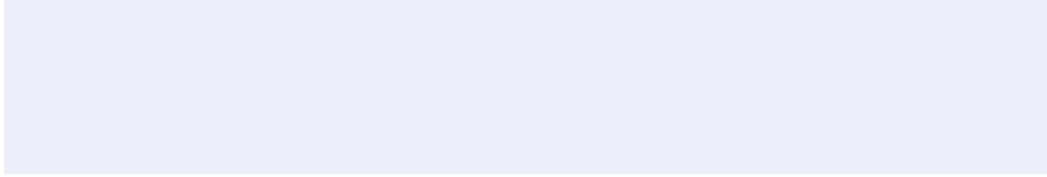
stated that a person has to send a separate check to a different address to pay off the principal. This procedure is not mentioned in loan documents or the monthly statement. I find this business practice to be deceiving, unreasonable, and a disservice to the customer.

On XXXX XXXX, XXXX, Chrysler Capital hired XXXX to repossess my XXXX Chrysler 300C, of which I had no balance to pay on and Chrysler Capital had no right to a lien on the vehicle. In XXXX XXXX, I filed chapter XXXX bankruptcy, Chrysler Capital did n't file a reaffirmation agreement, even after me calling XXXX times for them to send it to me to sign and file. In XXXX XXXX, the Bankruptcy was XXXX, which put me in a position of not being liable for any balance owed. Because Chrysler Capital did n't file the reaffirmation agreement before the bankruptcy XXXX. In XXXX XXXX I sent Chrysler Capital a restrictive endorsement in exchange for the Title to the vehicle. Chrysler Capital agreed to relinquish the right to the lien on the vehicle and send me the Title by cashing the check. So, XXXX. I am not responsible for any remaining balance on the vehicle. XXXX. Chrysler Capital accepted the money for exchange for the lien and Title of the vehicle. XXXX. Chrysler Capital hired XXXX XXXX to take my vehicle illegally.

I have an auto loan with XXXX. The vehicle I have discovered is only worth about XXXX however the loan is out for XXXX. This is due to thr high interest rate and overstated price at the time of purchase. I fell behind on payments. XXXX called me numerous times. At times over XXXX times a day. I did eventually make payments but also was told by Drivetime that they would defer my late payments to help me out. A few weeks later, XXXX repossessed my car. There are exhorbitant fees charged equal to entire car payments. Buying. Car from XXXX is not like buying a car from other places. It is a bad deal and impossible to improve your credit from.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CA	934XX	Consent provided
DriveTime	VA	233XX	Consent provided
Great Lakes	TN	37167	Consent not

Consumer Loan Complaints

Based on Consumer Complaints

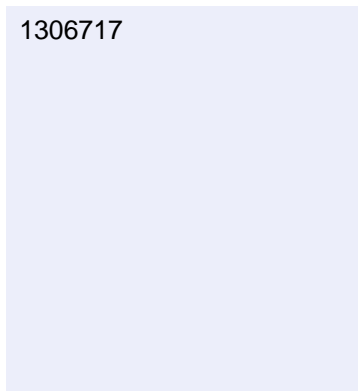
Web	03/30/2015	Closed with explanation	Yes	Yes
Web	03/30/2015	Closed with explanation	Yes	No
Web	04/20/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1306438



1306717

1336346

Consumer Loan Complaints

Based on Consumer Complaints

03/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

My Complaint Is With PRESTIGE Financial Located In XXXX XXXX XXXX, UT
XXXXAfter Contacting Them In " Good Faith " And To Inform Them Of My Intent
To Pay Be Will Be Late & After Submitting Copies Of Proof of My Current Tax Lien
Issues Due To My Recent Divorce, Several of their Employees Have Continued To
Call My Home Several Times A Day While I 'm At Work or Out of Town, to Send
Text Messages To My Cell Phone ** (After I Informed them Not To a Year Ago)
**, Sending Several E-Mails By Different Collectors from their Firm to my Personal
E-mail Address Daily, They Have Contacted My Family Members, My Friends and
My Current & Federal Retired Co-Workers at my XXXX XXXX for whom I
Submitted Their Names & Contact Information at the Start of this Auto Loan a
References and then A Most Recent Email Was Sent Me Stating I should "
Change My References " if I do n't want them to contact them. Note : This Is Well
Over the Line for a Collectors Behavior & Has Been Ongoing Well Before My
XXXX Auto Payment of {\$450.00} was Due and Agreed upon for XXXX XXXX
XXXX 2015. To Date, This Collection Practice Is Currently Ongoing. (Please See
Below) From : XXXXXXXXXXXXXXXX To : XXXXXXXXXXXXXXXX Subject : Account #
XXXX Date : Mon, XXXX XXXX 2015 XXXX +XXXXHi XXXX , I just wanted to
follow up with you. I 'm submitting the extension paperwork, and I want to make
sure we 're on the same page. The payments will start up again in XXXX, as
follows : {\$450.00} for : XXXX 2015 - Payment will be mailed out on : Friday XXXX
XXXX, 2015 {\$450.00} for : XXXX 2015 - Payment will be mailed out on : Friday
XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be mailed out on :

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Auto Properties II, LLC	VA	23462		provided
				Consent not provided
DriveTime	IN	46221		Consent not provided
Prestige Financial Services, Inc.	VA	224XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Untimely response	No	
Web	03/30/2015	Closed with explanation	Yes	Yes
Web	04/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1306730

1306747

1336390

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be mailed out on :
XXXX XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be mailed out
on : Friday XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be mailed
out on : XXXX XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be
mailed out on : Friday XXXXPlease review this, and confirm as soon as you can.
Thank you!

XXXX XXXXAccount ManagerPrestige Financial Services , Inc.

A XXXX XXXX XXXX Company [T] XXXXFrom : XXXX XXXX [mailto :
XXXXXXXXXXXXXXXXXX] Sent : Tuesday, XXXX XXXX, 2015 XXXXTo : XXXX
XXXXSubject : RE : Account # XXXXGood Morning XXXX. And thank you for your
assistance re : submitting this extension on my behalf. I 've had the opportunity to
review my attached payment schedule dates and I have no problem with those
dates.

I have just received an " Updated " 2015 Federal Pay Date Calendar from my
Agencies Payroll Department in XXXX, Texas. Therefore, I can inform you of my
pending payroll dates which are from XXXX 2015 to XXXX 2015.

Please see my complete payment schedule below : Thank You, XXXX XXXX
XXXX XXXX, XXXX.

{\$450.00} for : XXXX 2015 - Payment will be **Sent Out By : XXXX**on : Friday
XXXX XXXX, 2015 {\$450.00} for : XXXX 2015 - Payment will be mailed out on :
Friday XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be mailed out
on : Friday XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be mailed
out on : Friday XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will be
mailed out on : Friday XXXX XXXX, 2015 {\$450.00} for XXXX 2015 - Payment will
be mailed out on : Friday XXXX XXXX {\$450.00} for XXXX 2015 - Payment will be
mailed out on : Friday XXXX XXXX {\$450.00} for XXXX 2015 - Payment will be
mailed out on : Friday XXXX XXXX {\$450.00} for XXXX 2015 - Payment will be

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2015	Consumer Loan	Vehicle loan
04/28/2015	Consumer Loan	Vehicle loan
03/30/2015	Consumer Loan	Vehicle loan

04/23/2015	Consumer Loan	Vehicle loan
04/28/2015	Consumer Loan	Installment loan
04/28/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

mailed out on : Friday XXXX XXXX {\$450.00} for XXXX 2015 - Payment will be
mailed out on Friday XXXX XXXX {\$450.00} for XXXX 2015 - Payment will be
Sent Out By : XXXXRec 'd Email from : Prestige : We have a right to contact
you to secure the debt you owe. While we did contact the references you provided
for situations such as these, we did not disclose personal information. If you woul

I called Overton Russell Doerr and Donovan because I received a letter that a
judgment would be placed against me. when I called there company I was greeted
with rudeness and utter disrespect. I was first told they would not speak to me with
out a phone number, when I gave them my phone number they said it was
unacceptable and they needed another, I tried to explain it was my only cell the
rep refused to listen and kept claiming i was lying and it does n't seem like a real
number so i asked to speak with a manager. When the manager came to the line
she said the same that the number i provided sounded fake and that they were
doing me a favor by trying to help and that they could just hang up and sue me.
when I said caller ID would verify my phone number the manager then started to
say i sound like Im on speaker phone and she would hang up immediately if she
was, when i advised that she was n't, she said she better not be or she would
hang up and forward my account, I told the manager that I just wanted the original
bill because I had some discrepancy she stated that all I was doing is stalling and
that " guys like you never want to pay there bill " after that I was so upset I said
just send me the bill and hung up the call.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BBVA Compass	OK	731XX	Other
Auto Properties II, LLC	MD	21771	N/A
Overton, Russell, Doerr and Donovan, LLP	NY	142XX	Consent provided

U.S. Bancorp	TN	37601	N/A
Wells Fargo & Company	PA	19380	Other
Capital One	FL	33012	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with non-monetary relief	Yes	No
Phone	05/01/2015	Closed with monetary relief	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No

Referral	04/27/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	No
Phone	04/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1321739

1349770

1306788

1346783

1350417

1351182

Consumer Loan Complaints

Based on Consumer Complaints

05/04/2015	Consumer Loan	Installment loan
04/28/2015	Consumer Loan	Vehicle loan

03/30/2015	Consumer Loan	Personal line of credit
04/20/2015	Consumer Loan	Vehicle loan
03/30/2015	Consumer Loan	Installment loan
04/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I had a consumer car loan from Santander Consumer of XXXX for about two years. I paid off this loan recently, overpaying by XXXX payments, $XXXX \times XXXX = XXXX$.

Only after I stopped payment from the bank, did Santander inform me. (Odd that they were very quick to tell me when I was one day late, by not two months paying when I did XXXX not need to!). Instead of simply crediting my account they sent me a DEBIT CARD. I went to the bank they told me to go to, XXXX, but XXXX told me they could not help me, because XXXX I had to call. I called XXXX times, and finally on the last call I got through to someone who told me that they were just a service company, and NOT Santander. They said I had the wrong card number, and that I had to call the company, Santander, and ask them for a paper check. The problem now is that the SAME number is for both the service company and for Santander! Catch XXXX. I consider their scam is to get me to sign up for a credit or debit card (now in my hands -- a debit VISA) that I do not want, never asked for. HELP! Since when are companies sending overpayments back by issuing credit or debit cards? All they had to do was send me a check or credit my account. This is a scam. Please stop it!

Received a loan from XXXX XXXX and the harrasments and calling of references on a constant due to late payment is ridiculous.

In XXXX of 2014, I tried to refinance my home loan, only to find that a loan that I had co-signed for my sister, XXXX XXXX, was reported in collections and past due by {\$260.00}. (see attached) This prevented me from obtaining my home loan, which I was pursuing through XXXX. This is erroneous and further more insulting

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	FL	32226		Other
Santander Consumer USA Holdings Inc	FL	330XX	Older American	Consent provided

Citibank	NY	14212	Older American	N/A
Navy FCU	TX	76031		N/A
Byrider Franchising, LLC	TX	782XX		Consent provided
Portfolio Recovery Associates, Inc.	MI	495XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/04/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No

Phone	04/02/2015	Closed with non-monetary relief	Yes	No
Referral	04/21/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No
Web	04/27/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1358550

1351208

1306869

1336793

1306903

1344694

Consumer Loan Complaints

Based on Consumer Complaints

04/23/2015	Consumer Loan	Vehicle loan
05/04/2015	Consumer Loan	Installment loan
05/04/2015	Consumer Loan	Installment loan
05/04/2015	Consumer Loan	Personal line of credit
05/04/2015	Consumer Loan	Vehicle loan
05/04/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Installment loan
04/15/2015	Consumer Loan	Vehicle loan
04/15/2015	Consumer Loan	Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Account terms and changes

Consumer Loan Complaints

Based on Consumer Complaints

when Portfolio Recovery Associates provided very little information, when talking to their representative by phone.

On XXXX XXXX, I received a phone call at work with some one stating that I owe a debt. I have received nothing in the mail from this company (XXXX). After informing them that I have n't received any thing in writing they stated that they emailed it and it was valid. I Informed them that I require every thing by mail. I have yet to receive a debt collection notice. On XXXX XXXX XXXX called at XXXX XXXX. After informing them of the time, they said it was XXXX in XXXX. After verifying my address, I informed them that I was a legal resident of XXXX and all phone calls need to be in the timezone in which I reside, not where my cell phone number is from. I have yet to receive a letter stating that I owe a debt. They have also failed to provide me with proof that they are a licensed debt collection agency within the state of XXXX. There has been nothing changed on my credit report, and to my knowledge I do n't owe any one.

Original loan amount was XXXX, now I owe over XXXX, none of my payments go to the balance and I am now unable to pay at all after having a death in the family. I don't want to have to claim bankruptcy over this one stupid decision.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TCF National Bank	HI	96706		N/A
Financial Business and Consumer Solutions.	OR	970XX	Servicemember	Consent provided
Citibank	VA	224XX		Consent provided
HSBC North America Holdings Inc.	FL	34683		N/A
SunTrust Banks, Inc.	VA	23322	Servicemember	N/A
Santander Consumer USA Holdings Inc	NJ	08817		N/A
Encore Capital Group	CA	94580		Consent not provided
JPMorgan Chase & Co.	LA	71251	Servicemember	N/A
Synchrony Financial	CA	91701		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/28/2015	Closed with explanation	Yes	Yes
Web	05/07/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	Yes
Phone	05/05/2015	Closed with explanation	Yes	No
Referral	05/05/2015	Closed with explanation	Yes	No
Referral	05/04/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	Yes	Yes
Phone	04/17/2015	Closed with explanation	Yes	No
Referral	04/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1343987

1358765

1358802

1358924

1358929

1358938

1331554

1331577

1331675

Consumer Loan Complaints

Based on Consumer Complaints

04/06/2015	Consumer Loan	Vehicle loan
04/10/2015	Consumer Loan	Installment loan
04/10/2015	Consumer Loan	Installment loan
04/06/2015	Consumer Loan	Installment loan
04/21/2015	Consumer Loan	Vehicle loan
04/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In XXXX I had to file bankruptcy due to my XXXX to protect myself. I had to include my car loan eventhough I intended to pay it off, which I did in XXXX of XXXX. I have the lien free title and a letter from Capitol One Auto Finance releasing the lien. I have asked Capitol One to remove this bankruptcy report from my credit reports but they refuse even though they acknowledge that I paid it off and they say it will stay on my reports until XXXX. I contacted the XXXX credit reporting agencies as well however they are telling me that it is up to Capitol One Auto Finance to remove the negative reporting. I want this removed from my credit repors as I am trying to rebuild my life after the devastating blow that I took because of my exhusband.

My name is XXXX XXXX, my loan number is XXXX and it was for a XXXX Ford Taurus VIN # XXXX. My contact number is XXXX.

In XXXX this account was sold to Santander Consumer USA , Inc. from XXXX XXXX (original lender was XXXX from XXXX/XXXX/XXXX). However, Santander is reporting that I took out a loan on XXXX/XXXX/XXXX which is incorrect (see attached).

This account shows no payment history prior to XXXX because Santander did not have the account. Even though I made payments with both XXXX XXXX Bank and XXXX XXXX and did not begin to fall behind until the account was sold to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	TX	75402		Consent not provided
Citibank	IL	60803	Servicemember	Consent not provided
World Acceptance Corporation	TX	75232		Consent not provided
KeyBank NA	NY	13126		N/A
Capital One	OH	440XX		Consent provided
Santander Consumer USA Holdings Inc	NC	275XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/06/2015	Closed with explanation	Yes	No
Web	04/14/2015	Closed with explanation	Yes	Yes
Web	04/13/2015	Closed with explanation	Yes	Yes
Referral	04/08/2015	Closed with monetary relief	Yes	No
Web	04/24/2015	Closed with explanation	Yes	Yes
Web	04/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1316535

1324603

1324422

1317185

1339186

1324662

Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX and did not begin to fall behind until the account was sold to Santander in XXXX, there is no payment history reflected on my Equifax. I have proof of payments but it will take a few days to get copies of checks from my bank.

In XXXX of XXXX, this account was reported as current yet I voluntarily turned in the vehicle in XXXX of XXXX.

Account shows a 7 year loan which is incorrect. According to the original contract, the loan was financed for 72 months (see attached). I have never taken out a car loan for 7 years and am unaware of lenders who finance vehicles past 5 years/72 months. Due to predatory tactics such as padding the balance, I would still be paying on the vehicle if I had not turned it in to Santander in XXXX. That equates to a 9 year auto loan.

Concerned the loan (SPOTLOAN) may have been illegal for the state I live in at the time it was approved. It appears the company is no longer doing loans for state of GA. Money was deducted from my account every payperiod. When my bank account was suggested to be closed due to fraud against it, I contact the company and was advised I could now make my payment by debit card. Called to make my payment, and system was down. Was told I would not be penalized when calling back to make payment. I called to make my final payment and was advised my account was marked as collection. Payment was charged for interest due to company not being able to accept payment on due date

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BlueChip Financial	GA	303XX	Consent provided
--------------------	----	-------	------------------

Santander Consumer USA Holdings Inc	IL	60087	Consent not provided
-------------------------------------	----	-------	----------------------

Capital One	CO	80010	Consent not provided
-------------	----	-------	----------------------

Citibank	WI	53143	Consent not
----------	----	-------	-------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/08/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1361656

1361673

1346717

1317255

Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Vehicle loan
05/05/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Installment loan
04/06/2015	Consumer Loan	Installment loan
04/15/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I was searching for a loan online and received an email from a XXXX XXXX XXXX claiming to be a Citi Bank Financial representative. He said my loan was approved but because my credit score was low I had to pay the first installment so I purchased a green dot prepaid card and paid the fee soon after that I did not receive the loan. He then said the FDC was holding it because I owe taxes and that was what the loan was originally for. I then contacted the fdic and fdc.

Spoke with the dept of loans here in Alabama and was told this company does not have a license to do business in Alabama and that she had sent these companies I mention in this report to you all for investigation from other consumer. I took out a {\$2600.00} dollar loan and paid {\$290.00} for a year and my balance is still XXXX With past due of {\$610.00} and then tried collecting again through XXXX for the total amount of the original loan, now reporting on XXXX with XXXX as a write off of XXXX \$ with a {\$1600.00} past due balance. I was told by the contact person for bureau of loans that this was given to you all before and is being investigated.

Many states have taken action including voided these loans. Please get these predatory people to shut down. Western Sky is the originator of these loans and the document by Delbert services says refer to Western Sky for questions. This info needs to be verified. Western Sky is not doing loans now. I wonder why? They immediately after doing the loan say they sent info via email that they (Delbert) would be collecting on the loan. Please do research and figure why did they sell the customers from western sky to Delbert services and now XXXX XXXX. They are killing my credit report because I am refusing to pay after researching they are

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

			provided
Consumer Portfolio Services	MD	21114	N/A
Consumer Portfolio Services	MD	21114	N/A
Citizens Financial Group, Inc.	IL	60441	N/A
Citibank	NJ	070XX	Consent provided
Delbert Services	AL	352XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/14/2015	Closed with explanation	Yes	No
Referral	05/14/2015	Closed with explanation	Yes	No
Referral	04/09/2015	Closed with explanation	Yes	No
Web	04/09/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1361723

1361724

1317272

1317159

1331942

Consumer Loan Complaints

Based on Consumer Complaints

04/06/2015	Consumer Loan	Vehicle loan
04/21/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Personal line of credit
04/16/2015	Consumer Loan	Vehicle lease
04/30/2015	Consumer Loan	Installment loan
04/21/2015	Consumer Loan	Installment loan
04/21/2015	Consumer Loan	Vehicle loan
04/30/2015	Consumer Loan	Vehicle loan
04/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

under scrutiny with other states. This has got to be illegal. They are now trying to collect with settlements for half the amt of the loan and someone has been calling my cell and not leaving a message. He 's asks for me and does not say. I owe no one to call me discretely. I think it 's XXXX trying to catch me. Please make this go away off my credit report. I have tried hard to fix it and now they have trashed it along with having been harassed for months before contacting you all before. They wrote it off XXXX for {\$2600.00} and sent an email to collect again XXXX/XXXXXX/XX/2015 for the XXXX {\$.00}

We made a electronic bill pay through our bank that was incorrect and subsequently overpaid the amount due. When we advised VW Credit of the problem they REFUSED to return our money. Even after being assured by our bank that the funds had cleared, VW refused to return the overpayment. VW can not be trusted. Still have not been repaid for the over payment.

unable to pay my loan to One Main Financial, ive told them verbally to do not call me and sent them certified letter stating that also, they continue to keep calling my work and im at risk of loosing my job,

OK back in XXXX XXXX i purchased a XXXX XXXX from Credit Acceptance for the amount of XXXX. Well now on XXXX XXXX they are trying to say i owe them still XXXX and here the problem they sent me a payment history sheet and i have

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	VA	22551		N/A
Santander Consumer USA Holdings Inc	OH	44146	Older American	N/A
Citibank	IL	60104		N/A
VW Credit, Inc	CA	936XX		Consent provided
Citibank	SC	29223		Consent not provided
Citibank	SC	296XX		Consent provided
KeyBank NA	WA	98026		N/A
Santander Consumer USA Holdings Inc	TX	75287		N/A
Credit Acceptance Corporation	OH	451XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/08/2015	Closed with explanation	Yes	No
Phone	05/01/2015	Closed with explanation	Yes	No
Referral	04/17/2015	Closed with explanation	Yes	No
Web	04/16/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with non-monetary relief	Yes	No
Web	04/23/2015	Closed with monetary relief	Yes	No
Referral	04/22/2015	Closed with explanation	Yes	Yes
Referral	05/01/2015	Closed with explanation	Yes	Yes
Web	04/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1317285

1340582

1318280

1332411

1354374

1340432

1339724

1354933

1324392

Consumer Loan Complaints

Based on Consumer Complaints

04/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/24/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

still XXXX and here the problem they sent me a payment history sheet and i have added up all my payments and that has came out to be XXXX which that is XXXX more then what i was suppose to. Which i feel the XXXX is coming from the late payments they have added on which they were XXXX of those which that came out to be XXXX. Which they were XXXX of the late payments which they are XXXX a late fee. I have brought this to XXXX attention from Credit Acceptance again and she acted like it wasnt a problem.

In XXXX of 2010 I purchased a Toyota. I did not know that at that time there were massive recall of Toyotas due to acceleration problems causing death and accidents. The company did not mention this fact.

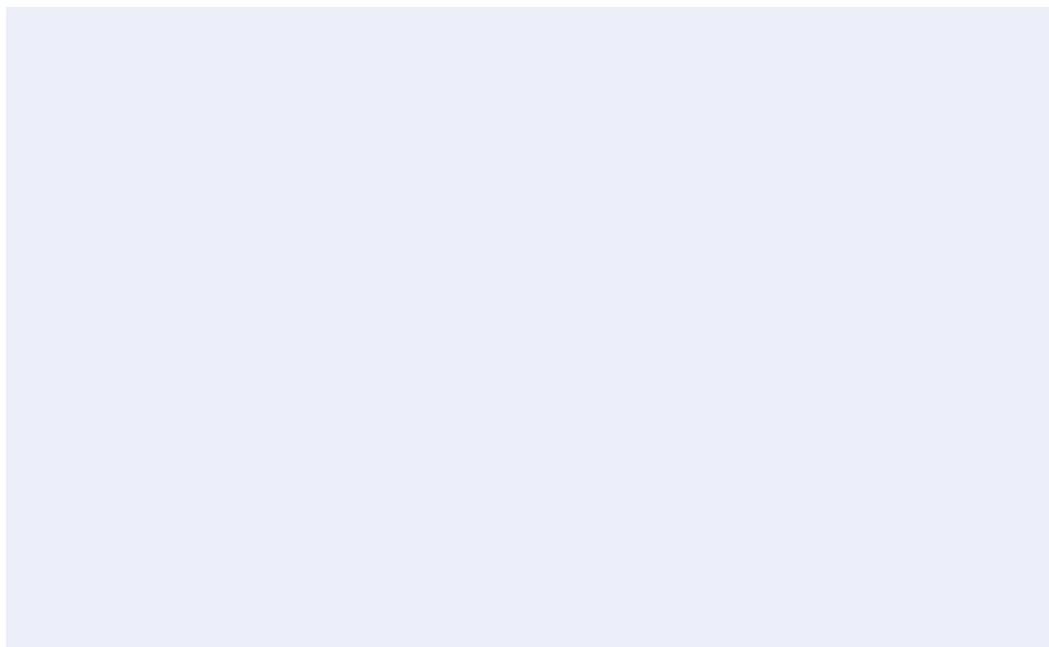
A few months later, unaware of this problem, I was driving the car on freeway XXXX south. The gas pedal stuck. I had to drive off freeway almost causing accidents and drive in field until car became stuck in mud. What if I had grandkids in car!!???!!

So after months of disputes over not paying -- because who is going pay and drive a car that is unsafe, I turned car in to dealer. I have filed complaints about this. I was told that nothing negative would be reported about me to credit bureau. Haha more lies.

It is on my credit report as Toyota Motor Credit Co. This car was a XXXX, unsafe.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	CA	91912	Consent not provided
Toyota Motor Credit Corporation	MI	481XX	Consent provided
TCF National Bank	CA	90815	Consent not provided
Delbert Services	LA	71202	Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1346591

1361862

1346648

1324928

Consumer Loan Complaints

Based on Consumer Complaints

04/25/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I need the lien removed off of our vehicle that has been paid off since 2006. HSBC states they do n't have record and your dmv said XXXX would release lien. XXXX states they do n't have the record because its too old. There is XXXX complaints regarding the same issue that HSBC did to others. And over XXXX complaints altogether regarding their illegal company. I need your help getting this taken care of. I have also paid in full the title to be sent. I have multiple email from dmv telling me that hsbc has to sign removal of lien but they wont ever return phone call. They no longer have the records because its more than 14 years since I bought the car. Hsbc is very unprofessional company. Look them up under bbb and complaints on the internet. Please clear the lien so I can sell the car. I am trying to abide by the law but I can not if I cant get the title. I would greatly appreciate itHere is proof I have been told so many different rules and I have followed them all. I have been to dmv multiple times. I also want this company investigated for all the grief it has caused others and the money it has stolen from many.

Show ImagesChange this settingPhotos XXXX XXXX All do n't have the title and lien holder has closed down so how do I get a letter of lien? I appreciate you responding but that is not answering my original question.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

			provided
HSBC North America Holdings Inc.	TX	775XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/25/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1347147

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Sent from my XXXX I do n't have the title and lien holder has closed down so how do I get a letter of lien? I appreciate you responding but that is not answering my original question.

Good afternoon XXXX, Thank you for contacting us. I hope you are having a nice day! If you are unable to obtain a release of lien letter and the lien is over 10 years old, please provide the following to the a local county tax office : Title Title application (attached) Statement of fact that states " lien has been paid and lienholder can not be located. " {\$33.00} title feeYou will leave the lienholder section blank on the title application.

XXXX County Tax OfficePhysical:XXXX XXXX XXXX XXXX Texas XXXX : XXXX
O. XXXX XXXX XXXX, TX XXXX : (XXXX) XXXX : XXXXXXXXXXXXXXX : http :
//www.hctax.net/Please let us know if you have any questions. We are happy to help!

Sincerely, XXXX XXXX XXXX XXXX XXXX Division Customer Care
Representativeemail : AskDMV@TxDMV.gov Phone : XXXX or XXXXWe love hearing from our customers and value your feedback. Click here to take a short survey.

Vehicle InformationVIN XXXXPlate Number : Subject & RecipientsMain Subject :
MotoristsMotorists Recipient : AskDMV@TxDMV.govDealers Recipient : Motor

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

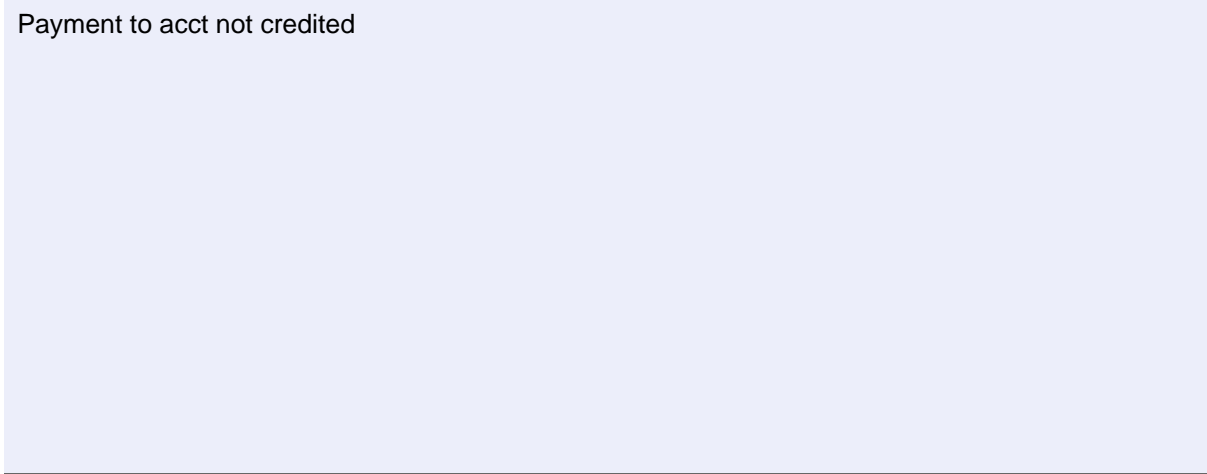
04/25/2015	Consumer Loan	Title loan
------------	---------------	------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Payment to acct not credited



Consumer Loan Complaints

Based on Consumer Complaints

Carriers Recipient : Consumer Protection Recipient : Media Inquiries Recipient :
Feedback Recipient : Open Records Recipient : MessageI need to get title on this car. I have paid over XXXX for it and still no title. It was paid off almost 10 years ago. It is a XXXX. The lien holder states they do not have my account anymore and it is considered inactive. Can you please send me the title or tell me what to do to get it. I have printed the XXXX form out but not sure of what to put on lien holder because they are out of business. I paid car off and much more with interest. I see on the web that any car with a lien more than 10 years is dismissed and I am rightful owner.

I just need to sell car please.

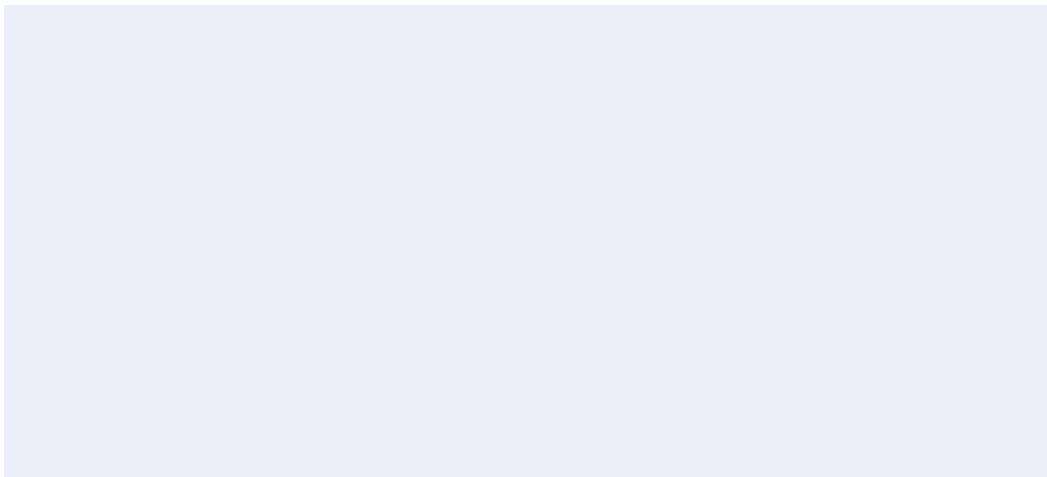
Thanks, XXXX XXXX XXXX Good afternoon XXXX, Also bankruptcy was filed in XXXX last year and we owed nothing on it anyway but if they say we did it is under bankruptcy.

I got a loan from Instaloan (Equity Auto Loan on report) in XXXX, GA. The Manager there gave me information that shows paid in full. This account is only on my XXXX report. On my report, there is a closed account with a XXXX balance. XXXX they have put XXXX different accounts on my credit report with XXXX different balances showing that I have to pay those in full for {\$520.00} and {\$660.00}. I disputed it twice showing that there were XXXX duplicate accounts (XXXX open/XXXX closed). The account for {\$520.00} now shows {\$0.00} balance and closed. They said they contacted Instaloan and was told my {\$660.00} account was still open which is not true because I paid it in full. So I have XXXX closed account showing {\$0.00} with the same account number and an open account with another account number. I paid off the {\$660.00} balance in full.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

NY

12603

N/A

TMX Finance LLC

GA

303XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/06/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

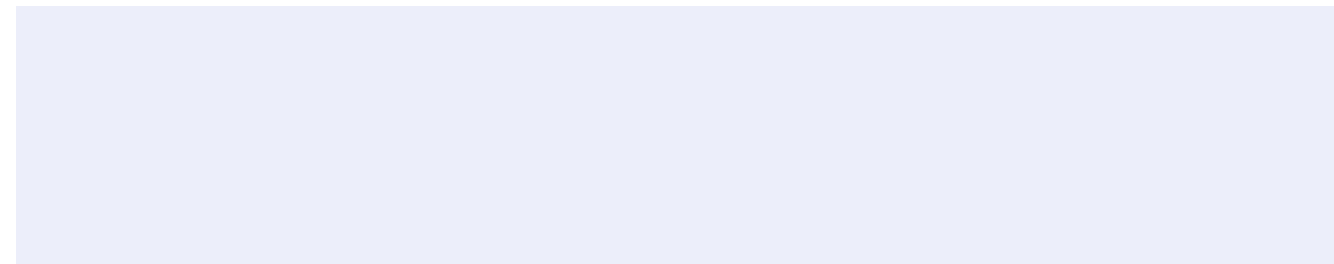
1361972

1347352



Consumer Loan Complaints

Based on Consumer Complaints



04/06/2015

Consumer Loan

Vehicle loan

04/30/2015

Consumer Loan

Vehicle loan

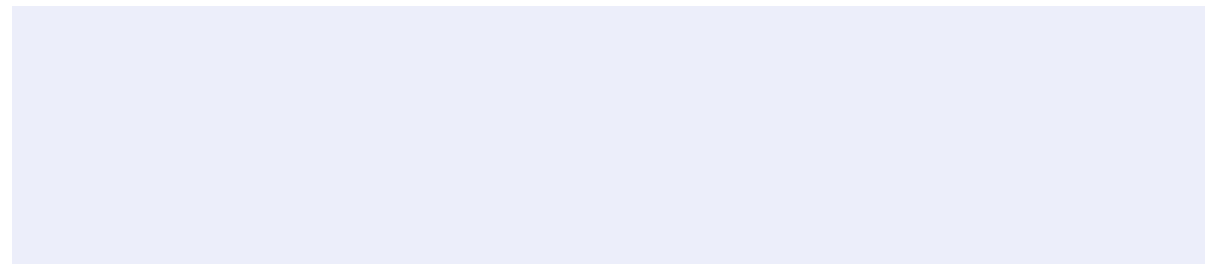
04/25/2015

Consumer Loan

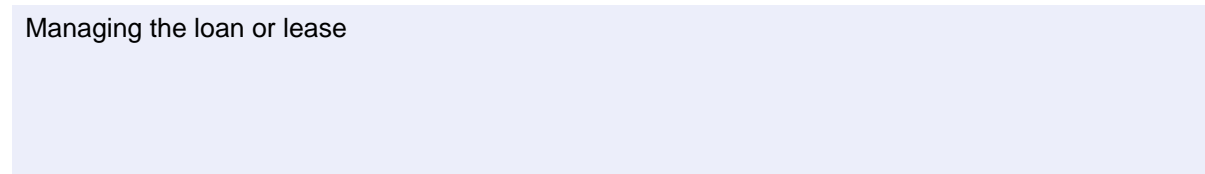
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Everytime that I would go into to make a minimum payment, they would re-open a new account. I called corporate about them updating my credit report and was told that the District Manager would contact me. I told them that I want my credit report updated correctly and for them not to tell XXXX incorrect information. I would also like all the duplicate accounts deleted because I only had XXXX account. My report looks a complete mess.

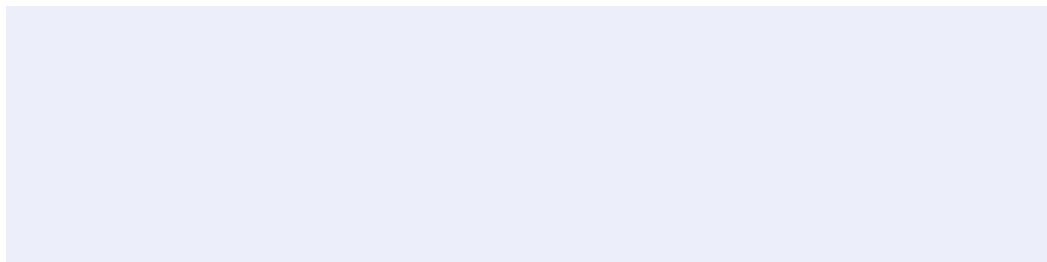
Received Stop Release due to garnishment and company Union Adjustment XXXX. XXXX XXXX XXXX, Ca XXXX XXXX. Has submitted a new garnishment same case # XXXX. XXXX County, Superior Court ... XXXX Ca. The stop release was given back in XX/XX/XXXX and XX/XX/XXXX here they are again taking my money. Company I purchased a car from over 15 years ago refused to fix a broken computer chip. Had not been 3 months. So I did voluntary repossession and I ended up out of money put down and car i used as part of down payment. And had no transportation. Now all these years later these people who I do not owe a dime are garnishing my check for the XXXX time ... Please make this stop.

Westlake financial Services is financing my car loan, I was told by them that they will report my credit to XXXX and XXXX, this was 9 month ago, so far there is not any credit report. Every time I call them they say that they will report it, they have requested me documents that I already sent and still the same, no report.

I have a car loan with Santander Consumer USA in XXXX, TX. On XXXX XXXX, 2015 I attempted to buy a new vehicle at XXXX XXXX. XXXX Santander refused to give a pay off amount to XXXX XXXX saying my loan was in bankruptcy. That was incorrect. I had a previous bankruptcy that was discharged, and the vehicle in question was never included in the bankruptcy, yet they said it was and refused to give the pay off. I called them and they argued with me when I tried to clear the matter up. They finally gave a verbal pay off. XXXX XXXX said due to previous problems with Santander on verbal pay offs-they wanted it in writing. (They said

Consumer Loan Complaints

Based on Consumer Complaints

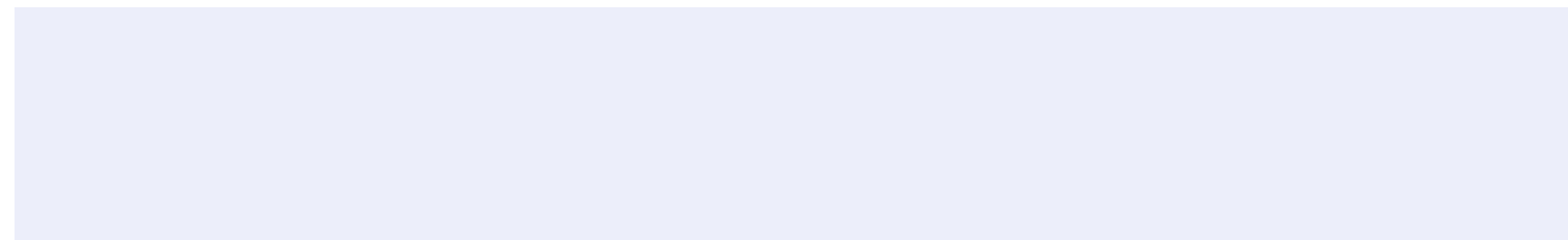


Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints



Union Adjustment Company, Inc.

VA

234XX

Consent provided

Westlake Services, LLC

FL

331XX

Consent provided

Santander Consumer USA Holdings Inc

CA

953XX

Consent provided

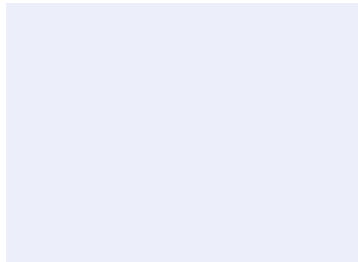
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/09/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	Yes
Web	04/25/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1317479



1354545

1347161

Consumer Loan Complaints

Based on Consumer Complaints

02/11/2016	Consumer Loan	Vehicle loan
04/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

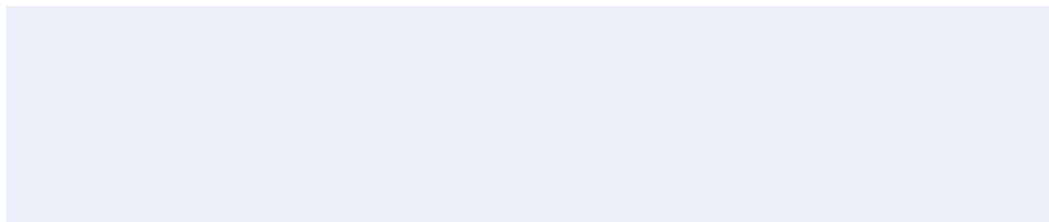
Based on Consumer Complaints

when they have had cars in bankruptcy ; they 've accepted a verbal XXXX day pay off, then sent them the money in time-yet Santander refused to send the title to XXXX XXXX saying more money was owed due to the bankruptcy.) XXXX XXXX called requesting a written pay off and so did I several times and Santander refused. I even requested as the customer to fax it to me and they refused. I would call back and ask to speak to a supervisor and either be told none were available, or was transferred to voice mail (Supervisor XXXX XXXX) and I left messages to never receive a call back. I was hung up on XXXX-XXXX for explaining that the line I was speaking to them on was recorded (I am a XXXX XXXX and all our lines are recorded) when she heard that she told me " we can not be recorded, so now that you 've told me that, I 'm hanging up " and did just that. Another hang up came when I told the representative I was filing a complaint with your agency in the event I was not allowed to purchase the car due to their failure to send a pay off ; she told me " now that you 've told me you 're filing a complaint-I am blocking you from accessing any information on your account, and I 'm hanging up on you " and she did so. They NEVER did send a written pay off. Fortunately for me, XXXX XXXX accepted my old bankruptcy papers showing proof my trade in car was never in the bankruptcy, and they accepted the verbal pay off and let me purchase the new vehicle. Santander demonstrated HORRIBLE customer service to someone that had a car loan with them for XXXX years and they would always tell me I " was a valued customer ".

Santander Auto Finance charged me unsubstantiated late charges displacing my principal and interest payments to pay said fees and then charge me for missing principal payments at the end of my contract with them, also adding payments that were not agreed upon at the initiation of the contract. The payments in question were made via XXXX XXXX services at my local XXXX, and were made in ample

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation

CA

91773

N/A

Santander Consumer USA Holdings Inc

FL

322XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	02/17/2016	Closed with explanation	Yes	No
Web	04/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1784551

1347163

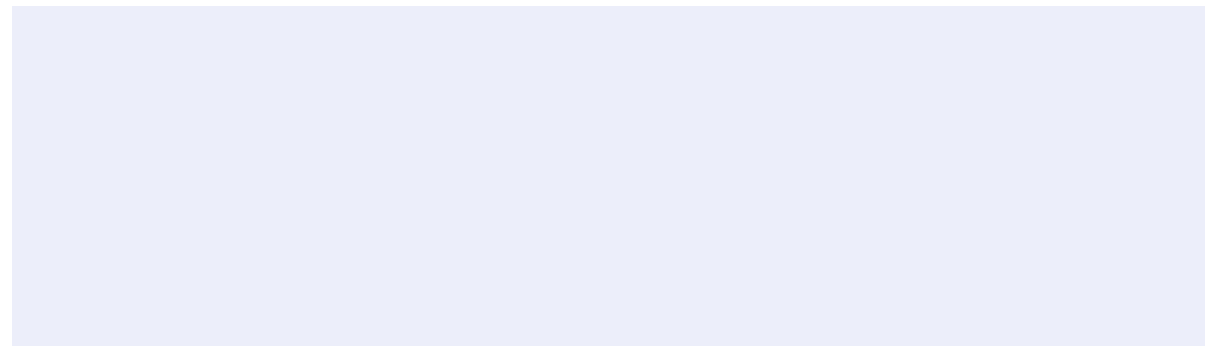
Consumer Loan Complaints

Based on Consumer Complaints

04/30/2015	Consumer Loan	Vehicle loan
04/25/2015	Consumer Loan	Installment loan
04/30/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Installment loan
04/10/2015	Consumer Loan	Installment loan
04/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

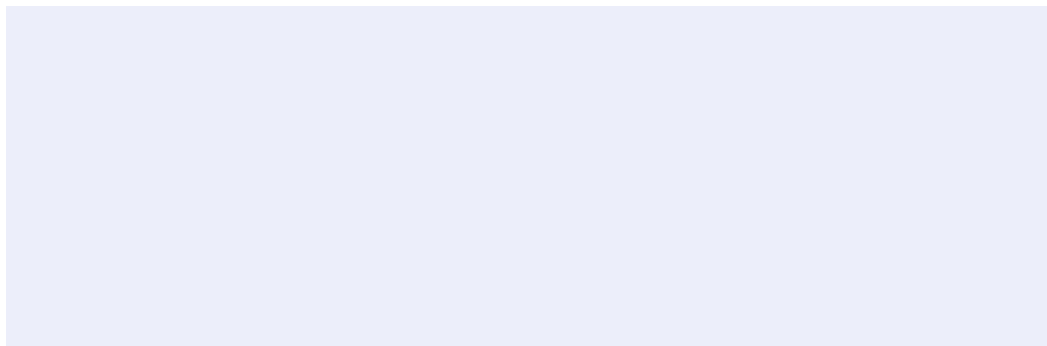
time, using " Next Day Payment ". They may well have credited these payments whenever they saw fit, this is not MY problem. I am planing on logging a complaint with my local court system. I will not rest until this is resolved and not their usual Santander is always right. Santander Bank XXXX, tries to distance itself from this portion of their institution but they can not. I hold XXXX XXXX, XXXX of Santander Bank XXXX, just as responsible as the XXXX callcenter drones that robotically spiel their scripts. This company/corporation/people are deplorable, disreputable and disgusting.

on XXXX we bought a car from drive time and until XX/XX/XXXX the were reporting our credit history to all XXXX credit bureaus and since XXXX there has not been any records shared with any of XXXX credit bureaus we have been trying for months to resolve this problem with no success this is hurting our credibility. after we finnish payingfor this car we will have spent {\$21000.00}. please help us and get drive time to report all of our payment history to all XXXX credit bureaus like the said they would do.

about 3 years ago we borrowed XXXX dollars @ 25 % interest I have paid {\$740.00} a mounth for 3 years and was sure it was about paid off.i called today and they informed my intrest was now 89 % I asked why I was not informed to which I got no answer this company is called cashcall in XXXX tx the original loan was with XXXX in California then XXXX now cashcall

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	TN	373XX		Consent provided
Penn Credit Corporation	CA	94565		Other
TMX Finance LLC	GA	30401		Consent not provided
CashCall, Inc.	MI	48867		Consent not provided
CashCall, Inc.	TN	382XX	Older American, Servicemember	Consent provided
Nissan Motor Acceptance Corporation	CA	91762		N/A

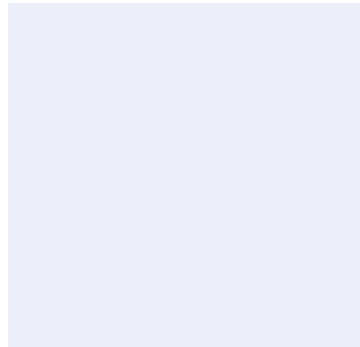
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/30/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Web	04/23/2015	Closed with explanation	Yes	No
Web	04/14/2015	Closed with explanation	Yes	No
Referral	05/04/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1354546

1347176

1354576

1317531

1325047

1354609

Consumer Loan Complaints

Based on Consumer Complaints

05/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

02/18/2016	Consumer Loan	Installment loan
------------	---------------	------------------

04/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX/XXXX/15 money was taking out automatically from my bank and on XXXX/XXXX/15 the company took additional money out of my account without permission XXXX. When I contacted the company and spoke to management they said they can not credit the additional un-authorized money back to my account.

I have been receiving relentless phone calls from a company that call themselves " the law firm " upon a search of their telephone number I have found that their true name is oxford law firm and they are a debt collecting company. They have threatened to show up at my home and job and have now began calling and harassing my family members daily. When asked to provide a written legal document regarding the supposed debt I am told an email will be sent (although I am requesting mail) but one have never been received. I am told in first call that I have 30 days and following calls that I must pay full balance of supposed debt immediately or my file will be signed off on by the office attorney.

Last week I applied for a used car loan at my financial institution, USAA. I asked for a loan up to {\$15000.00} but also told the loan processer at USAA that I hoped I would need a loan for less than \$ 15K after we finished negotiations on the car. I was quoted a rate of 2.75 % for this loan.

After concluding negotiations with the owner of the vehicle for the sale at {\$13000.00}, I gave the owner my personal check for {\$1000.00}, so the remainder needed for a loan was {\$12000.00}. I called USAA to execute the loan, but was told that for any amount less than \$ 15K, the interest rate would be higher than 2.75 %. Because of the higher rate, I complained and spoke to several different

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Avant Credit Corporation	AZ	856XX	Consent provided
--------------------------	----	-------	------------------

Southern Management Corp	OK	74872	N/A
--------------------------	----	-------	-----

Avant Credit Corporation	DC	20002	Consent not provided
--------------------------	----	-------	----------------------

Ally Financial Inc.	MI	48336	Consent not provided
---------------------	----	-------	----------------------

Oxford Law, LLC	PA	184XX	Consent provided
-----------------	----	-------	------------------

USAA Savings	SC	296XX	Consent provided
--------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	02/18/2016	Untimely response	No	
-------	------------	-------------------	----	--

Web	04/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1362596

1794571

1347231

1362485

1325076

1317588

Consumer Loan Complaints

Based on Consumer Complaints

04/16/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Installment loan
03/27/2014	Consumer Loan	Personal line of credit
04/21/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Vehicle loan
04/10/2015	Consumer Loan	Vehicle loan
04/16/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

2.75 %. Because of the higher rate, I complained and spoke to several different people in USAA 's loan department, resulting in rates quoted from 4.75 % down to 3.2439 %. They still refused to give me the rate originally quoted of 2.75 %, even though I have a screen printed from their website showing the 2.75 % rate for my loan. They claimed that if I would take the \$ 15K (or higher amount) loan, I could still get the 2.75 % rate, but for any lesser amount, the rate would be higher. This makes no sense at all, since their risk for a smaller loan amount is less than with the larger loan amount.

This is nothing more than a classic " bait-and-switch " tactic. If this was a disreputable loan shark, I might understand their tactic, but for USAA, I did n't expect such dishonorable and dishonest behavior. They should be prosecuted for their " bait-and-switch " tactic to the fullest extent of the law.

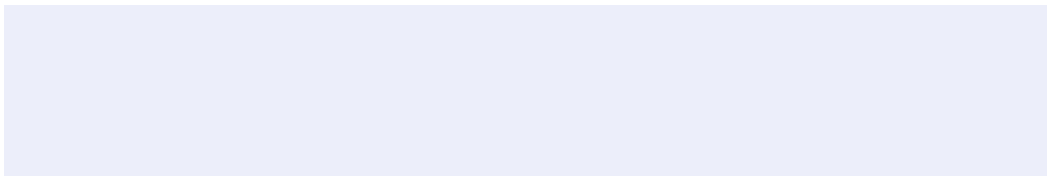
I have an installment from Check n Go for about XXXX years. I pay every month and if I do not pay I am threatened by not being able to reloan. They charge XXXX percent in California. In order for me to survive I must reloan. I am stuck in a vicious cycle.

Check out XXXXfor detailed descriptions on how GE Bank Capital loans is ripping of people with a loan scam.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	NY	11545		Consent not provided
CNG Financial Corporation	CA	907XX		Consent provided
Santander Bank US	PA	17837		N/A
Palisades Capital, LLC	CA	93535		N/A
JPMorgan Chase & Co.	KS	66611		Consent not provided
BB&T Financial	TX	75605	Servicemember	N/A
Synchrony Financial	MI	484XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/16/2015	Closed with explanation	Yes	No
Web	05/06/2015	Closed with explanation	Yes	No
Referral	04/02/2014	Closed	Yes	Yes
Referral	05/18/2015	Untimely response	No	
Web	05/06/2015	Closed with monetary relief	Yes	No
Fax	04/14/2015	Closed with explanation	Yes	Yes
Web	04/20/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1334339

1362531

782304

1342618

1364114

1324267

1332698

Consumer Loan Complaints

Based on Consumer Complaints

04/06/2015

Consumer Loan

Vehicle loan

05/06/2015

Consumer Loan

Installment loan

04/10/2015

Consumer Loan

Vehicle loan

04/10/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

A " loan officer " called me from an unknown line about every XXXX minutes throughout the day for XXXX days. when he realized I was not going to answer he called and left his name and phone number (XXXX XXXX, XXXX XXXX So I called it. An Irritated person answered and he plainly said take out a XXXX loan for {\$5000.00} and give us our money or I would regret it. I said that I do n't need a loan and hung up. He had a XXXX accent, and has not called since.

In XXXX XX/XX/2014 I spoke to a rep @ chrysler capital, she asked me if I wanted to change my due date ... I told her I wanted to change my due date to the XXXX of each mo. This was n't done. I found out on XXXX XXXX that this had n't been done. The supervisor acknowledged to me that this was their procedure, but would have to lodge the complaint with their president 's office. I spoke to XXXX today, XXXX XXXX, she informed me that they did n't have access to the recording and I should of paid attention to my statements. I asked why there was no recording, she stated they only keep them for 30 days & did n't know why this was their policy. Her only answer was to remove my late fees but not to fix my credit.

One Main financial will not stop calling me at work. My AC broke and I had to repair it, and I am behind. I have told them repeatedly and hung up on them. I am not allowed personal calls at work and I keep getting in trouble when they continue to call me. I have spoke to the manager at my local office, XXXX, he was supposed to note my account, but they keep calling.

Since the inception of my vehicle loan with Ally Financial I have paid over the required monthly payment. Each month I have requested that the amount paid over be applied to my principle balance. It appears that interest is being deducted from the total amount paid and not from the payment due amount. I believe the amount paid over the payment that is due has been misappropriated throughout the duration of my loan.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	TX	774XX	Consent provided
-------------------------------------	----	-------	------------------

Citibank	NC	285XX	Consent provided
----------	----	-------	------------------

Ally Financial Inc.	GA	301XX	Consent provided
---------------------	----	-------	------------------

Harley-Davidson Financial Services, Inc.	ND	58401	Consent not
--	----	-------	-------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/06/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	04/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1317657

1362678

1325146

1324264

Consumer Loan Complaints

Based on Consumer Complaints

01/09/2016	Consumer Loan	Vehicle loan
04/30/2015	Consumer Loan	Vehicle loan
04/21/2015	Consumer Loan	Vehicle lease
04/26/2015	Consumer Loan	Installment loan
05/06/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Vehicle loan
04/03/2016	Consumer Loan	Installment loan
04/16/2015	Consumer Loan	Vehicle loan
04/16/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My complaint is against Monterey Financial Services XXXX Inc. in California. There are several problems with this company and their fees. I was charged a no sufficient funds charge of {\$30.00} in XXXX XX/XX/XXXX. I immediately called my bank since I knew the funds were in my account. The bank said no request for payment was ever presented. I called this organization and they would not budge off the premise that I owed their fee. Additionally, they charged me with another {\$15.00} which totaled {\$45.00} plus my regular monthly payment of {\$220.00}. I paid these ridiculous fees so I could be from under this debt as soon as possible. On XXXX XXXX, XX/XX/XXXX I scheduled what I thought would be my last payment. When I checked my account on the following Monday it showed a remaining balance of {\$1.00}. I wanted to be away from this account as quickly as

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

				provided
Nissan Motor Acceptance Corporation	NJ	07430		Consent not provided
Santander Consumer USA Holdings Inc	MD	21009	Servicemember	N/A
BMW Financial Services	FL	33308		Consent not provided
Citibank	KY	40601	Servicemember	Consent not provided
Exeter Finance Corp	MO	63118		Consent not provided
Santander Consumer USA Holdings Inc	CA	95823		N/A
Synchrony Financial	UT	84116		Consent not provided
Fifth Third Financial Corporation	NC	28105		Consent not provided
Monterey Financial Services, Inc.	KS	662XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/09/2016	Closed with explanation	Yes	No
Fax	05/04/2015	Closed with explanation	Yes	No
Web	04/21/2015	Closed with explanation	Yes	No
Web	04/27/2015	Closed with explanation	Yes	Yes
Web	05/06/2015	Closed with explanation	Yes	Yes
Phone	04/08/2015	Closed with explanation	Yes	No
Web	04/04/2016	Closed with explanation	Yes	
Web	04/16/2015	Closed with explanation	Yes	Yes
Web	04/20/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1734948

1353976

1339767

1347407

1364118

1317696

1861870

1332704

1332766

Consumer Loan Complaints

Based on Consumer Complaints

04/10/2015	Consumer Loan	Vehicle loan
04/10/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Vehicle loan
04/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

possible, so I wanted to pay this off. I was afraid to mail since I felt they would not be honest and post to my account so they could charge more fees. I tried to pay online where I knew they would charge an additional {\$10.00} but I was kicked out of the site. On Tuesday, I decided to call to make the final payment and their phone system stated that I owed {\$16.00}. I paid the fee so that I would have a {\$0.00} balance. My complaint is after 24 months of dealing with this company I have paid a total of {\$270.00} in what is listed as " other " fee since I wanted to pay online so that my account would be credited on the day I paid. It seems to me all of these additional fees and how they collect them could not possibly be legal. They charge {\$10.00} for late fees and {\$10.00} for paying online and then they slid in the phony returned payment fee of {\$30.00}. To make matters worse they are showing my last payment as a write off and not as a final payment nor do they show the {\$16.00}. They show {\$1.00} was the balance the day I paid the account in full.

I tried to pay my car loan

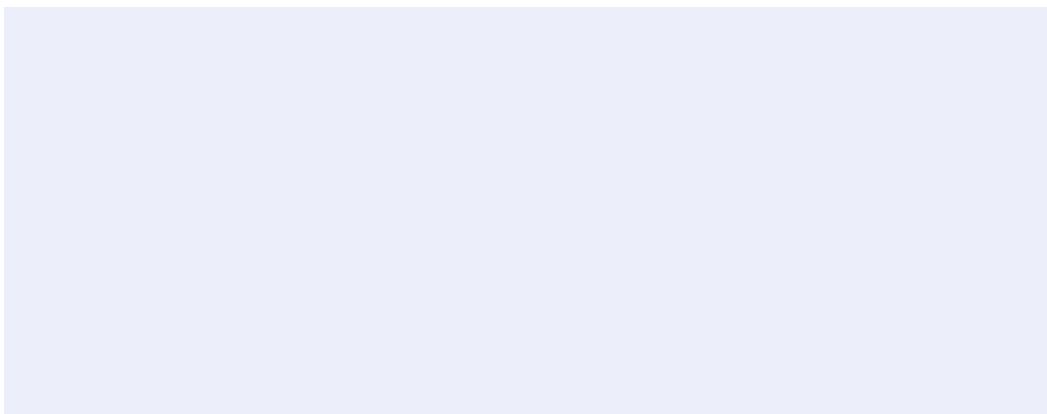
I reached out to the creditor and upon speaking with a representative whom provided his first name as " XXXX " stated that there was n't much that he could do about the inquiries except what I am already trying to do myself and thats reach out to the dealership 's via phone. At this point the dealership is saying that since that since they are the ones ' who ran the credit, than they (Santander) are the only ones ' who may have the inquiries removed.

Providing that they never had proof/written authorization via credit application following a valid state issued ID. I ask that these inquiries be investigated since I have already stated that my current state is a victim of fraud and identity theft. It

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

First Investors Financial Services Group, Inc.	TX	75605	Servicemember	N/A
JPMorgan Chase & Co.	WI	532XX		Consent provided
New City Funding Corp.	NY	14220		N/A
Santander Consumer USA Holdings Inc	MD	207XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	04/16/2015	Closed with non-monetary relief	Yes	No
Web	04/14/2015	Closed with explanation	Yes	No
Phone	05/14/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1324271

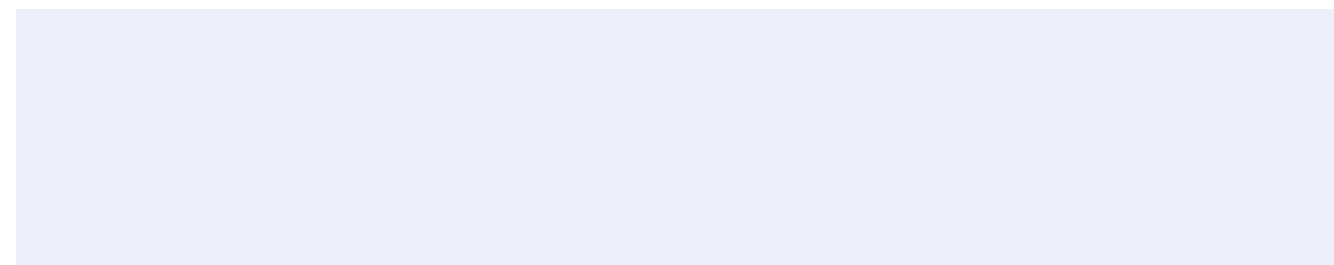
1325193

1362784

1340659

Consumer Loan Complaints

Based on Consumer Complaints



04/10/2015

Consumer Loan

Vehicle loan

04/16/2015

Consumer Loan

Vehicle loan

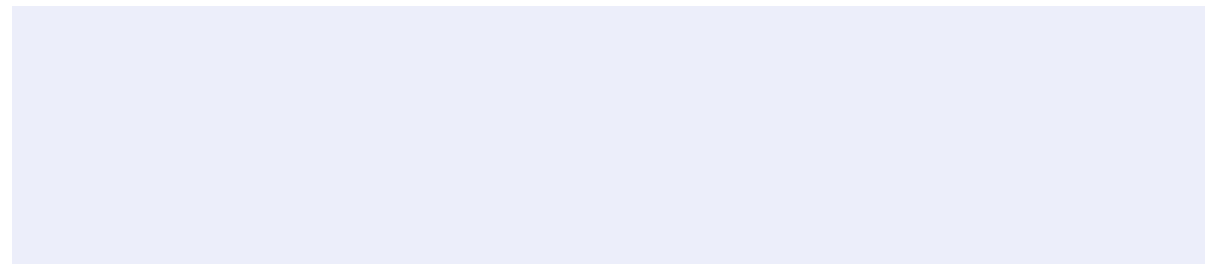
04/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

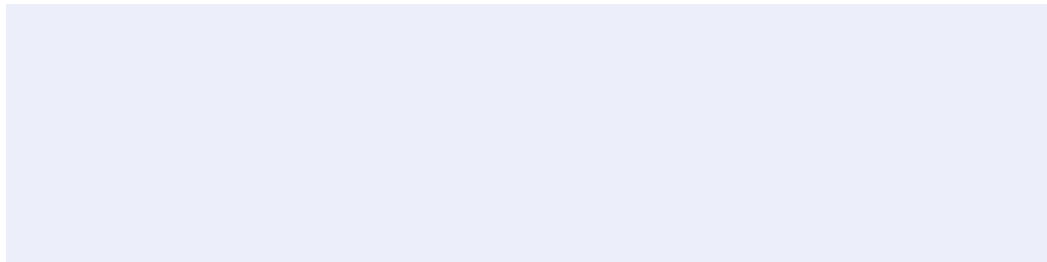
has been made very clear that someone is and has been trying to obtain an auto loan. The excessiveness of credit being ran is point one of many. Credit does n't change much in a day or XXXX as agencies report every XXXX days raising a flag in most cases. That concludes my response and now it is my intent to resolve the matter with all options within my legal rights. Thank you for your time and attention regarding that matter as it is very sensitive.

Hello my name is XXXX XXXX I took out a title loan on my car XXXX XXXX I borrowed! XXXX dollars I have been paying XXXX a month for past XXXX months. That 's almost XXXX dollars. My father was diagnosed with XXXX. I have been off work trying to help him and my mother. Then XXXX XXXX XX/XX/XXXX I became ill with XXXX. These people called me in hospital they call while I am at doctor with my dad getting his XXXX. I feel like I have paid them XXXX dollars interest. I borrowed XXXX now they want me to walk back in with XXXX plus what I have already paid.. I ca n't do this. I have NEVER seen anything like this. This is NOT right and SHOULD be against the LAW. They ca n't even explain to me how they are coming up with almost XXXX dollars then they want me to sign another contract which is about XXXX pages long plus add another XXXX plus XXXX a day for every day that it 's not paid in full. That would be almost XXXX dollars I do n't have that kind of money.. Please help me. I do n't know what to do. Lone Star Title loans SHOULD NOT be aloud to take advantage of poor people. Thank you for your time.

Today, XXXX/XXXX/XX/XX/XXXX, at XXXX XXXX CST, I received a phone call from someone stating that they are with the XXXX and that they are representing HSBC Bank. She stated that they are working with HSBC to file Felony Theft of Business Services charges against myself and my husband due to a vehicle that was repossessed from us. The vehicle was repossessed back in XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

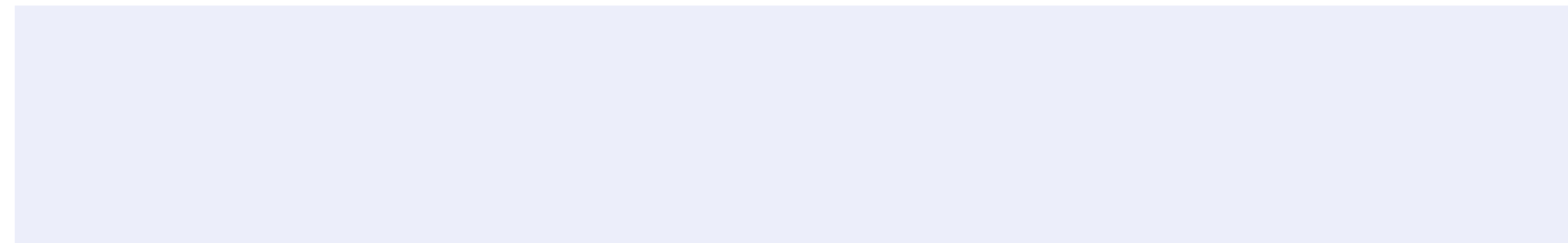
Based on Consumer Complaints

Select Management Resources, LLC	LA	710XX	Consent provided

Santander Consumer USA Holdings Inc	LA	70127	N/A
HSBC North America Holdings Inc.	TX	760XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

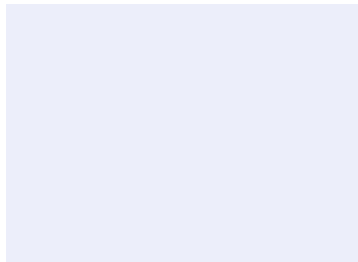


Web	04/10/2015	Closed with non-monetary relief	No	No
-----	------------	---------------------------------	----	----

Fax	04/21/2015	Closed with explanation	Yes	No
Web	04/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1325247

1334046

1340578

Consumer Loan Complaints

Based on Consumer Complaints

04/21/2015

Consumer Loan

Title loan

04/16/2015

Consumer Loan

Installment loan

04/16/2015

Consumer Loan

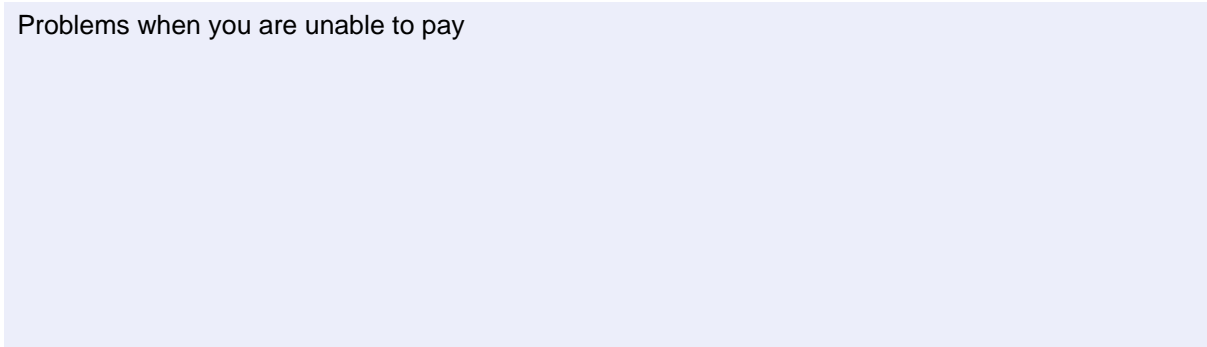
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Problems when you are unable to pay



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

was repossessed from us. The vehicle was repossessed back in XXXX XX/XX/XXXX. She stated that HSBC has been sending letters to us, but we have not received anything to date in regards to this. The address that they have supposedly been sending letters to, we have not lived at for over 6 years. We put in a forwarding address with the post office and our current address is listed on file with our credit report. The original creditor HSBC has already written off the debt and it has already fallen off of my credit report. I have not seen the collection for the debt listed on my credit report any longer as of XXXX XX/XX/XXXX. Can they legally file these charges against us on a debt that is almost 8 years old? Is n't this considered a " Dead Debt " which in Texas is illegal to collect on? When I requested written documentation, she stated that it would take 30-45 days to receive in the mail. She stated that they only have it in their office for the next XXXX hours before it goes to be processed for a summons for court. She did not ask for my current address. She also stated that I would be receiving a summons in the mail to appear in court in regards to this matter. HSBC has made no attempt to contact me since XX/XX/XXXX when the vehicle was repossessed.

my complaint is against BBT the bank I have a checking account ending on # XXXX, they are taken money without my authorization or permission to pay BBT Visa and unsecured line of credit, I notified them, I 'm extremely ill and I need to declare bankruptcy I notified them by XXXX XXXXmail and letters still they wait for my social security to come through to take the money out, when I was not ill I used to make payments on a monthly basis at the bank, now that I 'm declaring bankruptcy they are taken the money to pay the XXXX VISA and unsecured Line of credit, I need my social security to live on

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Speedy Cash Holdings	CA	958XX		Other
BB&T Financial	FL	331XX	Older American	Consent provided
GM Financial	MO	63125		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/21/2015	Closed	Yes	No
Web	04/20/2015	Closed with explanation	Yes	Yes
Web	04/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1340413

1332802

1332803

Consumer Loan Complaints

Based on Consumer Complaints

04/06/2015	Consumer Loan	Vehicle loan
04/30/2015	Consumer Loan	Vehicle lease
04/30/2015	Consumer Loan	Vehicle loan
03/22/2016	Consumer Loan	Installment loan
04/16/2015	Consumer Loan	Vehicle loan
04/06/2016	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Installment loan
04/26/2015	Consumer Loan	Installment loan
04/16/2015	Consumer Loan	Vehicle loan
04/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

[REDACTED]

[REDACTED]

[REDACTED]

Wells Fargo has apparently been charging us " late " fees that are actually " early " fees because we are paying too early. We set up auto pay to be synced to my wife 's pay cycle, but Well 's Fargo decided this was too early in the month so just started racking up {\$35.00} fees without any correspondence or notification of an issue. Is this legal? We have many consumer credit accounts and no one has ever penalized us for paying too early.

My wife and I submitted a claim about our billing statement with Synchrony Bank (formerly known as XXXX). XXXX She was awarded a " No Interest " promotion until balance is paid in full. Can you please tell me if my account will be awarded it as well. My account # XXXX

1. I applied for a loan thru capital one auto finance in order to purchase a new van on or approx XXXX XXXX 20152. I got approved by capital one auto finance with no further documentation or verification needed. (see approved and no doc needed email attached) 3. I went to the dealer freehold ford to complete the

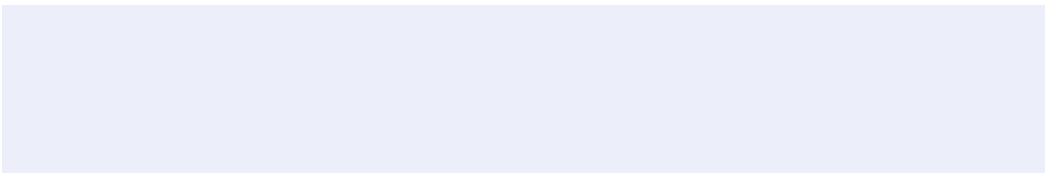
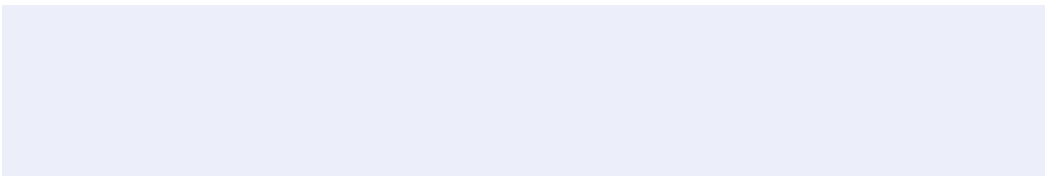
Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	OH	45458		provided
				Consent not provided
American Honda Finance Corporation	NY	10603		Consent not provided
Navy FCU	CA	92054	Older American, Servicemember	N/A
Speedy Cash Holdings	KS	66109		Other
Harley-Davidson Financial Services, Inc.	CA	91914		N/A
Capital One	VA	20146		N/A
Wells Fargo & Company	MD	208XX	Servicemember	Consent provided
Synchrony Financial	FL	335XX		Consent provided
BMW Financial Services	CO	80633		Consent not provided
Capital One	NJ	087XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/06/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with non-monetary relief	Yes	No
Phone	05/04/2015	Closed with explanation	Yes	No
Web	03/23/2016	Closed	Yes	No
Phone	04/20/2015	Closed with explanation	Yes	No
Phone	04/06/2016	Closed with explanation	Yes	
Web	04/08/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	Yes
Web	04/16/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1317744

1356032

1354757

1843734

1332866

1866750

1316429

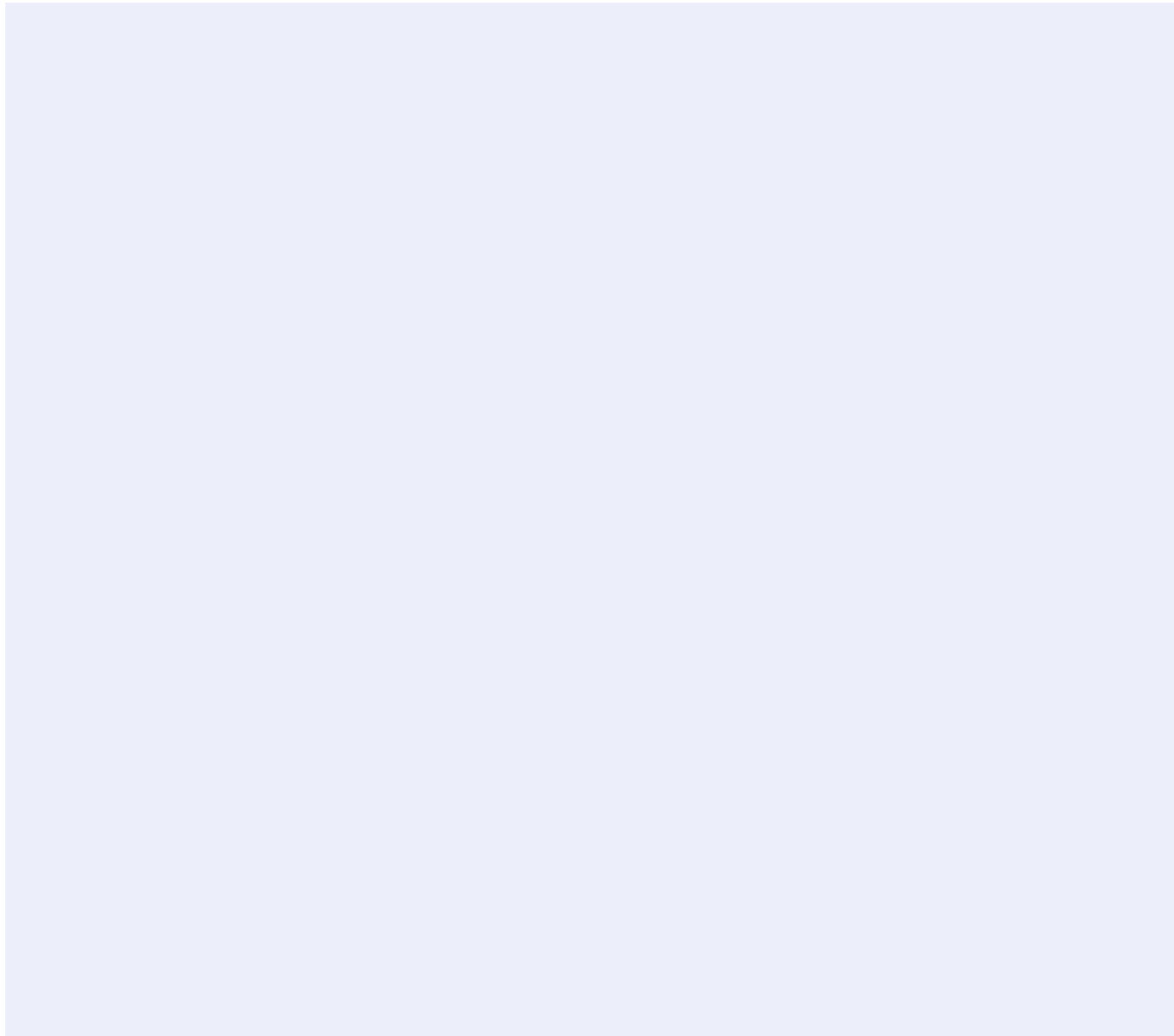
1347401

1332869

1355653

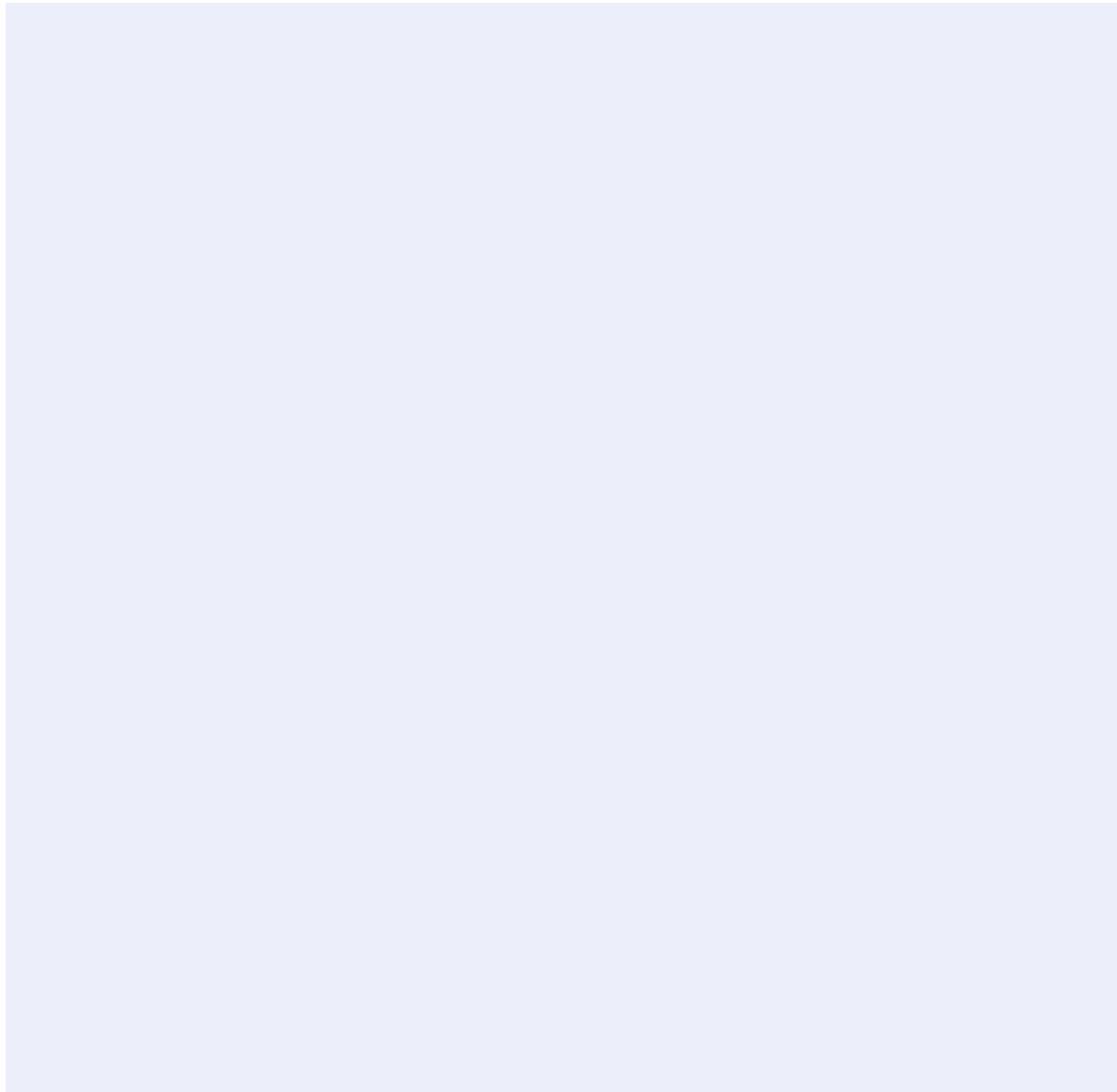
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

needed email attached) 3. I went to the dealer freehold ford to complete the process and obtain the " VIN " number of the vehicle i was interested in and finalize the sale.

4. As required by capital ones process and " navigator " system i entered the " VIN " into the system .The system came back with a approval of both the vehicle and gave me the Interest rate, Terms, and payment amount as in the attached " XXXX capital one approval " email.

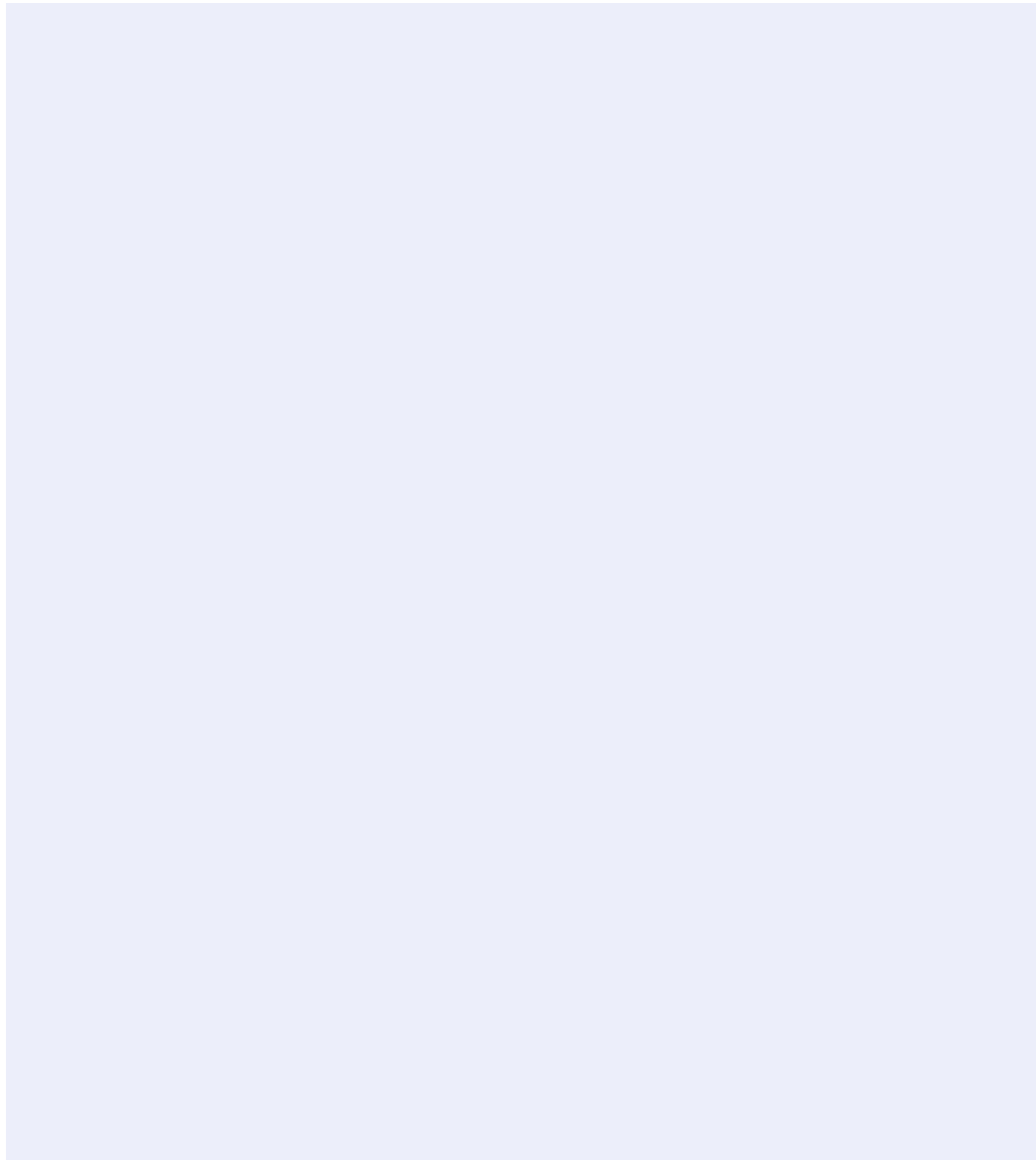
5.The dealer XXXX XXXX was listed on capital ones website as a " preferred dealer ", however XXXX ford did verify my capital one approval etc however they was n't listed on capital one 's end of the system as a dealer since it was a revised financing program and were dropped as a approved dealer so the dealer had to resign up and get trained in the new processing procedure.

6. I the Interim the dealer received the vehicle ready for delivery and i received a additional approval from a dealership financing source and signed a financing agreement at at much higher rate and payment in the interim until the dealer was fully setup in the system to finalize my deal from the dealer end .It was understood that i was to be financed via capital one (see " i owe you " doc attached) however in order to take delivery they had another bank as well to fall on.

7.The dealer finally got reactivated into capital ones system however they withdrew the approval verbally last minute citing that the vehicle " was commercial " and also " they dont finance vehicles over XXXX passengers " to note, the vehicle was " approved " by their " navigator " system by giving me the rate and terms it did not state on the system that the vehicle was n't approved etc!

Consumer Loan Complaints

Based on Consumer Complaints



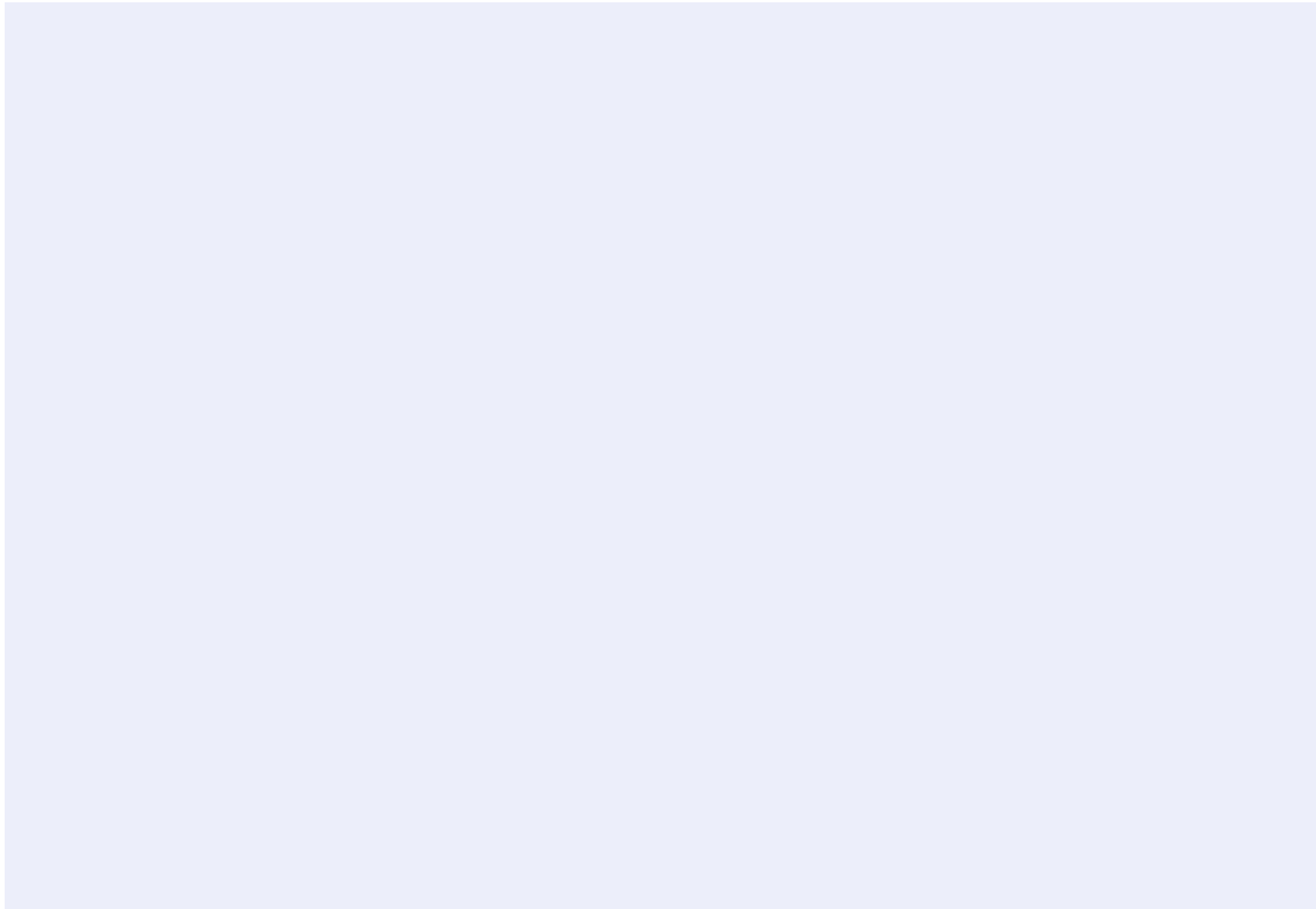
Consumer Loan Complaints

Based on Consumer Complaints



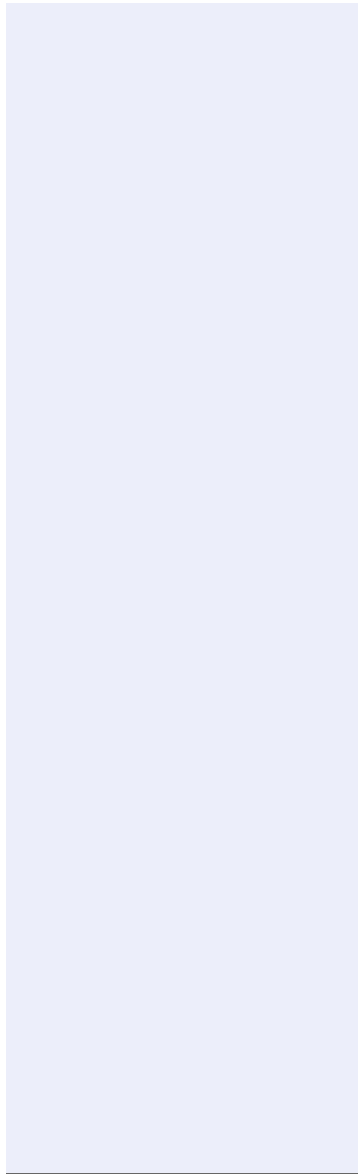
Consumer Loan Complaints

Based on Consumer Complaints



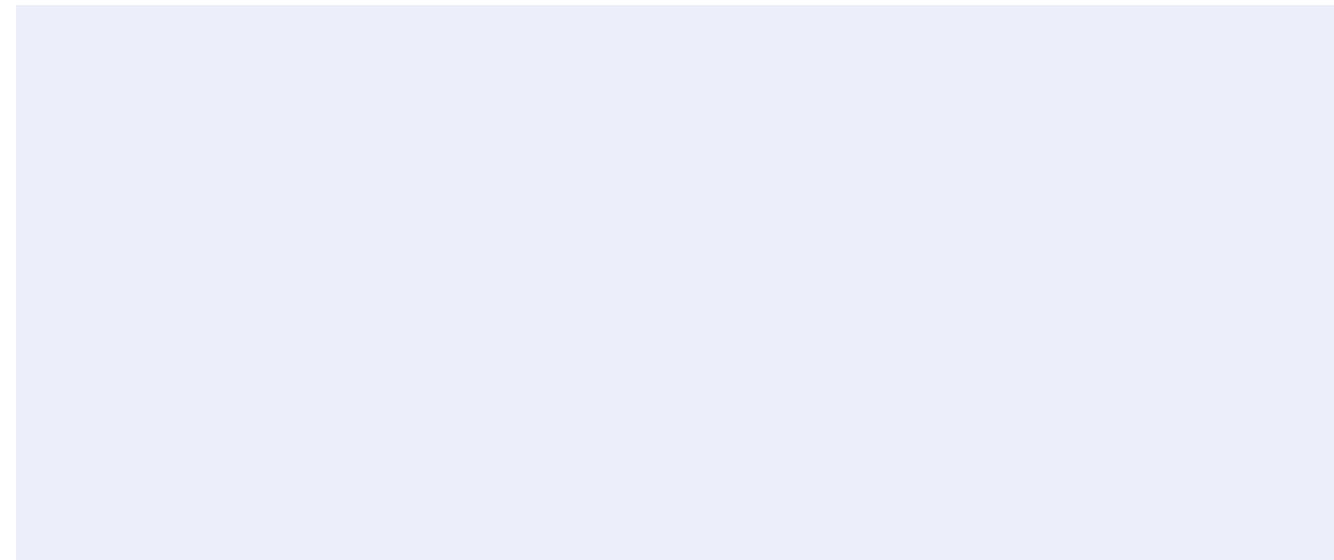
Consumer Loan Complaints

Based on Consumer Complaints

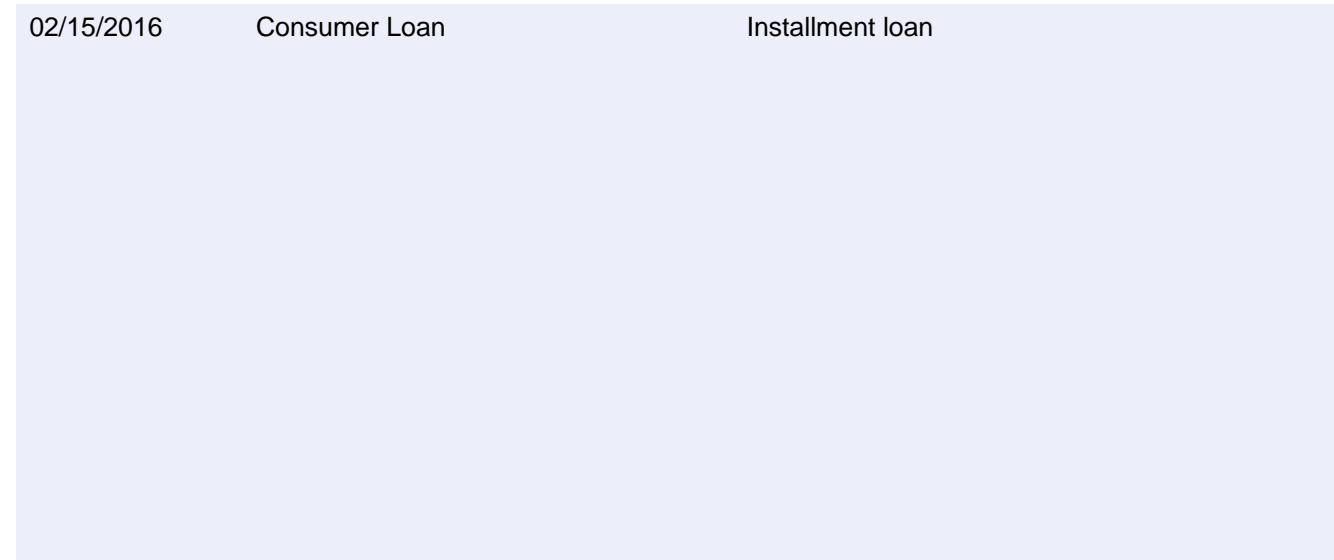


Consumer Loan Complaints

Based on Consumer Complaints

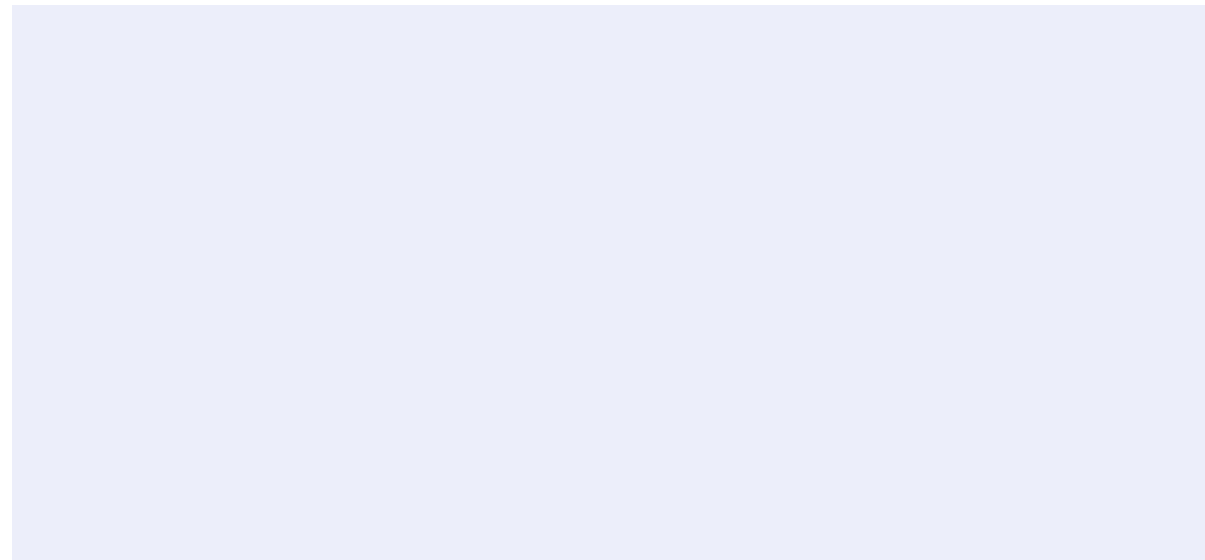


04/06/2015	Consumer Loan	Personal line of credit
02/15/2016	Consumer Loan	Installment loan



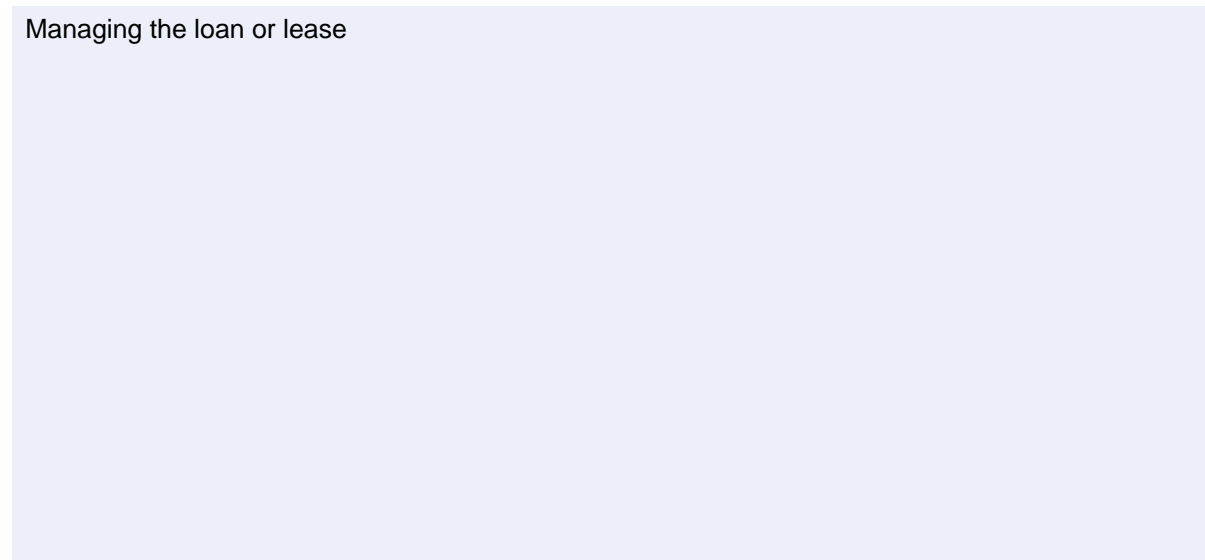
Consumer Loan Complaints

Based on Consumer Complaints



Managing the line of credit

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

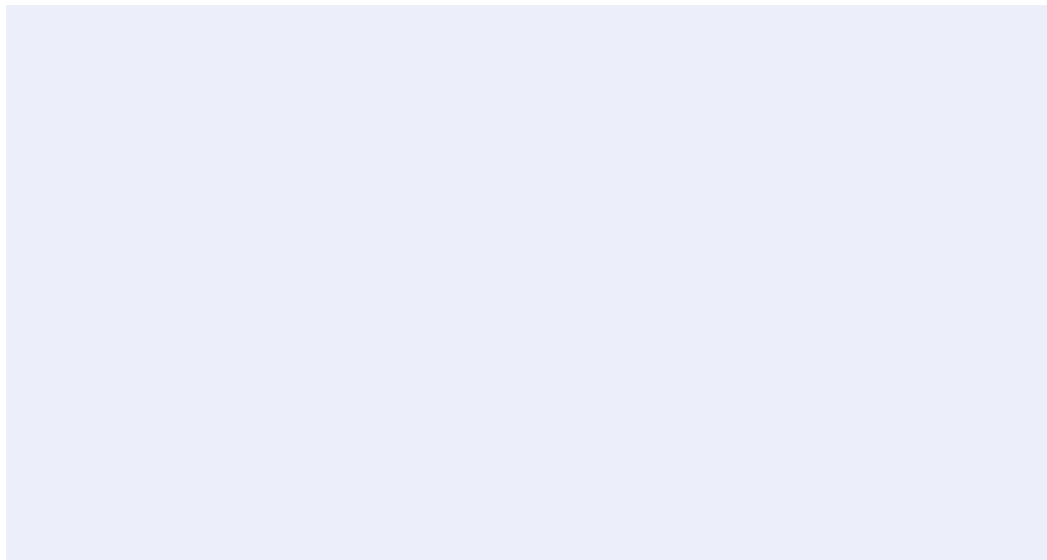
otherwise i would not complete the sale or take delivery. so here im left with a vehicle at a very high rate and payment as outwardly the dealer stated that a lot of banks wo n't finance it as it can be considered commercial use however santander approved financing (santander was only supposed to be to take delivery, until the dealer was set up with capital one).

8. On or approx XXXX/XXXX/2015 capital one sent a letter citing denial due to application submitted was incomplete or can not be verified which was untrue, as on the approval email it was clear that no further documentation or verification was needed and i received verification from the navigator software that the vehicle was approved and they provided the terms and payment amounts due. In addition the application does not expire until XXXX/XXXX/15 so the excuse for final denial is void and inexcusable

XX/XX/XXXX I opened a Home Depot/Citi Financial Store Credit Card to buy things to remodel my father 's house because of the offer of a Deferred Credit Payment. It sounded very attractive. The large items I bought were replacement windows, Washer/Dryer, Stove, Dishwasher, refrigerator and then smaller item such as throw rugs, paint, hardware, room fresheners. The total beginning balance was about {\$12000.00} and I paid it down in large amounts of between {\$500.00} and {\$1000.00} every month so I was n't worried about the deferred payment as the appliances were more than paid off and the windows as well as the small items were not part of the deferred items. By XX/XX/XXXX there was an additional {\$1600.00} on my bill balance and they said it was the deferred payment. In XX/XX/XXXX it happened again. I was paying it down but it kept going up. There was nothing I could do about it. They do not make it clear when you are paying large monthly payments that you are not paying off the deferred payment. In

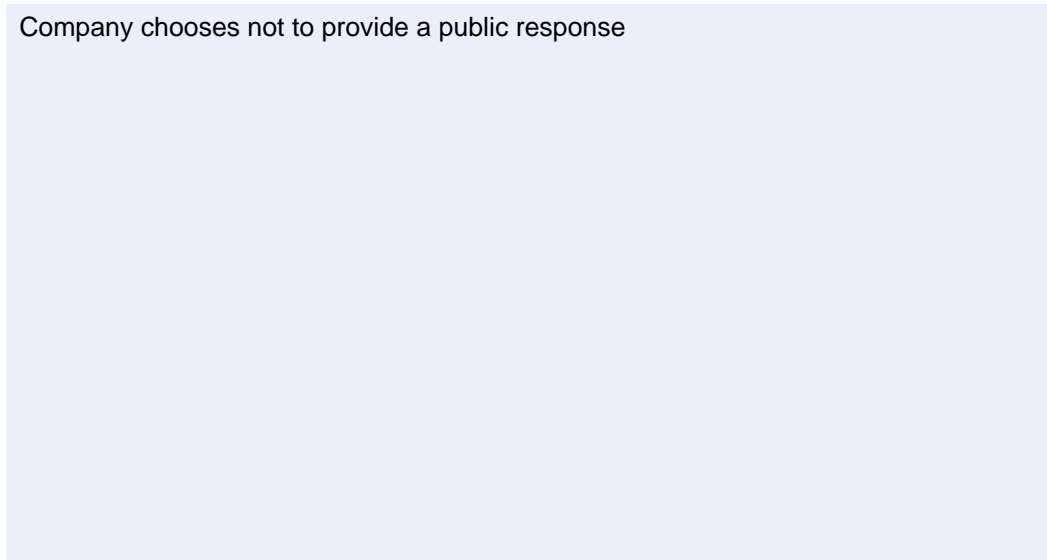
Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank		SC	29681		N/A
Citibank		MD	208XX	Older American	Consent provided

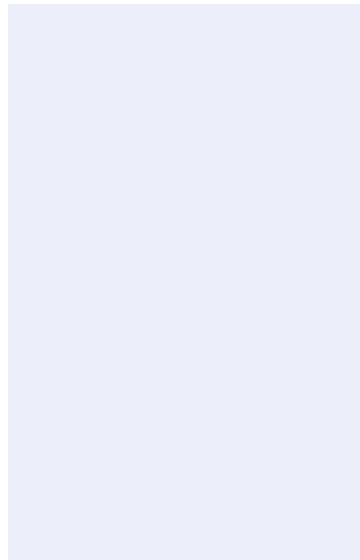
Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/08/2015	Closed with explanation	Yes	No
Web	02/18/2016	Closed with explanation	Yes	No

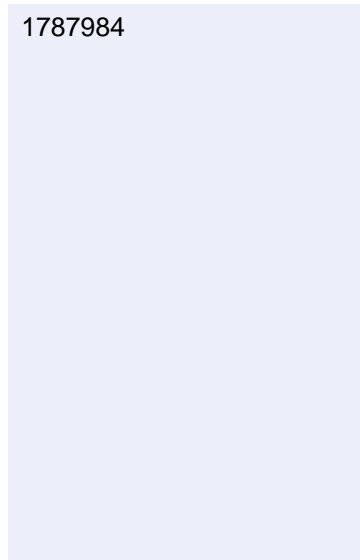
Consumer Loan Complaints

Based on Consumer Complaints



1316599

1787984



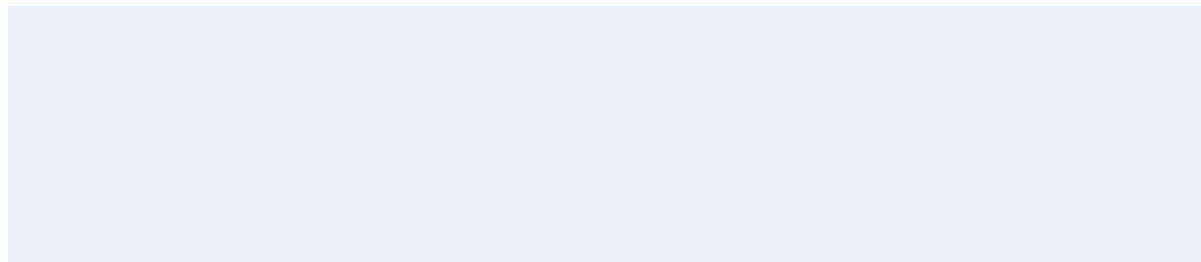
Consumer Loan Complaints

Based on Consumer Complaints

04/10/2015	Consumer Loan	Vehicle loan
04/10/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Personal line of credit
05/06/2015	Consumer Loan	Installment loan
04/30/2015	Consumer Loan	Vehicle loan
04/27/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Account terms and changes

Managing the loan or lease



Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

retrospect I should have gone to the store in person to make the payments and make sure the payments were going directly to the Deferred Credit account. I have paid off the bill in full today and closed my Home Depot Account. Please do something to make sure that there is some way to make these payments clear. For the interest charged I could have bought XXXX sets of Washer Dryers instead of XXXX. They are loan sharks and sheisters.

I filed a dispute with AMERICAN EXPRESS in regards to a charge which was on my card for {\$350.00} on XXXX XXXX. I was told I would get an email updating me on the status of said dispute on XXXX XXXX and XXXX XXXX. I got neither. I was told by an agent that the status had been changed and I was going to be granted a refund on XXXX XXXX for the full amount. I called back to check later that day (XXXX/XXXX/XXXX) on my refund and was told they had no record of that in the notes and I requested to speak to a supervisor. I was then transferred to XXXX a supervisor present and was told she did not have the information notated in my account and there was nothing she could do. I asked would she review the recording of my conversation with said agent she said yes. I then reminded her in the state of alabama a verbal agreement is binding. She stated nothing and told me to call back on Thursday as any supervisor on the floor could review the notes that she reviewed the recording and a determination made then.

Hyundai Motor Finance has added a past due balance of {\$8000.00} to my credit

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services	PA	18966	Consent not provided
Citibank	NC	28302	N/A
GreenSky Trade Credit, LLC	NY	12303	N/A
Amex	AL	352XX	Consent provided
PNC Bank N.A.	OH	44103	N/A
Santander Consumer USA Holdings Inc	FL	32746	N/A
Hyundai Capital America	CA	958XX	Consent provided

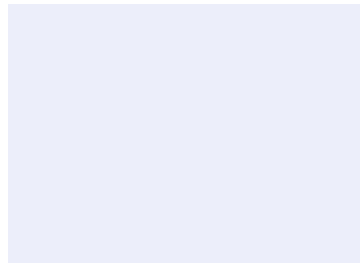
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/10/2015	Closed with explanation	Yes	No
Fax	05/14/2015	Closed with explanation	Yes	No
Phone	04/08/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with monetary relief	Yes	Yes
Postal mail	05/04/2015	Closed with explanation	Yes	No
Postal mail	04/28/2015	Closed with explanation	Yes	No
Web	04/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

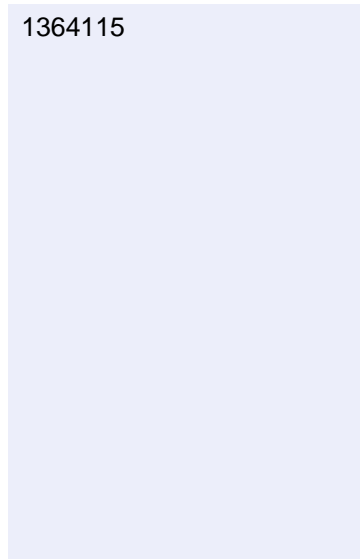


1325355

1324409

1316459

1364115



1354062

1348359

1317919

Consumer Loan Complaints

Based on Consumer Complaints

04/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/10/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

01/18/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/01/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

report. I had a XX/XX/XXXX Hyundai Genesis that I traded in for a XX/XX/XXXX Hyundai Genesis. When the dealership sold the car there was a balance of {\$8000.00} that was due on the lease. My lease contract that I signed for my XXXX Genesis show that XXXX XXXX had carried over the balance to my new lease. I have tried to explain this to HMF, but with no avail. HMF still insist that I owe them {\$8000.00}. I 've provided HMF with the check that XXXX XXXX sent to HMF. I like to have this outstanding balance removed from my credit report and ask the my credit reflect Paid in full as agreed.

I believe that I was misled by PNC bank regarding the automatic payments for a car loan (paid in full in XXXX 2015). I discovered it when the loan payment was auto-drafted for the second time after the loan was paid off. PNC advised that " I " had set up our payments to be made through a 3rd party service (mycheckfree.com). I did n't realize that when I originally set up the auto-draft through their website that I had been redirected to a 3rd party not affiliated with pnc. PNC now tells me that that I should have cancelled the auto-draft though the other company (and that I would n't receive a refund for 10 days.) Their auto-draft set-up was misleading - I thought all along that I had set up payments with PNC. The bank statement even showed " ACH withdrawal PNC Bank. "

The loan company, Flagship Credit Acceptance, has been asked in writing more than XXXX, and on the phone more than XXXX to cease from calling me at my place of employment as it is not allowed.

They continue to ignore this request/demand and have called here again today,

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint represents an opportunity for improvement to better serve consumers

Consumer Loan Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	RI	02861		Consent not provided
Hyundai Capital America	OH	44104	Servicemember	Consent not provided
PNC Bank N.A.	AL	352XX		Consent provided
State Farm Bank	NC	27537		N/A
FC HoldCo LLC	CT	064XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/04/2015	Closed with explanation	Yes	No
Web	04/14/2015	Closed with non-monetary relief	Yes	No
Web	01/18/2016	Closed with explanation	Yes	No

Referral	04/05/2016	Closed with explanation	Yes	Yes
Web	04/20/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1354877

1325430

1746516

1861406

1333019

Consumer Loan Complaints

Based on Consumer Complaints

04/16/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Installment loan
04/10/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Installment loan
04/21/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Vehicle loan
04/06/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

They continue to ignore this request/demand and have called here again today, giving XXXX of my co-workers a snide attitude.

I have asked them in writing to stop harassing my friends and family members as well to no avail. After a certain amount of time goes by, they seem to feel justified to call my work and other contacts.

This loan is up to date and the payment they are starting to harass me over is only a few days late.

I have had enough with this company's bad business practices and judging from other complaints I have read, I am not alone.

In Reviewing my Credit report I noticed a late fee from TD Auto Finance. I did not recognize them and could not find any contract with them. I contacted them several times to dispute/ find out what it was for and they have sent me several letters to check my contract, they don't have to disclose any information.

In XXXX XXXX, I leased a brand new XXXX XXXX XXXX for 24 months from XXXX XXXX XXXX in XXXX, RI. My payments were automatically debited from my account each month on the XXXX. I never missed a payment. In XXXX XXXX, I bought a XXXX XXXX. XXXX XXXX in XXXX, RI figured my mileage overage and the rest of my lease payments and rolled it into my loan. I received the check somewhere in XX/XX/XXXX/XX/XX/XXXX XXXX to payoff Toyota Financial Services for the rest of the lease. I turned in my lease to XXXX in XXXX XXXX a

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	GA	30904		N/A
Citibank	GA	30032		Consent not provided
TD Bank US Holding Company	CA	935XX		Consent provided
PNC Bank N.A.	KY	40422		N/A
Capital One	MA	01085	Older American	N/A
Hyundai Capital America	NV	89128	Older American	N/A
Toyota Motor Credit Corporation	RI	028XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	04/20/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No
Web	04/13/2015	Closed with explanation	Yes	No
Referral	05/07/2015	Closed with explanation	Yes	No
Postal mail	04/24/2015	Closed with explanation	Yes	No
Phone	04/08/2015	Closed with explanation	Yes	Yes
Web	04/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1333677

1363127

1325564

1363162

1340240

1318065

1317655

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

few days after I purchased my XXXX. XXXX kept taking out the lease payment and the gap insurance each month, roughly {\$330.00} total. They stopped the payment in XXXX. They had tried calling but I did not want to pay out the remainder of the lease until I received a bill. I never received XXXX. I am buying a house. My credit as of XXXX XXXX, XXXX was XXXX. My loan was approved for 5 % down between 4-5 %. I have been working with a broker to get my score higher. My credit showed a balance from Toyota for {\$280.00} (on-time payment) as shown in the report attachment dated XXXX/XXXX/XXXX as the last line item. You will also see my loan from XXXX. My broker instructed me to just call and pay Toyota to clean up my report. I called to pay the {\$280.00} and the representative asked what made me think I only owed {\$280.00}. I said because it was on my credit report, even as an on time paid account. They told me no, that the balance was now {\$5000.00} (the date I called was XXXX XXXX). They said they sent the letter out XXXX. I received the letter in the mail on XXXX XXXX. As of XXXX XXXX (the day I called mind you) according to XXXX (see attached screen shot) my credit dropped from XXXX on XXXX XXXX to XXXX as of XXXX XXXX. Toyota reported the {\$5000.00} charge as a charge-off. Now, this is showing as a late payment the first time in over 80 months of my credit history and is coming between home ownership and myself. With my credit rating dropped, I am unable to afford the high percent rate of the loan and 10 % (from 5 %) down payment on my new home, scheduled for closing XXXX/XXXX/XXXX. I am supposed to close XXXX XXXX and all was set until Toyota messed up my credit rating just days ago from a lease that I turned in early, approximately XXXX XXXX from the end of lease date of XXXX/XXXX/XXXX. I want this taken off my credit report so I resume buying my house with the terms that were set in place with my mortgage approval. I have spoken to more than XXXX representatives in the past 3 business days and all I get is we are researching it and if Toyota made a mistake, they would credit

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/10/2015

Consumer Loan

Vehicle loan

05/11/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

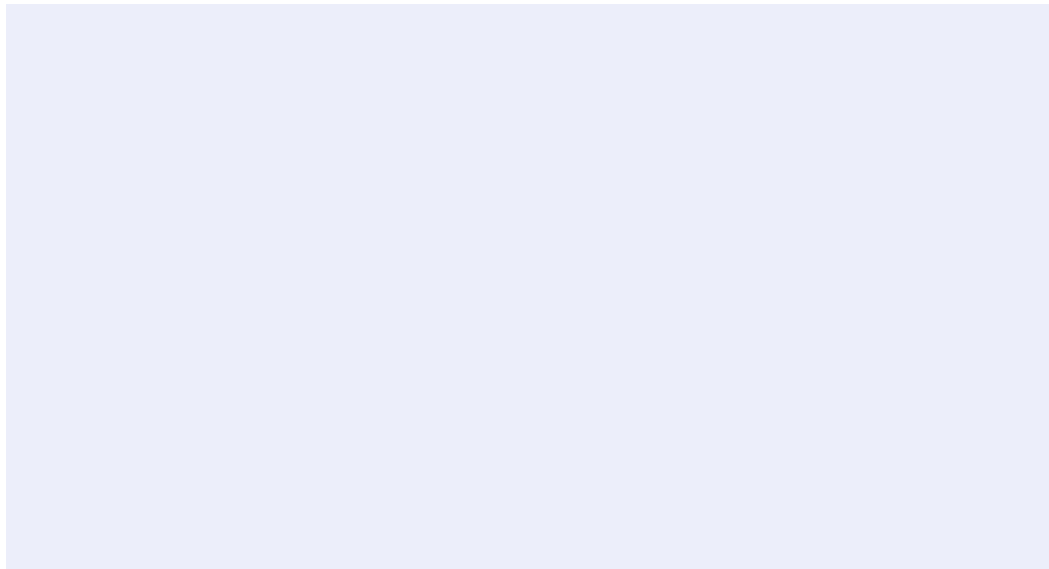
the account and then take it off the report ... but no one is working on it or calling me back. I demanded they take it off my credit and received no resolution. I am on a tight timeline with my Purchase and Sales agreement and no one at Toyota is responding. Please see attached docs.

I bought a car from drive time XX/XX/XXXX. Paid really good till about XX/XX/XXXX I told them I could n't afford it and would like them to pick it up. I talked to them several times and always wanted me to keep it and they would work it out. I stopped taking there calls and they would email me to contact them I would always reply please just pick it up. I would have dropped it off but I could n't get it to start. They finally picked it up last week. The whole time I had the van I saw nothing on my credit report. Till the day after they picked it up (I kept it insured the I entire time). I was looking on line and saw the last suit they just settled. I do n't know if Texas was included and I did not read all of it. But from what I read they are still doing the same thing

On XX/XX/XXXX. I received a vehicle from XXXX (I live in XXXX) that I purchased from XXXX in XXXX. The vehicle arrived without a temporary plate. When I asked the dealership about this, they said the plate blew off in transport. The transport driver stated it did not have a plate when it was picked up. My loan was financed by Consumer Portfolio Services (they were fined XXXX XX/XX/XXXX by the FTC). For several months after I received the vehicle, the dealership would not send me the title and registration. XXXX got involved, but apparently the dealer did not own the car when I purchased it and CPS knew this and accepted the loan. On XX/XX/XXXX CPS sent a letter to the dealer that states they failed to perfect the lien within XXXX days and CPS is demanding the return of the monies. The dealer informed me that CPS told him I defaulted on the note which I have not. I missed a car payment and pay extra each month to make up for the payment I missed. Now the dealer is telling me he will be repossessing my

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime

TX

782XX

Consent provided

Consumer Portfolio Services

TX

773XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

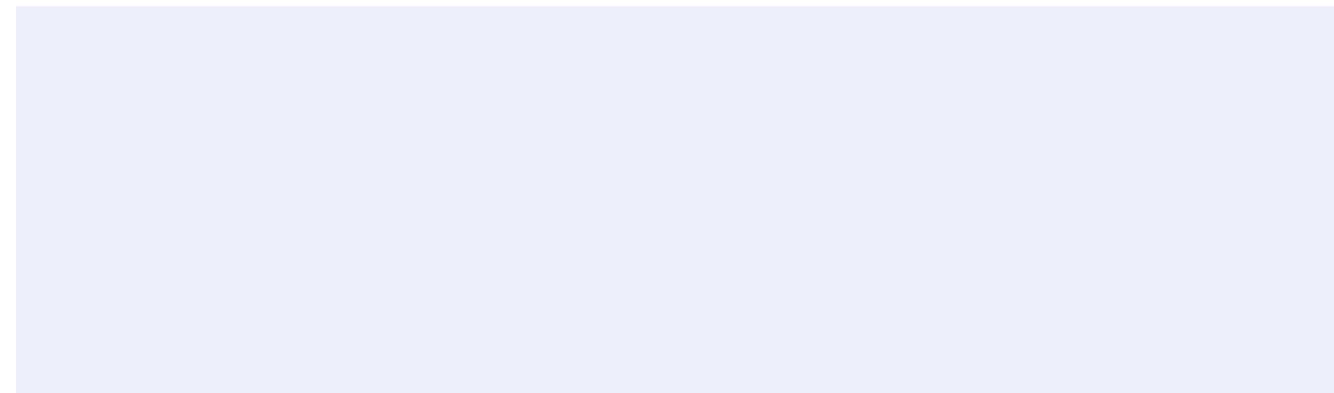
1325655

1369236



Consumer Loan Complaints

Based on Consumer Complaints



04/07/2015

Consumer Loan

Vehicle loan

05/06/2015

Consumer Loan

Vehicle loan

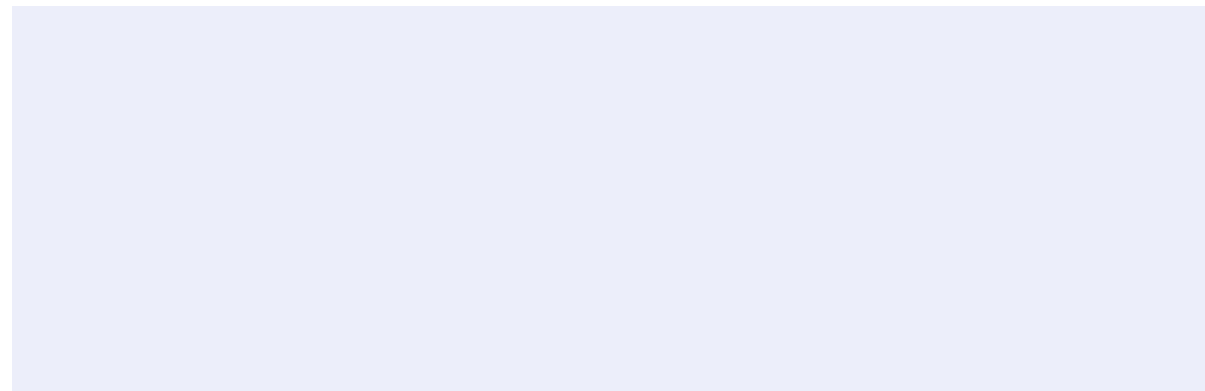
04/21/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

vehicle because I am in default but I am not. CPS has colluded with the dealer to commit fraud as they knew the dealer did not own the car when they agreed to accept my loan. Now my car is being repossessed and I have paid my notes. CPS was fined by the FTC for these types of practices and now I am losing all of the money I invested. I have made several attempts to contact CPS regarding this problem but have not been put through to the right manager. I need someone to contact me before I lose my car. Both the dealer (XXXX XXXX) and CPS committed fraud. I need someone to contact me immediately so I can determine who is in the right or wrong.

Toyota financials had incorrectly reported XXXX late payments on my account.

when i called they removed XXXX late paymeents, another XXXX payments are still showing as 30 days late and were never late by 30 days.

i mailed and called XXXX times and still its not reversed

Applied for \$ 50K HELOC from Wells Fargo on XXXX XXXX, 2015 and was conditionally approved XXXX XXXX, 2015. Several documents were requested as part of the loan process and I requested on XXXX XXXX, 2015 and explanation of what/why some of the documents were needed, I received no reply only that I was delaying the process. In particular, a declaration page of insurance was requested on the home which I sent. XXXX XXXX, 2015, I talked with the loan specialist, XXXX, who suggested I talk with the local branch banker, XXXX, as to changes in my checking account that XXXX lower my interest rate, as the closing was set to go. XXXX XXXX, 2015, I received an email from another Wells Fargo loan specialist, XXXX, that the declaration page had not been received. I emailed back that a declaration page had been sent and documented as received but I was

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation	CA	913XX	Consent provided
Santander Consumer USA Holdings Inc	NY	11201	N/A
Wells Fargo & Company	TX	770XX	Consent provided

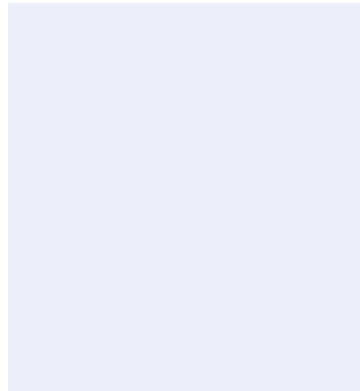
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/07/2015	Closed with explanation	Yes	No
Referral	05/07/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1318634



1363254

1340345

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

that a declaration page had been sent and documented as received but I was confused if they needed the declaration page from my personal home (the HELOC was being applied to a rental I own). XXXX did not reply to my question. I met with the local banker, XXXX, on XXXX XXXX, 2015, but did not change any options forgoing any more favorable loan rate and that the closing would be with her at the local branch. Both of us were certain everything was fine and the closing was set to happen. XXXX XXXX, 2015, I was told that my insurance company was instructed not to put Wells Fargo as the payee on the home 's insurance. This is when I learned why the previous document was insufficient but no one explained this to me, that 's why I asked, I did n't know what was wrong. I have not talked to my insurance company this year, so how could I have instructed anyone there to the contrary. The only person to talk to the insurance company was my wife. When she talked to my insurance company it was to instruct them to put Wells Fargo as the payee. I blindly asked my wife to do this even though no one from Wells Fargo explained to me why or how a claim such as a fire would be settled. If there was significant damage and Wells Fargo was paid off first how, would I be able to bring the rental back to serviceable condition, it just did n't seem right. Wells Fargo is still on the insurance for the home as of right now. XXXX of the issues, is that my insurance company faxed the declaration page to the fax on the loan documents but WF said that was the wrong fax. The declaration page was then faxed to the number provided and WF closed the loan the next week, the first week in XXXX. My original loan specialist had a family emergency and no one at WF kept the process current. If WF would have explained any of the documents this process would have been successful. They treated me as I knew what they wanted and they never answered any of my question regarding loan requirements/specifics, particularly the declaration page, I assumed they wanted proof of insurance - not that they wanted to be the payee. And then again how would a claim be handled

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/10/2015

Consumer Loan

Vehicle loan

04/21/2015

Consumer Loan

Installment loan

04/30/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

as I mentioned previously. When I say original loan documents, I am referring to the loan papers mailed to me at home. On those documents it states that my loan must close by XXXX/XXXX/2015 or the terms of the loan will be voided. No one explained that XXXX/XXXX/2015 had no relevance.

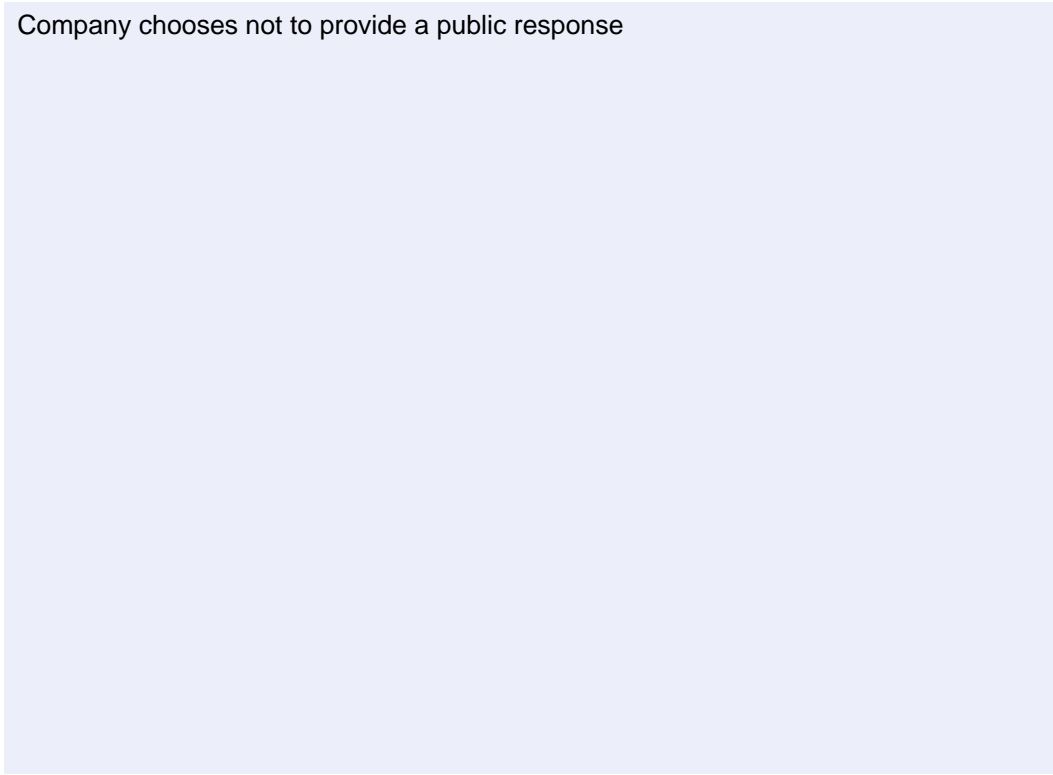
On XXXX XXXX, XX/XX/2015 my father and I went to USBank XXXX XXXX XXXX XXXX, CA XXXX to apply for an equity loan with our Florida XXXX House as collateral if needed. My father 's XXXX house at XXXX XXXX XXXX XXXX XXXX, Florida is appraised for {\$750000.00} and is paid for. We were applying for {\$60000.00} for repairs we 're been doing since last XXXX. XXXX XXXX and XXXX was assisting us with collecting the information we brought with us to the bank (w'2 's and property tax for Florida property and income statements. We were told that it takes about XXXX days for process to be completed. I received a call on the same day XXXX/XXXX/XX/XX/2015 at XXXX XXXX. from XXXX stating the loan was denied and he did n't have a reason as to why. On XXXX/XXXX/XX/XX/2015 I went back to the bank and XXXX told me that the computer denied the applicatin, and still no reason was given. We feel as if the loan was never given consideration. Unfair practices and when I call and insisted on a denial letter or reason, none was given. WE are XXXX XXXX and have combine income over {\$7000.00} monthly income. We are able to repay the loan and other information was never collected or considered. I 'm requesting an immediate investigation be given against XXXX XXXX and XXXX at US Bank and the denial be overturned immediately.

Both my family and myself were contacted by someone who identified themselves as investigators. They did not identify what company they were from and have been contacting us on unknown/restricted numbers. My family contacted me to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	TX	75240	Consent not provided
U.S. Bancorp	CA	948XX	Consent provided
Fifth Third Financial Corporation	IA	502XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/10/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/24/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

Web	04/30/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1325850

1340358



1355121

Consumer Loan Complaints

Based on Consumer Complaints

04/22/2015

Consumer Loan

Vehicle loan

04/22/2015

Consumer Loan

Vehicle loan



Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

express their concerns, as they thought that the investigators were trying to reach me because of a criminal complaint. We feel that we are being bullied by 5th 3rd Bank and their 3rd party company, XXXX (sp?).

Within the last two weeks Regional Acceptance Corporation (RAC), XXXX, XXXX has been contacted by all XXXX credit bureaus re. a written complaint I filed. I opened an account XXXX for {\$14000.00}. I struggled XXXX to make payments. XXXX I was XXXX for my mom and not working, they knew this. I was on a first name basis with their finance department. They were in XXXX ; I still have their emails. XXXX I totaled my Toyota. XXXX my mom XXXX. XXXX RAC, after receiving {\$5200.00} from XXXX, reported me as a 'Charge-off '! Today they state I still owe {\$2100.00}. (STILL adding interest to a supposed XXXX bal. of {\$1900.00}.). It was not until I went for an apt XXXX rental that a Realtor alerted me about the CO. She was especially concerned that RAC XXXX NOT given me ample time to pay-off the balance before reporting a CO. I was in the final year of a XXXX yr. loan (extended approximately XXXX. out). RAC cost me that XXXX XXXX rental ; I am now trying to obtain another rental. I need my report corrected a.s.a.p. please! Within the past several days I 've heard back from all except XXXX. RAC is sticking to their deceitful practices of messing up people 's credit and STEALING money! Incidentally, I did send a copy of the XXXX {\$5200.00} ck. to the bureaus, thinking XXXX XXXX it was cashed by them XXXX (receipt in XXXX does n't appear anywhere on my report). Today XXXX/XXXX/XXXX I received SHOCKING info. from XXXX. Sent because I requested 'any ' additional info. be furnished to me ; necessary after realizing XXXX was n't budging! I have PROOF from XXXX that indeed they sent RAC a {\$5200.00} ck. as a 'payoff ' for release of Title. I have the payoff acknowledgement letter and I have my Toyota

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.

UT

84120

Consent not
provided

BB&T Financial

NJ

082XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with explanation	Yes	No
Web	04/22/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

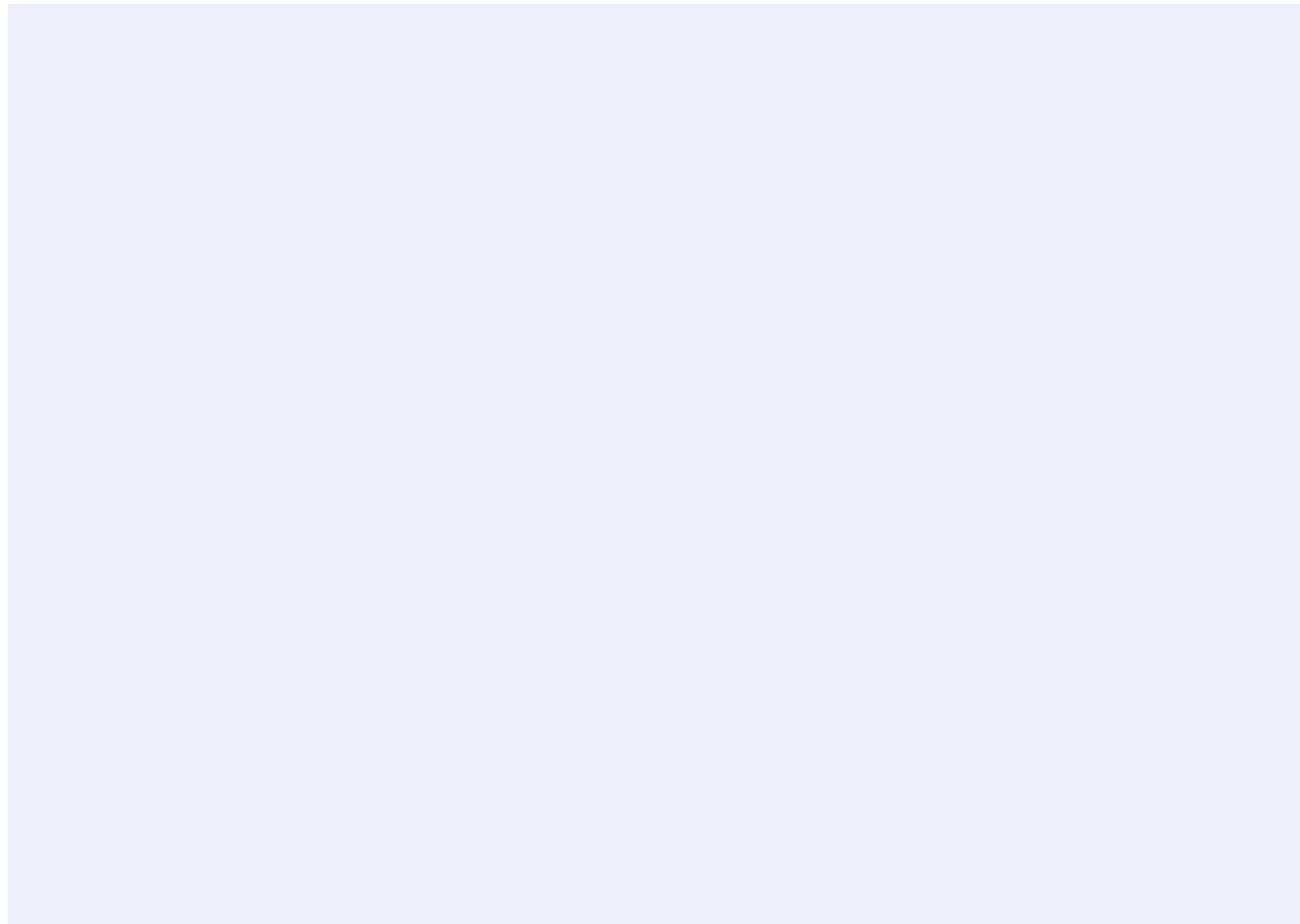
1341007

1341014



Consumer Loan Complaints

Based on Consumer Complaints



04/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Title (XXXX furnished it today)! Regional Acceptance Corporation is AWFUL! Do the math please. I want to know how in 6 years 'they do not owe me money '? They received a total of {\$24000.00} (or very close to it) on an orig. {\$14000.00} loan. I would like them to explain how the interest/late fees were accrued. First they MUST CLEAR my credit reports (all XXXX) - again they are costing me from securing a rental for which I need. I wish to involve the government because I 'm fed up with this company and I feel they are shady. During one of the worst moments in my life I was harassed by them ; I am still caught in their poor business practices. Finally, as they did receive a 'payoff ' in the amount of {\$5200.00} XXXX ; but they still believe (incorrectly) I owe {\$1900.00} (before interest) - is n't it RAC who owes me? If {\$1900.00} was the balance XXXX I assume it was the balance XXXX when XXXX contacted them for a payoff amount. I believe they took MORE than they were entitled to. XXXX was covering me ; but first needed to receive my XXXX from XXXX. I had comprehensive and full collision - they were giving their customer her check which would have been the Blue Book Value (or whatever source they use). I think RAC was told by XXXX what the car 's value was ; and I truly believe RAC claimed {\$3300.00} above what they were actually due. I 'm guessing they were due {\$1900.00}, as my report states I owe. Perhaps North Carolina does n't know what XXXX is doing. Or, maybe 'somebody ' pocketed the {\$5200.00} check - why else is it not acknowledged on my credit reports or even after I sent a copy to the bureaus this month? Please help me get this straightened out. Thank you!

My wife and I have a joint auto loan with Santander. They have placed late payment notices on our credit reports and payments on the loan were made on time. We have contacted Santander about the problem and have disputed the reports, but have gotten no satisfaction. We went as far as sending Santander bank receipts of the on time payments but they refuse to correct the problem.

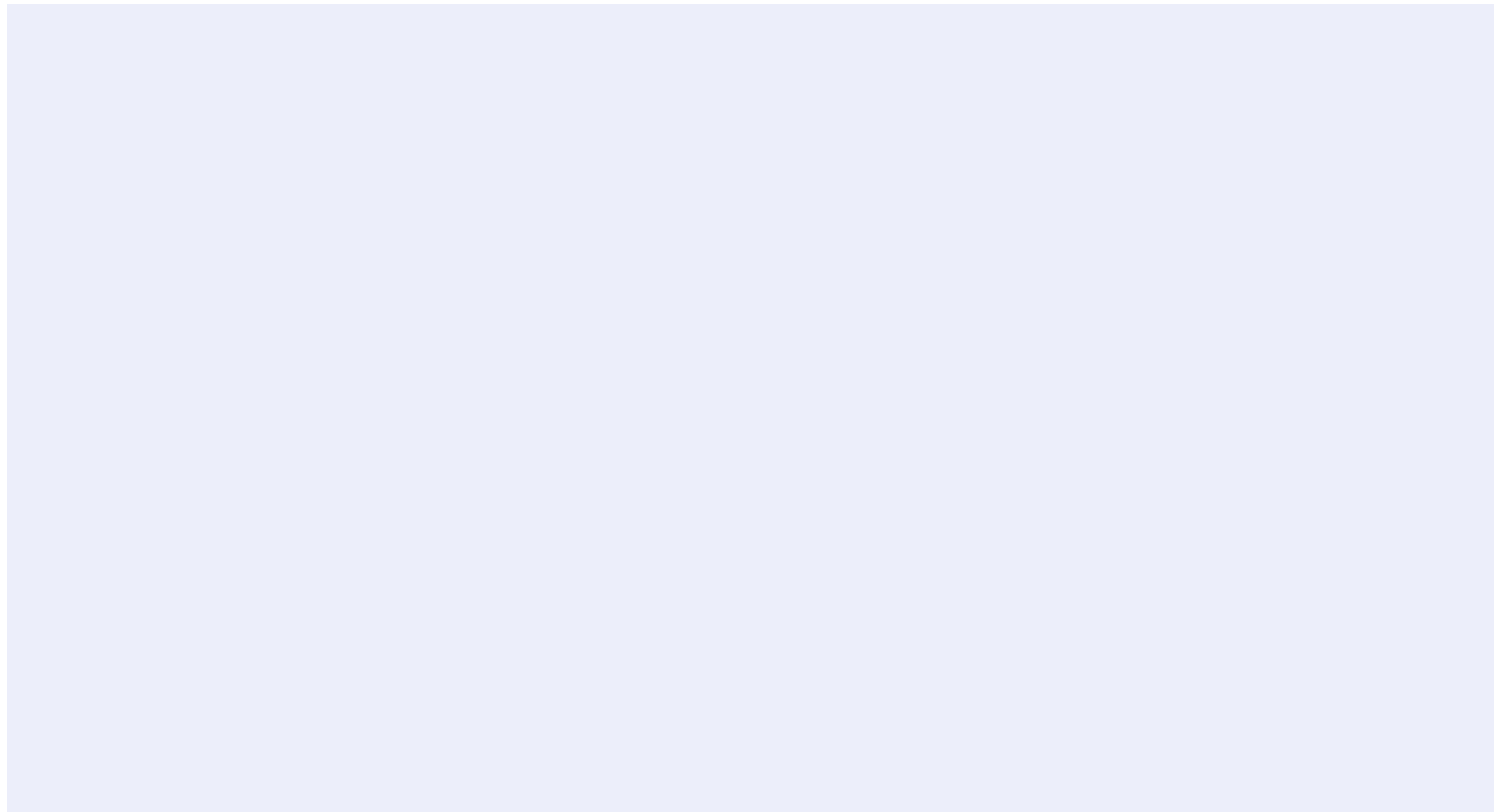
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Santander Consumer USA Holdings Inc

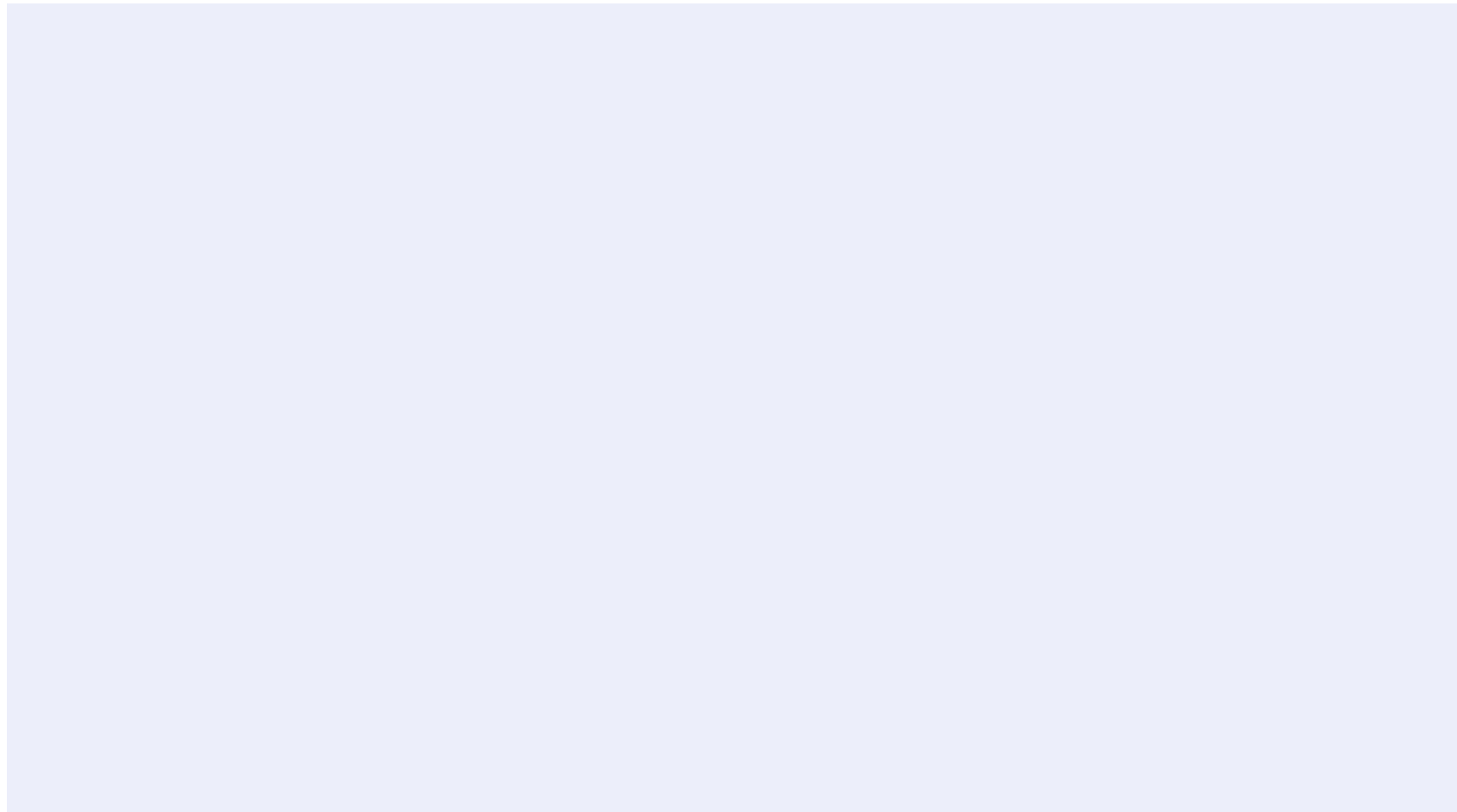
AL

352XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/07/2015

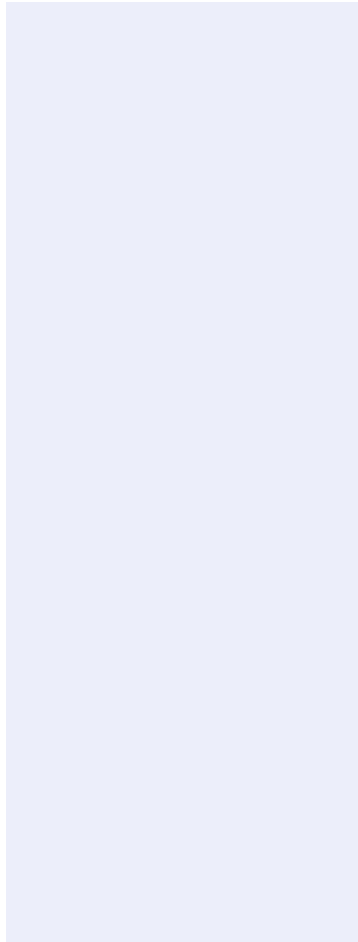
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1318705

Consumer Loan Complaints

Based on Consumer Complaints

04/07/2015	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Vehicle loan
04/16/2015	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Had a privacy issue when applying for a vehicle loan through XXXX (TCF Bank). I got a call from the funding specialist because apparently they did not get all of the necessary information from the vehicle dealership. I was asked many questions over the phone, many of which were on other parts of the application. I was okay with this. However, there was a document missing that required my signature and my driver 's license was too dark so they needed another copy. I was emailed the document that needed to be filled out and signed. All good so far. Now comes the issue. They do not use secure email and for convenience sake, they allow a text to their manager to send the documents in. I was n't happy with either choice, so I sent it in by text because I did not have scan capability readily available. I sent a picture of the completed documents to the finance institution along with a copy of my driver 's license. Got a text back minutes later saying, wrong number. This upset me.

I called the finance specialist back, and after a little research, he figured out he gave me the wrong number. I just sent a credit application with my SSN, DOB, employer, income, a copy of my driver 's license, and all the information needed for credit fraud. A finance institution did this to me. This upsets me greatly and according to the finance institution, there is nothing they can do but call the individual back that I sent my information to and ask him to delete it. This makes me feel so much more safe. I just put my information out to be used or sold to a complete stranger.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint is the result of an isolated error



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	DC	20003		Consent not provided
TCF National Bank	WA	984XX	Servicemember	Consent provided

DriveTime	AZ	85143		Consent not provided
JPMorgan Chase & Co.	NY	10306		Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/07/2015	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with non-monetary relief	Yes	No
Web	04/16/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1318711

1341029

1333253

1342703

Consumer Loan Complaints

Based on Consumer Complaints

04/22/2015	Consumer Loan	Vehicle lease
05/06/2015	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Installment loan

04/27/2015	Consumer Loan	Installment loan
05/06/2015	Consumer Loan	Personal line of credit
04/07/2015	Consumer Loan	Vehicle loan
04/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Ace cash express sent me email correspondence stating my payment would be withdrawn from my account on XXXX/XXXX/15. On XXXX/XXXX/2015 I received an email confirmation stating my payment was withdrawn from my account, causing my account to overdraft. When I filled out my application I advised the dates I get paid through my employer. I have sent Ace an email expressing their error and demanding a refund of the payment, plus fees associated with the overdraft. This company advertises that they are there to help those in need when in fact, they have cause me personally more financial stress.

AutoCredit and MG Finance refuse to remove paid collection from credit report. I paid this repossession about a year after it happened. I paid a settled amount via money order. I called XXXX times to get a paid in full letter and each time I was given a different story of why the letter never came. I am a single mom and things are hard enough without having this report on my credit report every month for the last XXXX years!

THIS IS NOT A DUPLICATE COMPLAINT. IT DOES HOWEVER INVOLVE THE SAME COMPANY AS BEFORE. THIS IS ANOTHER ISSUE ALL TOGETHER.

We purchased a vehicle from Drive Time on XXXX/XXXX/XXXX and the vehicle was financed for XXXX for XXXX payments and XXXX for XXXX payment due on XXXX/XXXX/XXXX off on XXXX/XXXX/XXXX. The loan and finances charges

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

				provided
Hyundai Capital America	TX	78230		Consent not provided
VW Credit, Inc	NJ	08520		Consent not provided
ACE Cash Express Inc.	TX	770XX	Servicemember	Consent provided
TMX Finance LLC	GA	30907	Older American	N/A
American Advisors Group	FL	75766		N/A
M. G. Credit, Inc.	FL	335XX	Servicemember	Consent provided
DriveTime	FL	323XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	04/28/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Referral	05/07/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	04/09/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1341050

1363353

1341063

1348024

1363424

1318767

1349432

Consumer Loan Complaints

Based on Consumer Complaints

05/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

included GAP and GPS. I requested a refund of the GAP coverage and I was told we will not be receiving the refund. I do n't understand, since we paid off the loan early.

I purchased a XX/XX/XXXX Dodge XXXX from XXXX on XXXX/XXXXXXXX, financed through XXXX financial.

I paid {\$1000.00} down payment and purchased a {\$1600.00} care care agreement. My XXXX payment was due XXXX/XXXXXX/XX/XXXX. I made my XXXX payment on or about XXXX/XXXXXX/XX/XXXX.

2 weeks prior I canceled my care care agreement and {\$1600.00} was refunded to XXXX financial. My down payment or the refund from the cancelation of the car care agreement was applied to my account.

The XXXX 2 weeks a representative named XXXX XXXX would call private to my mobile phone but wpuld never state her business and laugh and hang up. I figured out it was my finance company because she finally left a voicemail box and the number was XXXX financial. She uses profane language, tells me to shut up she is speaking, she threatens me, asks me where my car is. She says XXXX never received my car payment but refuses to provide documentation. They have tried to process additional payments out of my banking account without authorization. I have reason to believe the representative XXXX calls from her personal cell phone blocking her number because she calls outside of the company business hours.

When she calls I say may I ask who is calling she refuses and immediately starts asking personal information. This same representative calls a family as well late at night harassing him. XXXX makes false statement regards of why I financed my vehicle. She is extremely disrespectful. I asked her to stop calling repetitive in a single day and calls XXXX. She just strtts yelling and making threats. She said she could put me in jail if I dont tell her where my vehicle is. But refuse to show proof of my account being 48 dsys past due,

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC

NC

276XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/06/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1359430

Consumer Loan Complaints

Based on Consumer Complaints

04/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

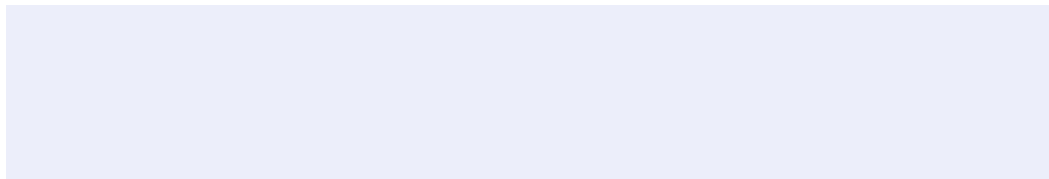
I called The CBE group at XXXX XXXX XXXX XXXX in XXXX ia XXXX about a debt there collecting from XXXX I ask them if I would settle up would they take it off my credit they said no ... I ask why they said they could n't ... oh yes they can I no they can I want to file a oplaint against them

I applied and was preapproved. Sent all my documents got a response I would have an amount and final approval within XXXX hours. XXXX days later I received an email saying I was approved for {\$10000.00} and they forwarded me the loan documents to sign. I signed the loan agreement and called the next morning asking when the loan would fund. I was told it would fund that night which was wensday night. I then received an email that I was declined. No explanation. I thought this was a mistake so I called and spoke to a supervisor and he said when the loan was ready to fund the software kicked it out. I could apply in a few months. He then asked me how much money I make, I told him I am paid weekly and monthly. At that point I figured not all of my correct income was entered, because I make exactly what I stated and faxed in. I think the issue was they entered my weekly pay but my monthly is XXXX as much. I called back to speek to someone and was suppose to get a returned call and once again no call. I emailed again once again no reply- I feel like if you tell someone XXXX hours and take a week - then tell them they are approved- then have them sign the loan agreement- then tell them they will find that night. Then you simply send them and email saying you went from approved to declined when nothing changed and everything was accurate. They deserve atleast a returned phone call after they wasted XXXX days waiting and doing everything that was asked. Most importantly I do n't feel like a business should ignore there customers! I am wondering if it is a legitimate company or not now that they have all of my information!

I was verbally insulted multiple by a representative. The representative shouted over the phone to tell me to " shut up! " and afterwards he told me to " be more of

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

The CBE Group, Inc.	NC	286XX	Consent provided
Argon Credit	AL	355XX	Consent provided
3rd Generation, Inc.	WA	986XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/30/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Web	04/11/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1348074

1355263

1326139

Consumer Loan Complaints

Based on Consumer Complaints

05/06/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

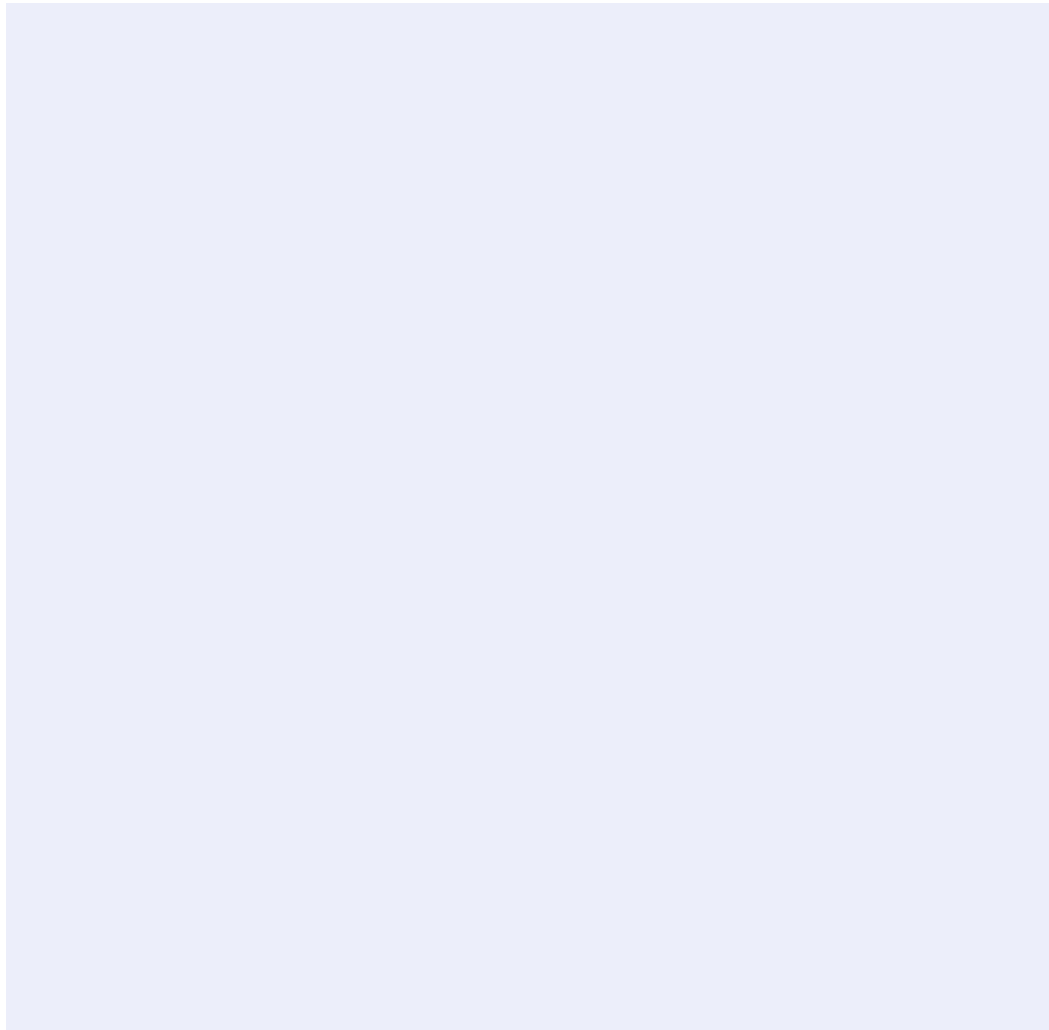
man " and that " I am irresponsible ". The same representative left me a voicemail stating if I did not call him back he was going to report me to the police.

In XXXX 2013, I was unable to pay the mortgage. I had a bad renter that I had to evict, and the situation drained our savings to keep paying the mortgage. We have XXXX small children, and we ca n't choose Chase over our children. I called Chase Bank to let them know the situation and to see if I could make a few smaller payments to get caught up again. I had also called them prior to the missed payment letting them know I may not be able to pay if we could n't get a renter in place in time. They said they could n't help unless I was 90 days late and would n't even talk to me about any options. After I missed the XXXX payment, I hired an attorney to help. At this point, Chase told us that they would not issue any late fees or report any late payments to the credit agencies. They honored that for a few months, then the late fees started and so did the reporting to the credit agencies. They keep reporting that I 'm 30 days late with each payment, but there has only been one month that I was late because I did n't have the money to pay it. I 'm not asking to have that payment forgiven, I just wanted to work out an option where I could afford to pay the late payment back over a few months. We were able to get a renter in place to cover the XXXX payment, and we have n't missed another payment since.

I work at a financial institution, and these practices by Chases are putting my job in jeopardy. All I wanted was to be able to work out a small payment plan to get caught up, and now I may have to sue Chase in order to make them do what they said they would do, which is to waive the late fees and not report any late payments to the credit agencies. I have been fighting this battle for a year and a half because Chase continues to use bully tactics to bully customers in to doing

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CA	92707	N/A
JPMorgan Chase & Co.	GA	300XX	Consent provided

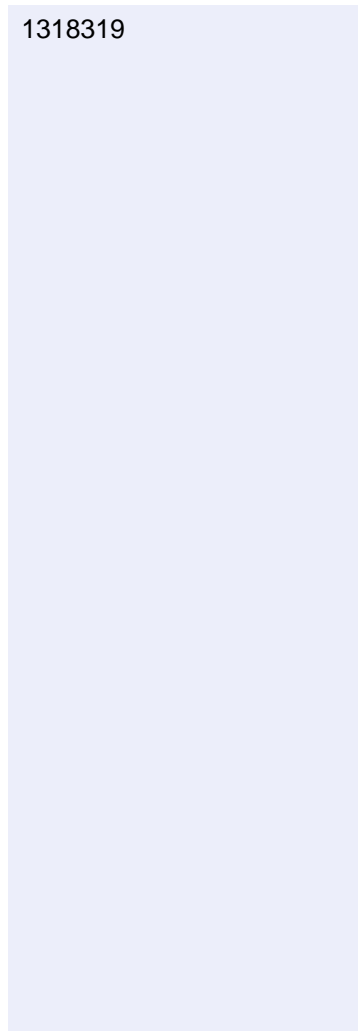
Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints



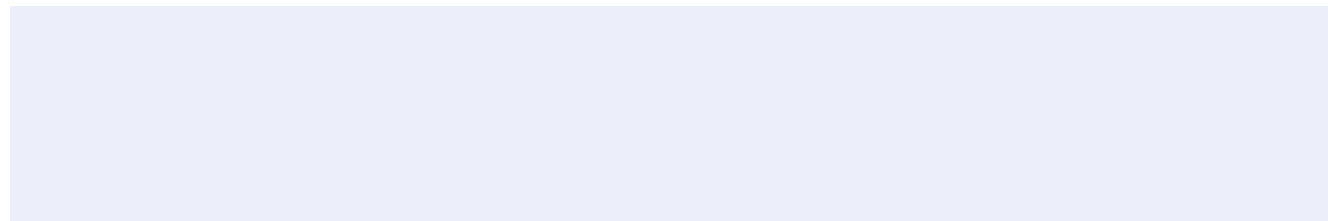
1363488



1318319

Consumer Loan Complaints

Based on Consumer Complaints



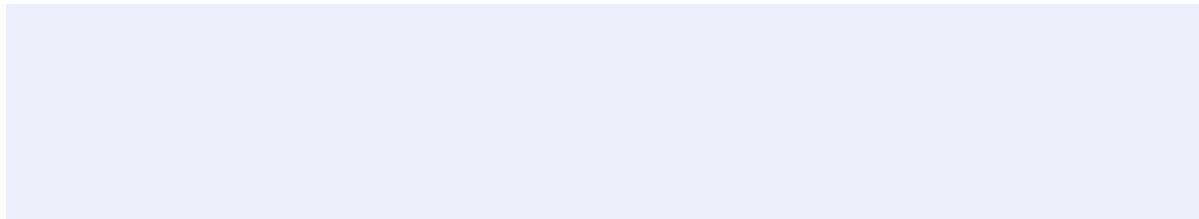
04/30/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

things the way Chase wants them done, not the legal way to have them done. If I lose my job over Chase 's practices, I will take them to court and sue them over this. It seems that Chase would rather you miss XXXX payments in a row in order to start a foreclosure process. Seems like a way to make extra money by bullying customers in to foreclosure.

From. XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Nevada
XXXX Cell : XXXX : The Consumer Financial Protection XXXX XXXX DCXXXX
XXXX XXXX XXXX XXXX XXXX XXXX XXXX service connected post XXXX and
XXXX XXXX veteran of the XXXX XXXX and XXXX XXXX XXXX XXXX a XXXX
Mersades Benz e320 XXXX door coupe XXXX of XXXX from XXXX XXXX XXXX
XXXX XXXX XXXX XXXX XXXX XXXX Nevada for {\$6000.00} and the vehicle
was financed through United Finance located at XXXX XXXX XXXX XXXX XXXX
XXXX Nevada XXXX Their telephone number is : XXXX. The car broke down
because the fan belt came off and the hose ruptured while I was on the freeway
and at the time I was not a XXXX service connected veteran, so I had to miss a
payment or XXXX to get this car fixed which I had to pay {\$720.00} out of my own
pocket. When I tried to explain this to the United Finance Company they acted like
they did n't care and started charging me as I discovered today {\$4.00} per day in
intrest or 35 % intrest and when I started writing them post dated checks via XXXX
XXXX bank for {\$310.00} per month and I found out today XXXX from United
Finance when I called them that I have only been paying on the daily intrest and
very little has been going toward the principal of my loan. No wonder I still owe
{\$5100.00} after I have had this car over 11 months and the car broke down again
on me XXXX more times and I had to spend another {\$790.00} plus another
{\$2700.00} to keep it running. I am just being screwed all the way around. I am a
XXXX veteran on a fixed income and it is wrong by them especially all I was trying
to do was re establish my credit so I could get me a new 2015 Chevy Impala from

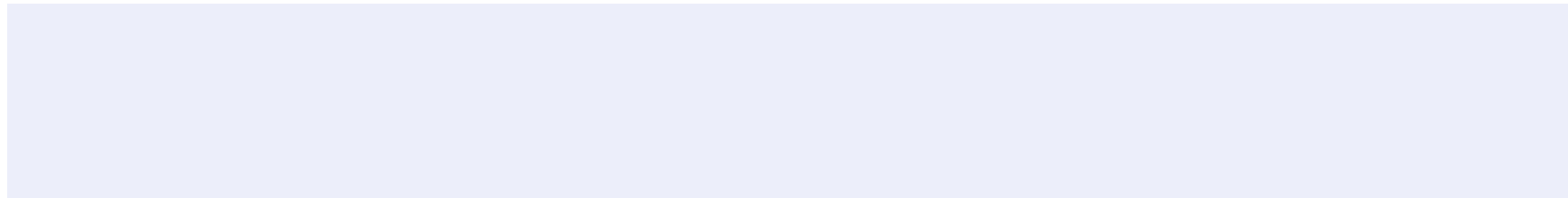
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



United Group Inc.

NV

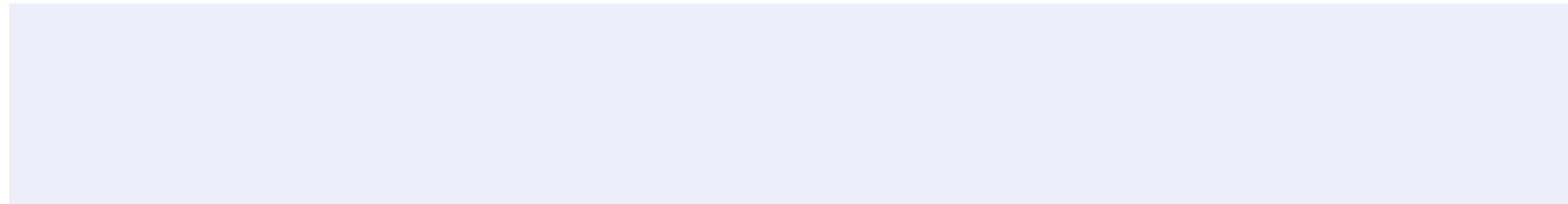
894XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

04/30/2015

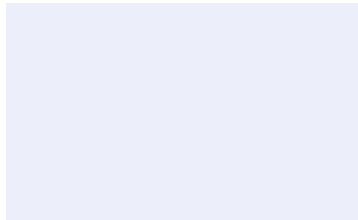
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1355298

Consumer Loan Complaints

Based on Consumer Complaints

04/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

a respectable XXXX Dealer at a veterans discount. I cant even get out of this car or contract with the interst of a loan shark. I need your help in this. Thank you for your time.

XXXX XXXX

I was not informed in writing regarding a possible charge off for bad debt nor given the chance to rectify the situation which I could have done. I have been paying on the car loan for four months not knowing it had been charged off. When I attempted to contact the company for past due amount and payoff quote I was denied the information. I was also harassed and threatened by a collection agency and she did n't provide me with a name of the agency or information on her call until she started calling around to people I know, which I am not sure how she got those numbers. I attempted to come to an arrangement with her but she threatened me and told me that she does n't have any information for me. I also filed a detailed report with the XXXX and with the FTC.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

TransUnion Intermediate Holdings, Inc.	AR	72104		Consent not provided
GM Financial	NC	27587		Consent not provided
CarMax, Inc.	TX	774XX		Consent provided
OneMain Financial Holdings, LLC	FL	33462		Consent not provided
Santander Consumer USA Holdings Inc	NC	27215		Consent not provided
TD Bank US Holding Company	NY	10467	Older American	Consent not provided
GM Financial	MD	21117		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	04/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/07/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/04/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1341143

1326092

1326177

1363928

1326061

1355339

1355340

Consumer Loan Complaints

Based on Consumer Complaints

04/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/11/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

We bought a XXXX with the payment agreement to be with XXXX Finance XXXX AI. XXXXXXXXXRe : ACCount # XXXXXXXXXThe terms we agreed to were 6.90 % with payment for {\$66.00} for the XXXX 12 months and {\$100.00} for the remainder of the loan.

As soon as the tub was installed we received a letter from XXXX Finance that they had transferred the loan to XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX Wi. XXXX XXXX is trying to charge us an interest Of % 19 for the entire loan. We never agreed to this.

Ally Financial is reporting XXXX 30 day late payments in the same month, XXXX 2015. I currently do not owe any payments until XXXX 2015 and have cleared bank debits of XXXX payments in XXXX due to poor communication on behalf of Ally and poor record keeping and reporting.

Today, XXXX/XXXX/2015, I took out a bank certified check to payoff my car loan to Wells Fargo in the amount of {\$27000.00}, in which the payoff amount is good until XXXX/XXXX/2015. I took that check to my nearest Wells Fargo branch along with the payoff statement from Wells Fargo. The branch said that I could not pay off my loan there and that I would have to either send a wire or mail the check to California. To process a wire normally costs {\$30.00}. Sending the check via USPS certified mail costs about {\$7.00}, not including the time it takes fir the check to be delivered to the west coast from the east coast, which will probably result in interest being accrued for another entire week, thus costing another {\$30.00} unnecessarily.

Due to the bank 's refusal to take a payment today, I am requesting that the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Aqua Finance Inc	KY	410XX	Older American, Servicemember	Consent provided
Ally Financial Inc.	TX	760XX		Consent provided
Citibank	OH	45065	Older American, Servicemember	N/A
Wells Fargo & Company	CT	060XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/14/2015	Closed with explanation	Yes	Yes
Web	04/11/2015	Closed with explanation	Yes	No
Phone	05/07/2015	Closed with explanation	Yes	No
Web	04/11/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1326204

1326212

1362389

1325997

Consumer Loan Complaints

Based on Consumer Complaints

05/11/2015

Consumer Loan

Vehicle loan

04/22/2015

Consumer Loan

Vehicle loan



Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

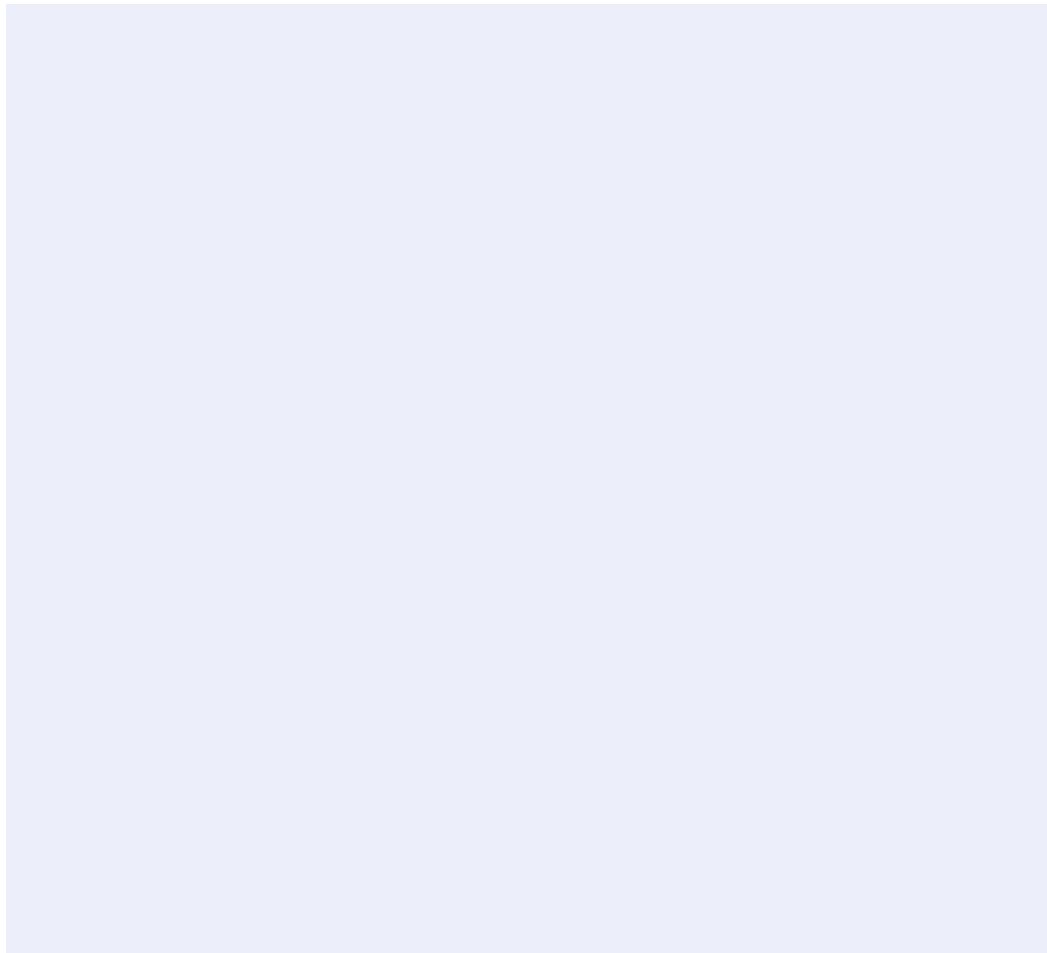
Based on Consumer Complaints

accrued interest is dated back to today, XXXX/XXXX/2015, upon receipt of the bank certified check in California, and the certified mail fee of {\$6.00} be refunded to me.

I contacted Titlemax of Texas d/b/a Titlemax to obtain an auto title loan on my XX/XX/XXXX chevrolet silverado XXXX L/S pickup for the sole purpose of paying off a title loan from another auto title loan business and used to proceeds of that loan to pay off existing financial obligations. The representative at Titlemax approved me for more than I needed telling me that the interest rate and monthly finance payment to refinance the loan were cheaper. So I proceeded to take out the loan, unknown to me at the time I had to pay the entire loan back within the next 30 days or pay the refinance fee plus daily interest and late fees if the payment was made within 10 days past due. (FALSE) Titlemax started charging me daily interest on the interest the loan accrued after the payment due date, resulting in a higher payment to refinance the loan. I asked Titlemax if I could pay the loan back in installments to pay the loan off, they refused. I asked Titlemax if they accepted partial payments on the loan again they refused. I asked Titlemax what were my options, they stated pay the refinance fee plus the daily interest and late fees on the loan or pay the entire balance of the loan plus daily interest and late fees or have another title loan business pay the loan off or surrender my vehicle .Titlemax of Texas is charging me interest upon interest on a loan they know I ca n't pay back in 30 days due to the fact I am XXXX and on social security. This action is in violation of the TEXAS USURY LAW. Nevertheless to seek a resolution to this situation I unwillingly surrendered my pickup to Titlemax of Texas to relieve the burden of the phone calls requesting payment of the loan. When I surrendered my pickup to Titlemax they requested me to sign an agreement with

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	AZ	85015	Consent not provided
TMX Finance LLC	TX	793XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/11/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/22/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1369556

1341232



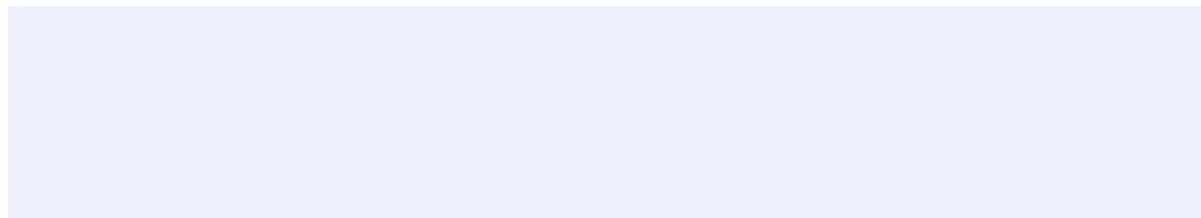
Consumer Loan Complaints

Based on Consumer Complaints

04/22/2015	Consumer Loan	Vehicle lease
05/11/2015	Consumer Loan	Vehicle loan
04/30/2015	Consumer Loan	Vehicle loan
04/30/2015	Consumer Loan	Installment loan
04/11/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Personal line of credit
04/11/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Installment loan
04/22/2015	Consumer Loan	Installment loan

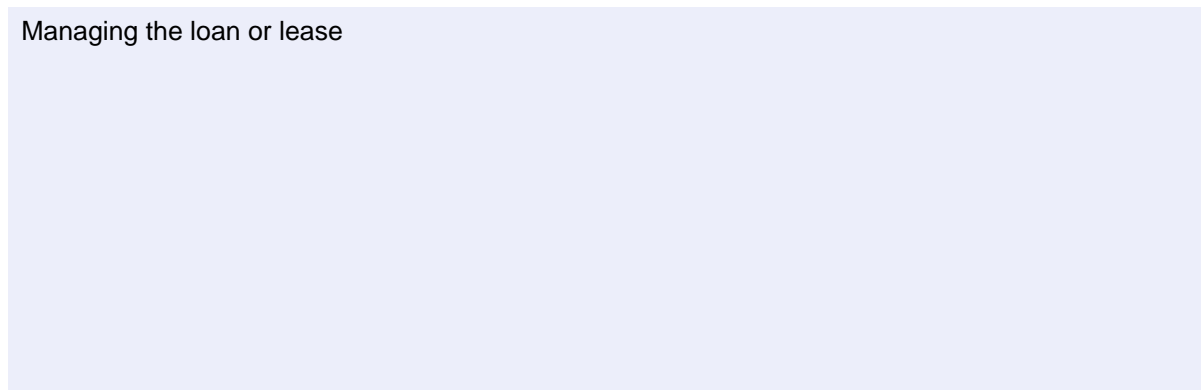
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

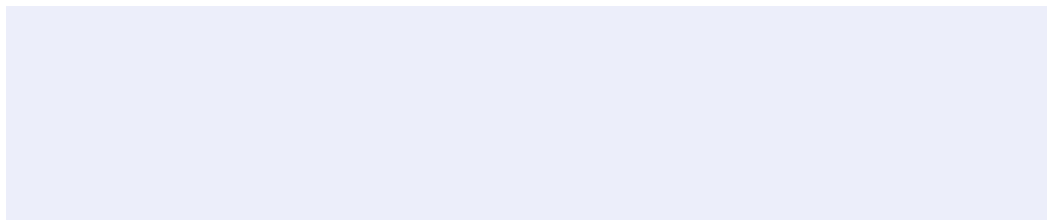
them allowing them to dispose of my pickup without notifying me of the date and time of the sale. I now have 14 days from XX/XX/XXXX to pay the loan balance plus daily interest, plus late fees plus the refinance fee and daily interest or they will proceed to dispose of my pickup without notifying me of the date and time of sale. PLEASE HELP ME!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

I financed a vehicle with MCMC Auto XXXX years ago and it was wrongfully repossessed. When I attempted to bring the matter to the attention of the company I was disregarded and told to dispute it with the credit bureaus. Each time I have disputed it, they corresponded stating it was valid. I attempted to contact them XXXX years later and they are still refusing to provide me with proof of past due payments. I called them today at XXXX spoke with XXXX and she stated that they still are unable to provide me with a copy of my contract, payment history and all written correspondence. At this time, I will just need these documents to correct their false information.

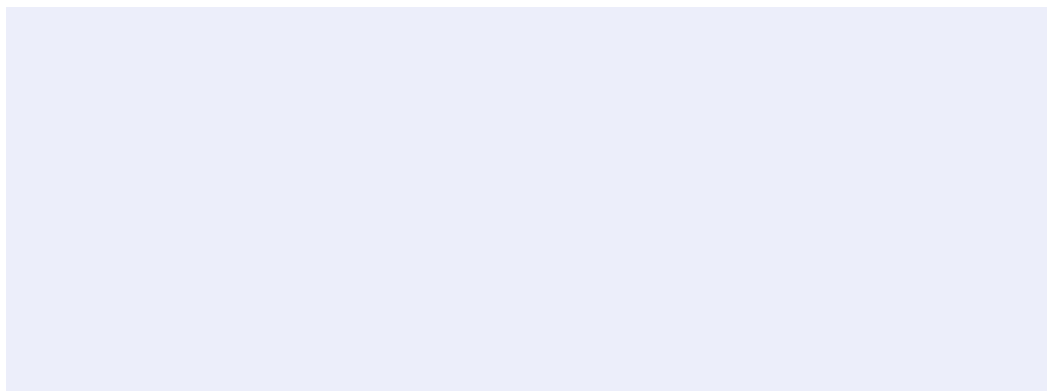
I have made my loan payment as agreed without fail. It has never been late and I

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	IL	627XX		Other
MCMC Auto LTD	TX	761XX		Consent provided
GM Financial	IN	46112		Consent not provided
Wells Fargo & Company	CA	91708		N/A
GM Financial	CA	92106	Servicemember	Consent not provided
BB&T Financial	PA	18201		N/A
BMW Financial Services	FL	33414		Consent not provided
Mariner Finance, LLC	NC	27331		Consent not provided
Omni Financial Group, Inc	MD	207XX	Servicemember	Consent provided

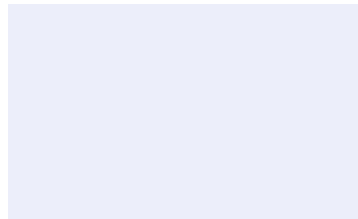
Consumer Loan Complaints

Based on Consumer Complaints

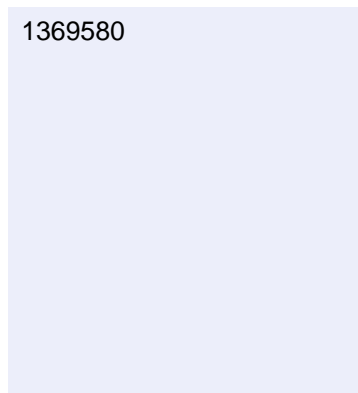
Web	04/22/2015	Closed with monetary relief	Yes	No
Web	06/23/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	No
Phone	05/04/2015	Closed with explanation	Yes	No
Web	04/11/2015	Closed with non-monetary relief	Yes	No
Referral	05/07/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	Yes
Web	05/08/2015	Closed with explanation	Yes	No
Web	04/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1342733



1369580



1355403



1355407



1326285



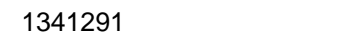
1364007



1326295



1364067



1341291

Consumer Loan Complaints

Based on Consumer Complaints

04/07/2015	Consumer Loan	Vehicle loan
05/11/2015	Consumer Loan	Personal line of credit
05/07/2016	Consumer Loan	Vehicle loan
04/22/2015	Consumer Loan	Vehicle loan
05/11/2015	Consumer Loan	Vehicle loan
04/07/2015	Consumer Loan	Installment loan
04/22/2015	Consumer Loan	Installment loan
05/06/2015	Consumer Loan	Installment loan
04/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

still make the payment on time. But the company is reporting that I am over 180 days past due. I 've tried speaking with them but they do not seem interested in fixing the problem.

Two weeks ago I contacted Wells Fargo because I am late on my car payment. At that time the car payment was approximately 45 or so days late (actually I do n't know the exact # because Wells Fargo would n't tell me) but as of today I was notified of a 60 day late on my credit report. I tried to make a payment with Wells Fargo but they would not take it. I believe they wanted XXXX payments which at that time I was unable to do that but I was willing to set up a payment XXXX for the XXXX and XXXX for the XXXX which is coming up. They refused. I hung up and called back thinking I might get someone willing to work with me. They transferred me to a Manager and he said he was the only person I could talk to and he was not working with me. (not in those exact words) but he showed no interest in working with me or taking my payment. (Fast forward). I have a XXXX car garage

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Cars Financial, Inc	VA	24121		Consent not provided
Wells Fargo & Company	CA	95959	Older American	N/A
JPMorgan Chase & Co.	NY	14605		
American Finance LLC	DE	19973		Consent not provided
Capital One	CA	93434		N/A
Citibank	NY	10029	Older American	N/A
EZCORP, Inc.	TX	78202	Servicemember	Consent not provided
Citizens Financial Group, Inc.	NH	03251		Consent not provided
Wells Fargo & Company	CA	913XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/20/2015	Untimely response	No	
Postal mail	05/12/2015	Closed with explanation	Yes	No
Web	05/08/2016	Closed with explanation	Yes	
Web	05/07/2015	Closed with explanation	Yes	No
Phone	05/12/2015	Closed with explanation	Yes	Yes
Postal mail	04/09/2015	Closed with non-monetary relief	Yes	No
Web	04/22/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No
Web	04/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1318960

1369669

1914713

1341346

1369681

1319013

1341351

1363682

1348308

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

working with me or taking my payment. (Fast forward). I have a XXXX car garage (tandem ; XXXX car in front XXXX in back) but I ca n't close the garage because I have items in the front spot so XXXX car sticks out. The Manager never mentioned anything about repo and my intention was to pay the back payments this Thursday the XXXX so my intent was not to hide the car because if it were I would have parked my other car on the street and closed the garage. I park this way all the time because XXXX cars can not go all the way into the garage. Well Friday XXXX at XXXX someone came banging on my door yelling for me to give him the car. I was at home alone therefor I did not open the door. My Jetta was blocking the Toyota so the only way for him to have seen the car was to enter the garage. He continued to bang on the door making loud noises and when I finally opened the back door he was sitting in his truck blocking my garage and blocking my other car. I asked him to leave and he refused stating " he will sit there all night " he was disturbing the neighbors with the yelling and the loud noise from his truck. I eventually had to call the Sheriff 's to get him to leave. I am not sure but I could swear that the voice was the same voice of the manager I spoke with on the phone a couple of weeks ago. In my opinion it seems as though Wells Fargo employees are getting kick backs for repossessing customers cars because the voice sounded the same as the manager that would not work with me. Please investigate this because if that is what they are doing Wells Fargo needs to be aware of this practice. Also, I am not sure if a repo man can come bang on your door at XXXX and demand that you give him the car. I do n't know the rules .I want to call Wells Fargo to try and work something out but I am afraid that that same person will answer the phone. I simply want to know my options so I can decide if I want to keep the car or turn it in. In addition Wells Fargo put insurance on the loan for a month but have spread the payments over the deration of the loan ; meaning I am paying 13 % interest on the insurance because I am paying 13 % interest on

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

04/12/2015

Consumer Loan

Vehicle loan

05/01/2015

Consumer Loan

Installment loan

04/22/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the loan. It 's bad enough that the car only cost XXXX and I have been paying it since 2011 and I still owe XXXX. And they would not work with me to rewrite the loan when I asked, when it was current.

I woke up Sunday morning (XXXX XXXX) to find that my vehicle was missing. I immediately called the police and was told that it had been repossessed. I 'm in total disbelief because I 've paid my car note faithfully around the XXXX of every month. I 've been doing so since XXXX. My driving forth to continue paying my note in the amount of {\$350.00} is my maturity date of XXXX. My email address and mailing address has not changed and I was n't notified of any discrepancies of my method and frequency of payments. My rent and utilities are due at the beginning of the month, which is why I ca n't make my on the XXXX, the due date, which is also why I make the payment around the XXXX. I have been totally inconvenienced, I have a young school aged child and I work. My phone number changed last month but I was n't in a hurry to update my information because they constantly called on the XXXX (the due date) and throughout the month until the payment posts, also because I 've made the proper payment every month. We have n't had a conversation in regards to changing the payment due date if my paying on the XXXX was an issue, so I 'm not sure what 's going on here. I 'm not going to express the importance of having a vehicle because I 'm sure you know this. I need my car back in the same condition it was picked up in, with all my valuables.

I previously filed a complaint against Capital One Auto Finance and Credit card. They are still showing the same information they have lied about. I am still receiving sales information for {\$30000.00} auto loans which I have asked them to stop sending. I pulled my credit report this morning from XXXX (Capital One called a bogus report) and as you can see on my credit report it is still there. As I

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC

LA

712XX

Consent provided

Risecredit, LLC

LA

71129

N/A

Capital One

TN

381XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	05/18/2015	Closed with explanation	Yes	Yes
Web	04/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1326453

1355917

1342705

Consumer Loan Complaints

Based on Consumer Complaints

05/11/2016	Consumer Loan	Vehicle lease
05/11/2015	Consumer Loan	Vehicle loan
05/06/2015	Consumer Loan	Installment loan
05/11/2015	Consumer Loan	Vehicle loan
04/12/2015	Consumer Loan	Installment loan
09/01/2015	Consumer Loan	Vehicle loan
05/11/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Based on Consumer Complaints

The IRS behind this concern has been over for over a year. What is Capital One 's problem. Please Help with this issue.

I have had many health problems lately, including a XXXX because I was XXXX from low XXXX XXXX. I had to have my XXXX because of XXXX and I also had

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

World Omni Financial Corp.	FL	330XX	Older American	
Wells Fargo & Company	CA	95123		N/A
Risecredit, LLC	CA	90046		Consent not provided
Ford Motor Credit Company	SC	29605		Consent not provided
Focus Holding Company	CA	921XX	Servicemember	Consent provided
Santander Consumer USA Holdings Inc	LA	70394		Consent not provided
Synchrony Financial	MI	481XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/11/2016	Closed with monetary relief	Yes	
Referral	05/12/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	Yes
Web	05/11/2015	Closed with explanation	Yes	No
Web	04/17/2015	Closed with explanation	No	No
Web	09/01/2015	Closed with explanation	Yes	Yes
Web	05/12/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1920381

1370068

1364041

1369771

1326496

1546922

1369808

Consumer Loan Complaints

Based on Consumer Complaints

04/16/2015

Consumer Loan

Installment loan

04/07/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX at the same time and had to have the XXXX removed also. The I had months of XXXX XXXX which cost me over XXXX of my XXXX. Needless to say my mind was not 100 %. I new I had to pay the {\$420.00} but some how I only paid the {\$300.00}.

I then received a phone call demanding I send them {\$1300.00} or they (insinuated) they would ruin my credit. Not wanting any problems I sent them the {\$1300.00} I sent them XXXX registered letters and received no beneficial replies. Why the {\$1300.00}? Nothing adds up except my loss. Even the 26.99 % interest does not add up. They sent me a check # XXXX for {\$120.00} dated XXXX. Why? I have not cashed it!!

Please help me if you can!

XXXX XXXX

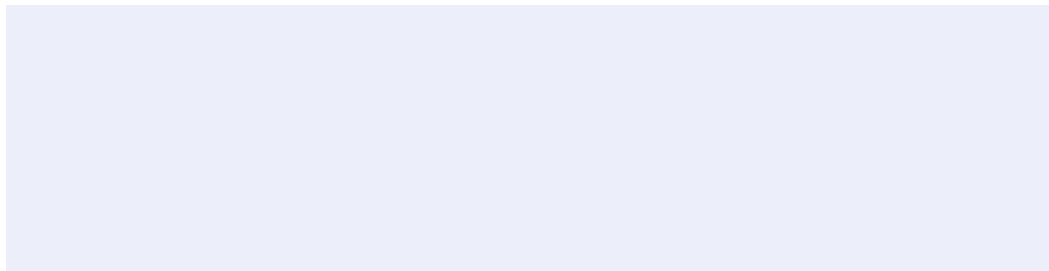
Loan payment was due on XXXX XXXX. I have been Ill and I am in the process of filing bankruptcy. I came home to find a business card in my door from the manager of Sun Loan Company in XXXX Missouri with the amount I owe instructing me to get " ahold " of us.

This was next to a notification of a package delivery. I feel I had notified them of my intentions of Bankruptcy. I did change attorneys. I also advised them of being ill and my inability to pay.

the company ran my credit report multiple times, unauthorized, resulting in several credit inquiries on my credit report damaging my credit standing/score. i have contacted the company via certified letter requesting removal or proof in the very least. they replied without proof and with no resolution. I then called the company and got more of same and bounced around to several departments with no luck. i then contacted XXXX by phone (tried an online dispute with them prior to this)

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Sun Loan Company

MO

652XX

Consent provided

Speedy Cash Holdings

CA

914XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	04/07/2015	Closed	Yes	Yes
-----	------------	--------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1333738

1318373

Consumer Loan Complaints

Based on Consumer Complaints

05/01/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Vehicle loan
04/13/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

where the inquiries were generated and they informed me that they do not dispute inquiries.

Good Night, My name is XXXX XXXX. I am financing a XX/XX/XXXX ford XXXX with XXXX XXXX in XXXX FI. The branch in XXXX recently closed down so we have been dealing with the francise in XXXX for payments. On XX/XX/XXXX called to make my biweekly payment. My sister and I typically split the bill in half. XXXX was the agent I was dealing with that evening. I asked her to verify if a card was in their system as she verified I realized she was asking if I wanted a confirmation email. She had already charged the full amount to the account and on a card that I did not verify. When I told her that her response was rude. She immediately began to blame me for being at fault. She was very unprofessional and unapologetic. She even hung up the phone on my sister and I when we called back to find out what she could do to fix this inconvenient error. We then called back and spoke to XXXX hoping he would provide insight on how to file a complaint and get in touch with headquarters so that the recorded phone call could be reviewed. He told me that he had no contact info and that they were corporate. He started telling me that he heard what happened and that I was at fault for the situation at hand. I am frustrated at the customer service I received that day. I have contacted BBB, FFR, and the FI attorney general. I dont feel I should be stuck doing business with a company that has no respect for me and such callous disregard for mistakes made to customers.

XXXX XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint relates to a discontinued policy or procedure



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

TCF National Bank	DE	19805	Consent not provided
JPMorgan Chase & Co.	UT	841XX	Other
Byrider Franchising, LLC	FL	323XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/01/2015	Closed with non-monetary relief	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1356146



1355926

1326602

Consumer Loan Complaints

Based on Consumer Complaints


04/27/2015	Consumer Loan	Vehicle loan
04/13/2015	Consumer Loan	Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Applied for loan/did not receive money



Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX


I was told I was preapproved for a Car loan/refinance on one of the Bank of America branches and was encouraged to apply. Prior to beginning the application I asked if the inquiry would affect my credit score. I was told that because it was just an inquiry to confirm my identity it would not affect my score. I also asked if I would be able to refinance even though I had taken out the loan with my mom (who is a cosigner) and the car was registered under her name and the title was also under just her name. I was told that as long as my name was on the car loan I would be able to refinance. After getting approved and spending over 15 hours on the phone my current BOA loan customer service obtaining all the information they had requested, I was told by a different representative prior to final submission that because I was not on the registration or the title of the car (because the dealership did not include my name) I would not be able to refinance. I explained that I was told both at the bank and through the phone by previous loan representatives (which was recorded on their recorded line) that all that was needed was for my name to be on the loan to be able to refinance the car loan. After speaking with a manager and explaining the situation (and the fact they had the conversations with BOA representatives on recorded lines stating that all that was needed was for my name to be on the loan to finalize the loan), the manager stated that there is nothing they can do on their end and I would have to either reapply or make it a third party purchase which would end up being more interest and higher payments on my end. I attempted to update the title, however, that takes over 3 weeks and the approval was only valid for 30 days. I also found out that the inquiry had indeed lowered my credit score as it showed as a credit inquiry on my credit report. I was extremely upset at the fact that I was misinformed and that most of the staff was not well trained and this ultimately led me to have an

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Palisades Funding Corporation

PA

18324

N/A

Bank of America

RI

028XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/18/2015	Closed with explanation	Yes	No
Web	04/14/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

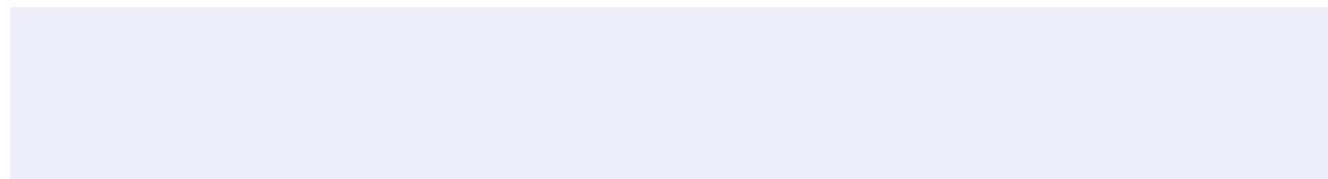
1348481

1327058



Consumer Loan Complaints

Based on Consumer Complaints



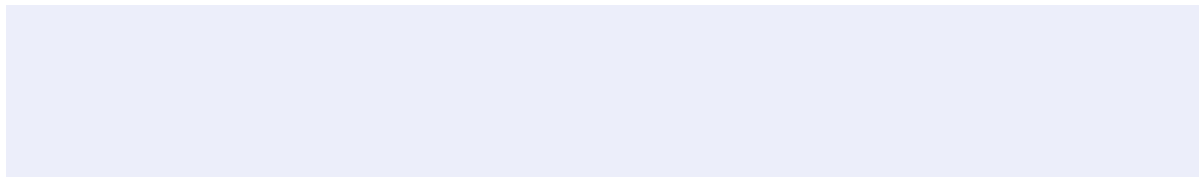
05/01/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

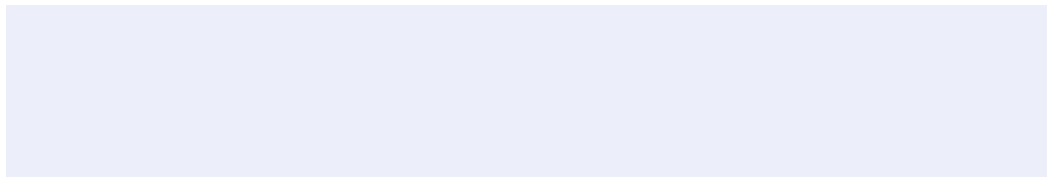
Based on Consumer Complaints

that most of the staff was not well trained and this ultimately led me to have an inquiry on my credit report, with no loan to show for. All they were able to say was they they apologize for the misinformation, however, I feel I should not bear the cost of their neglectance in staff training and procedure.

This is a dispute regarding an inconsistencies on my billing from Wells Fargo Dealer Services. They had reported my payments to the credit bureau as late, twice. To my knowledge, I have made my payments on time every month either online or over the phone. My monthly payments has fluctuated each month without any written disclosure letting me know as to why, I have made my payment regardless. I have never gotten a single written statements from this company since I started making my payments and I made time to call this company that since I am going back XXXX that I will be doing business online, I was told that it was okay and noted and that I should sign up with their paperless program and I did. I have done every effort on my part ; pay on time as agreed, call to let them know that I will not receive post mails since I will be working overseas and signed up to their paperless program. To my surprise, when my credit was pulled in XXXX 2015, my credit score dropped considerably due to this XXXX late marks Wells Fargo had reported against me. I have made several attempts to contact this company and I was passed on from one customer service to another having to tell my stories again and again from the beginning over XXXX times in two months. I was told that they will take care of this error but several weeks later when my loan officer pulled my credit report again, it was still there and no one took care of it. Again I did not get any emails letting me know what 's going on with this situation, I was told that they are not allowed to send emails. My loan has been denied costing me to loose an offer on an investment. I 've lost so much time and money, I 've gone through a lot of stress trying to resolve this issue on time for my loan that I have been building for months. I was unsuccessful.

Consumer Loan Complaints

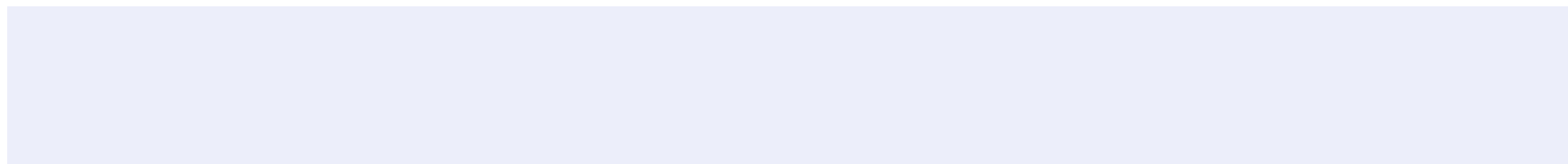
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Wells Fargo & Company

CA

945XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1356159

Consumer Loan Complaints

Based on Consumer Complaints

04/27/2015

Consumer Loan

Installment loan

04/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

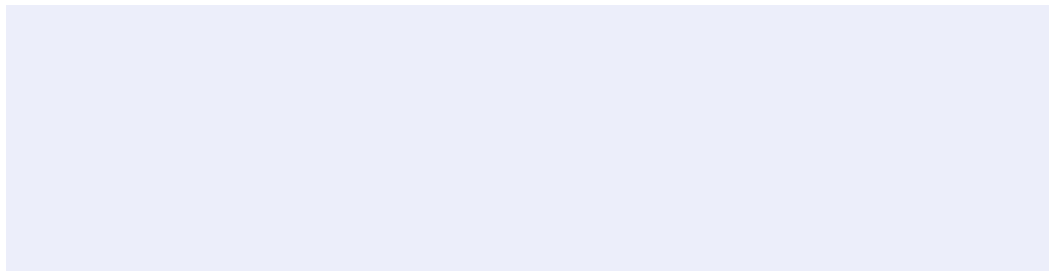
I continued attempting to reach someone in charge, supervisors and I was even asked to send an international fax to XXXX XXXX a Supervisor in their XXXX XXXX office. I had called to follow up on my fax, she did not accept my call, and I have made several attempts and left several messages leaving my contact number and email address, she never replied. I eventually reached another representative XXXX XXXX and after discussing my situation again, she assured me that she will take care of it as soon as possible and that I have to call her the next day. I did what I was asked to do but the next day, she refused to take the call. I left several messages to hope of resolving this matter, but regardless how much I try and effort I put in there is no going around these people. I have never encounter such an abusive situation like this and such unprofessionalism, this company sure lack any regard to any of their clients. I feel that I have fallen victim of an abusive form of business practice and this company has repeatedly abused my consumer 's rights. I was left with no choice to file disputes, seek legal help against such an abusive company such as Wells Fargo Dealership.

I want this matter resolved as soon as possible by deleting any negative error they had made against me with the credit bureaus, and pay any statutory damages that it caused me to resolve this matter including legal fees, international calls, time, loss of investment, medical fees I paid for the stress it brought during this ordeal.

Our son purchased a vehicle and had it financed through Chase Bank. Our son XXXX XXXX XXXX, 2015. We contacted Chase Bank in XXXX and sent XXXX Certificate and account information to Chase Bank probate department as instructed. In XXXX we received past due billing notice, again. Again we contacted the customer service department and were assured that it would be taken care of. It is now XXXX and we have received a past due and collection notice from Chase

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	NY	11238	Consent not provided
JPMorgan Chase & Co.	MI	480XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with monetary relief	Yes	No
Web	04/07/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1348510

1319235



Consumer Loan Complaints

Based on Consumer Complaints

04/07/2015	Consumer Loan	Vehicle loan
05/11/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Installment loan
04/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

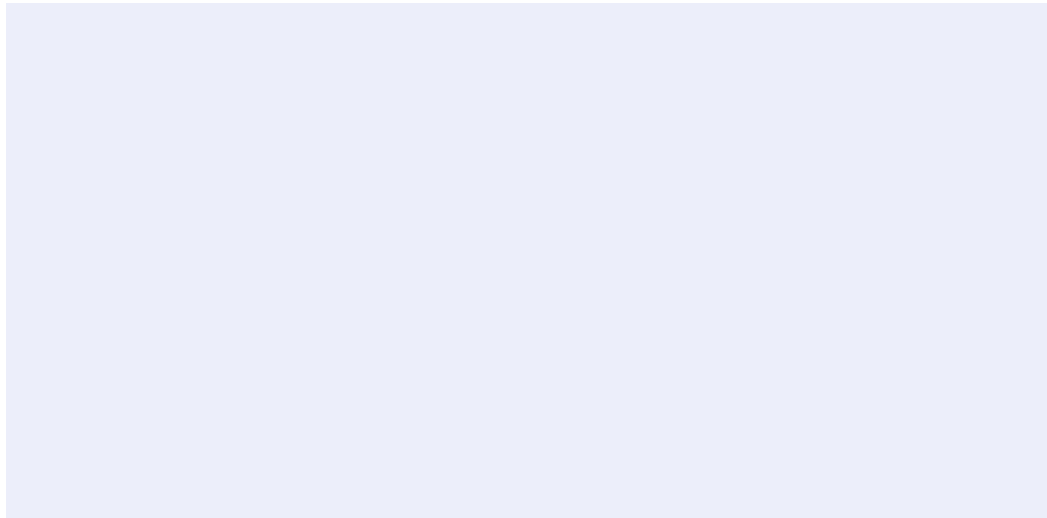
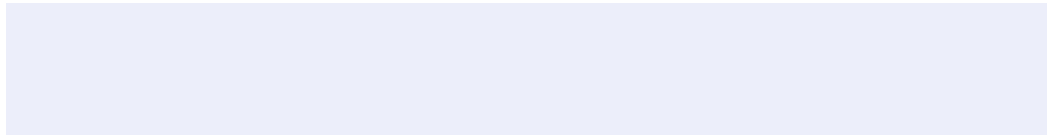
at " our " address. Our son lived at a different location and his loan had that address. Amazing they got our address but not the other information? Also, the vehicle was recovered by Chase Bank in XXXX.

In XXXX 2015 Wells Fargo Dealer Services issued a 10 day pay-off statement for a car loan that was traded-in to a small dealer. The loan payments were being made via the internet until I moved to another state and could no longer access the on-line WFDS account. I contacted them several times to explain the log-in issue with no resolution. I made the payments in person at the local bank. After accepting the pay-off WFDS refuses to release the lien ; they want more fees totaling approx. {\$240.00}. When I question what the fees are for ; no one can tell me. I 've passed around to numerous people who refuse to give an Ext. Spoke to the local Branch Manager of WF who was not able to get anywhere with WFDS. I was told more than 2 weeks ago that the issue would be escalated to a Supervisor and have never heard back from anyone. The title is sitting at the local County office and the car can not be re-sold.

I moved from XXXX to XXXX switched my insurance and notified Wells Fargo of the new insurance information. Well Fargo neglected to update my current insurance information. Wells Fargo charged my loan for an insurance policy without contacting me. Once I realized what they did I contacted them and was told everything would be reversed. That was 4 months ago. They continue to hit me with late fees and finance charges. I even have a recorded conversation from XXXX/XXXX/XX/XX/2015 where she says she will reverse and nothing was done according to my XXXX statement

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	CA	95223	N/A
Wells Fargo & Company	MT	599XX	Consent provided
Santander Consumer USA Holdings Inc	MD	21222	N/A
Santander Consumer USA Holdings Inc	MD	21222	N/A
Wells Fargo & Company	FL	337XX	Consent provided

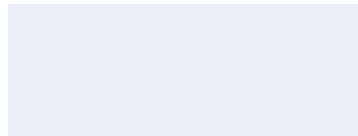
Consumer Loan Complaints

Based on Consumer Complaints

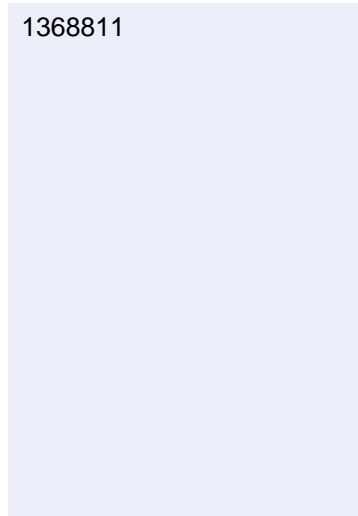
Postal mail	04/09/2015	Closed with explanation	Yes	No
Web	05/12/2015	Closed with monetary relief	Yes	No
Referral	05/05/2015	Closed with explanation	Yes	No
Referral	05/05/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1318492



1368811

1357641



1357642

1319267

Consumer Loan Complaints

Based on Consumer Complaints

04/07/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Vehicle loan

05/01/2015	Consumer Loan	Installment loan
04/27/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I was contacted by a company multiple times within a XXXX minute period. Including XXXX phone calls at my place of work. They called my cell phone at XXXX XXXX XXXX and XXXX. In between those calls they called my place of work XXXX XXXX and XXXX. I have nothing to do with the loan they are inquiring about, there is no way they would have had my phone number information. They did some type of research to find this information and would not stop bothering me. I do not think it is okay for a company to call that much and especially my place of work. That puts a bad image out for me when this issue has nothing to do with me. The company is full of liars. They said that my father and I were both put down as a reference which I know is not true. We have nothing to do with the loan holder and the loan they said was 4 years old and 4 years ago I had a different number and worked for a different company. And my father has had nothing to do with them in many many years. This is not acceptable at all and I hope that someone can do something about this because if they 're harassing me like this I 'm sure it 's happening to others.

This company has been very aggressive and have threatened to take legal action with lawyers including garnishing my wages, they gave me recently a deferment that I did not request, I called them last week to scheduled XXXX month over the phone and they wanted to charge me a fee to take my pay over the phone, I said that I will mail it them because I do n't want to pay more fees, they got mad at me and start threatening me again because they have already given me a deferment and I had to pay over the phone, I already put the check in the mail but my phone wo n't stop ringing. They can sometimes more than XXXX times during the day.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	CO	80237		Consent not provided
GM Financial	KS	660XX		Consent provided

CashCall, Inc.	MO	65613	Servicemember	Consent not provided
Ditech Financial LLC	FL	331XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/07/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with explanation	Yes	No

Web	05/01/2015	Closed with explanation	Yes	No
Web	04/28/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1319281

1356239

1356268

1348665

Consumer Loan Complaints

Based on Consumer Complaints

04/27/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This has happened many times, and even though we have been late with some of the payments, it 's my intention to pay, I have never denied payment, these people are very aggressive and rude and they and they have to stop

I APPLIED MY CREDIT CARD WITH BANK OF AMERICA ON XX/XX/2015.ON LINE. I WAS INFORMED ON XXXX XX/XX/2015 THAT MY CREDIT CARD WAS APPROVED BY THIS BANK. I ALSO GOT A LETTER, DATED XX/XX/2015 STATING THAT CREDIT CARD WAS APPROVED. I FILE A COMPLAINT ABOUT SAME ISSUE EARLIER WITH CFPB. SO FAR. I DID NOT RECEIVED MY CREDIT CARD TILL XXXX XX/XX/2015. XXXX XXXX (TEL # XXXX, X XXXX) CALLED ME & INFORMED ME THAT CREDIT CARD WAS MAILED ON XXXX XX/XX/2015, BUT SHE WAS TELLING ME LIE. I CALLED XXXX XXXX COUPLE OF TIME, SHE NEVER EVER COME ON PHONE & NEVER EVER RETURN MY CALL. IT SEEMS THAT BANK OF AMERICA HAS A VERY POOR CUSTOMER SERVICE & HAVE NO RESPECT FOR ME AT ALL. IT HAS BEEN MORE THAN XXXX MONTH WHEN I APPLY FOR CREDIT CARD, BUT I DO NOT HAVE IT TILL TODAY. PLEASE HELP ME TO RESOLVED THIS ISSUE AS SOON AS POSSIBLE.

I have tried, since the beginning of my car loan, to have Wells Fargo Dealership take a monthly car payment out of my bank account. I filed a complaint with Consumer Financial Protection Bureau and Wells Fargo contacted me and put a payment behind my loan, but had various reasons I could not have a direct debit

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

VW Credit, Inc	FL	33179	Consent not provided
LoanDepot	MD	21060	Consent not provided
Citibank	IL	62832	Consent not provided
Bank of America	GA	300XX	Consent provided
Wells Fargo & Company	HI	967XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/27/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	Yes
Web	05/12/2015	Closed with explanation	Yes	Yes
Web	05/05/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1349455

1348713

1370074

1357441

1355984

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

payment behind my loan, but had various reasons I could not have a direct debit taken from my bank monthly. I also asked for a payment history to be sent to me monthly, showing payments, and principal status, but that did not happen. I do not receive loan payment books, not loan payment history. I asked for a refinance to lower the interest, but I was told I was not eligible. I asked for late payment fees to be decreased, but they continue to follow my loan, increasing as the loan continues.

Please will you help me by : inquiring what my interest on this loan is, why it can not be lowered, why I can not have a monthly payment debit taken from my bank, why I can not have a payment history sent to me monthly showing my payments taken off the principal? Can you inquire what my late payments are adding up to? Will you help me get a lowered monthly payment that can be taken out of my bank account?

I purchased my car in XXXX of 2013 and I have felt in the dark since I made my first car payment. I sent it to the address on my contract, and was later told by Wells Fargo Dealership that it went to a non-existent address. That started my late payment fees.

I wrote a letter of hardship last year to Wells Fargo telling them that I was taking care of my XXXX year old mother, and having a difficult time financially. I need the car when I transport my mother to medical appointments or if she has an emergency. I requested their help with this loan by giving me full disclosure regarding my financial history with them, my options for refinance and lowering my interest, and/or lowered payments due to hardship.

I recently sent the bank a check from my car insurance company for {\$3000.00} to try and help me catch up with this loan. The check was made out to Wells Fargo Dealership and myself. I received the check for car repairs, but my family is helping me fix the car. When I sent the check, I asked for a payment history again.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

05/11/2016	Consumer Loan	Installment loan
04/27/2015	Consumer Loan	Vehicle loan
05/01/2015	Consumer Loan	Vehicle loan
04/27/2015	Consumer Loan	Installment loan
05/11/2015	Consumer Loan	Vehicle lease
03/31/2016	Consumer Loan	Installment loan
05/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I asked for help with the loan. Wells Fargo Dealership has not responded to me. When I talked with representatives in the President 's office, I complained that the loan officers were rude on the telephone, being threatening, harassing, calling every day, and I requested them not to call me. I requested contact by e-mail but that was denied due to procedure. I have requested full disclosure and correspondence by snail mail, but that has also been denied to me. I feel frustrated, like I have been in a no/win situation since the beginning of this loan.

I received a loan from the cash store for a total of {\$2000.00} and was told that the payments will be deducted from my checking account if I was not able to pay. I have been charged an overdraft fee because the funds were not available and even though I notified them in advance they told me that there was nothing that could do besides refinancing my loan and making me start all over for a payment that was only about {\$100.00} dollars cheaper but still almost unaffordable. My payments are currently {\$500.00} and I can not afford them I am being charged upwards of 400 % maybe even more.

On XX/XX/2015, I bought a new car, and traded in my XXXX XXXX for a XXXX XXXX.

On XX/XX/2015, XXXX sent a payoff check to XXXX for the balance of my loan.

On XX/XX/2015, Hyundai Motor Finance took an unauthorized payment from my checking account via ACH as they have been doing for 2 years. I called them, told

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Lending Club Corporation	AZ	852XX		Other
Santander Consumer USA Holdings Inc	WA	981XX		Other
Wells Fargo & Company	MD	20653		N/A
Westlake Services, LLC	IL	60107		Consent not provided
Toyota Motor Credit Corporation	CA	90064		N/A
Cottonwood Financial Ltd.	TX	769XX	Servicemember	Consent provided
Hyundai Capital America	CA	908XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2016	Closed with explanation	Yes	
Web	04/27/2015	Closed with explanation	Yes	No
Postal mail	05/05/2015	Closed with monetary relief	Yes	No
Web	04/30/2015	Closed with explanation	Yes	No
Fax	05/26/2015	Closed with monetary relief	Yes	Yes
Web	03/31/2016	Closed with non-monetary relief	Yes	
Web	05/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1921050

1348903

1356511

1348928

1370481

1858006

1370331

Consumer Loan Complaints

Based on Consumer Complaints

05/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

them I no longer owned the car and asked them to cancel the ACH payments. They agreed, but told me it would take 30 days to refund my payment. I called my bank who managed to stop the payment.

On XX/XX/2015, XXXX again debited my account for another full payment, but I did n't catch it until Saturday XX/XX/2015. My bank ca n't stop the payment this time, I was too late.

My understanding of the definition of fraud, applies in this case.

Honda Financial Services XXXX misapplied car loan payment to a closed lease account. This caused all subsequent payments to be considered late and fined for delinquency. I continued paying more than minimum payment to catch up to what Honda was considering late. However, the late payment fees continued and another misapplication of payment in XXXX led to threat of car repossession. Loss of income resulted from having to research and dispute matter with Honda. Additionally, credit score affected by 7+ months of Honda marking payments as late. Physical proof of all mentioned here is available for review.

Honda has made it additionally difficult to rectify this matter as they are only open XXXX - XXXX and will not allow clients to speak with supervisors when calling Customer Support. Clients are instructed that supervisors will return calls at a time that is " convenient for them. " As these calls never took place at a time when I was available to speak with the company (I was XXXX), the company made it impossible to speak directly with a supervisory rep to rectify this matter.

I purchased a XXXX XXXX on XX/XX/XXXX from XXXX XXXX XXXX of XXXX (at

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	NJ	088XX	Consent provided
------------------------------------	----	-------	------------------

Patient Accounting Service Center	CA	95006	Consent not provided
Rash Curtis and Associates	CA	95006	Consent not provided
JPMorgan Chase & Co.	DC	200XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/11/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Web	05/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1370356

1370315

1370316

1370924

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

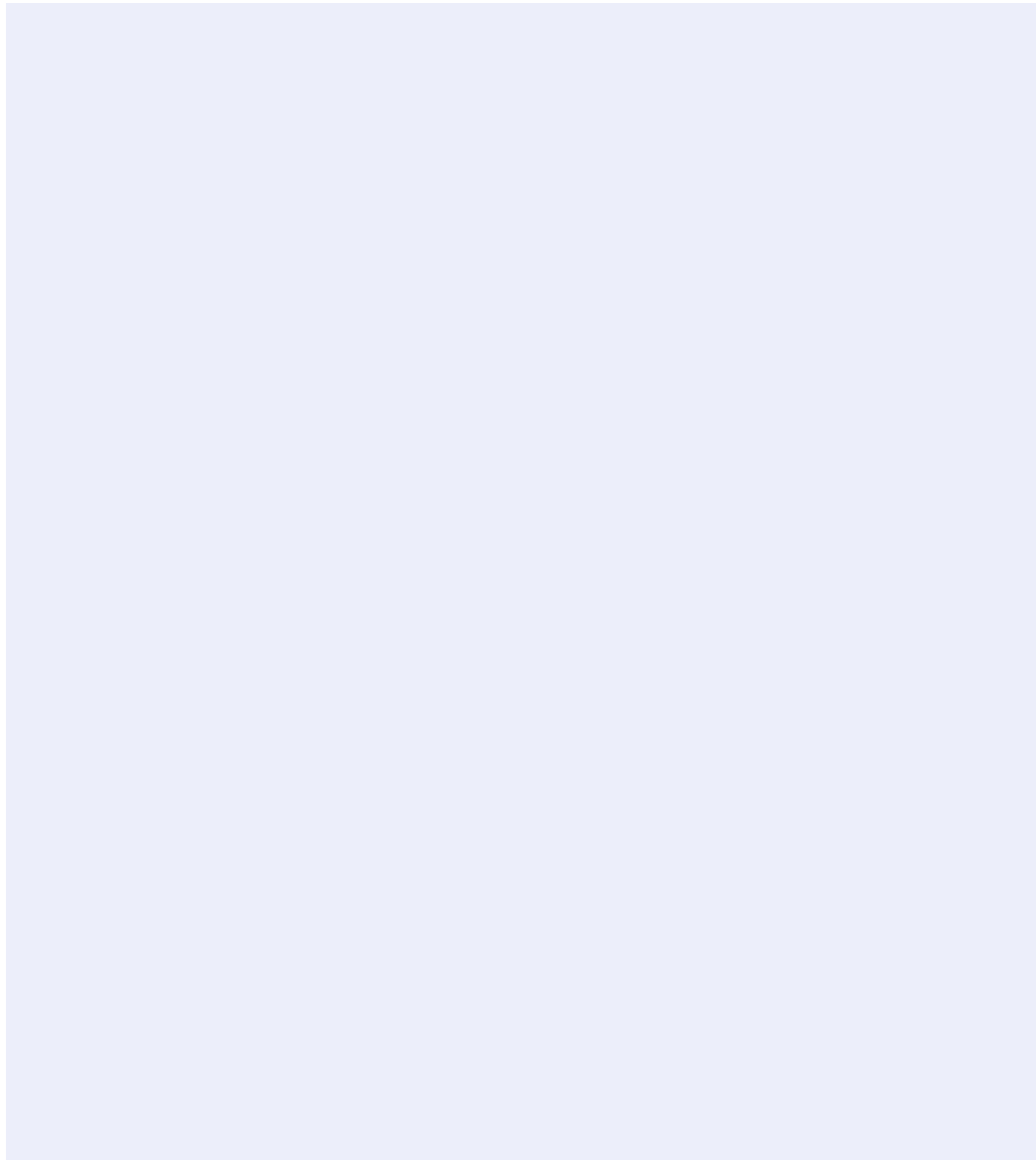
the address : XXXX XXXX XXXX, XXXX, VA XXXX). After trying a few different ways to deceive me, the dealership finally managed to charge me {\$500.00} more than the price we had agreed, through a well-played bait and switch strategy. They first gave me a higher price than what they 'd quoted on the phone. Once we settled on the price, they gave me a financing offer that was XXXX of what I was getting from a direct dealer (with my XXXX FICO score). They kept me and my then XXXX old baby waiting around for XXXX hours (kept saying " they were taking care of us ") as we were negotiating on the price/financing and waiting for the car. When we finally reached an agreement and all papers were ready, it was late in the evening. I had my XXXX old infant with me, who was exhausted, sleepy and screaming and hence did not examine the final documents as well as I should have - which is how they got me. They showed me {\$30000.00} as the out-the-door (all in) price written on a piece of paper (which they then carefully collected). I agreed to that price and made a down payment of {\$2000.00} via check, which meant my loan amount should have been {\$28000.00}. In a few weeks I got my financing papers in the mail and saw the loan was in the amount of {\$28000.00}, {\$500.00} more that what I was promised.

After several email and in-person conversations, the dealership accepted this was a mistake and that they would make it right. I stopped by the dealership on XX/XX/XXXX, as per their request. The finance manager XXXX XXXX apologized, and made me sign a paper that said I was due a refund of {\$500.00}, which I should expect in XXXX weeks. They did not give me a copy of this paper. It has been XXXX months since then. I have not received a refund, nor was I proactively contacted by anybody.

On XX/XX/XXXX, I contacted the sales associate, XXXX XXXX XXXX and

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



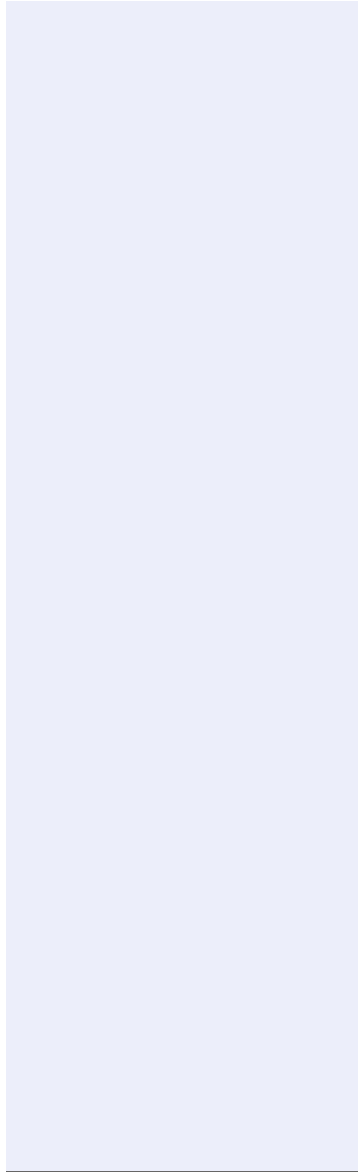
Consumer Loan Complaints

Based on Consumer Complaints



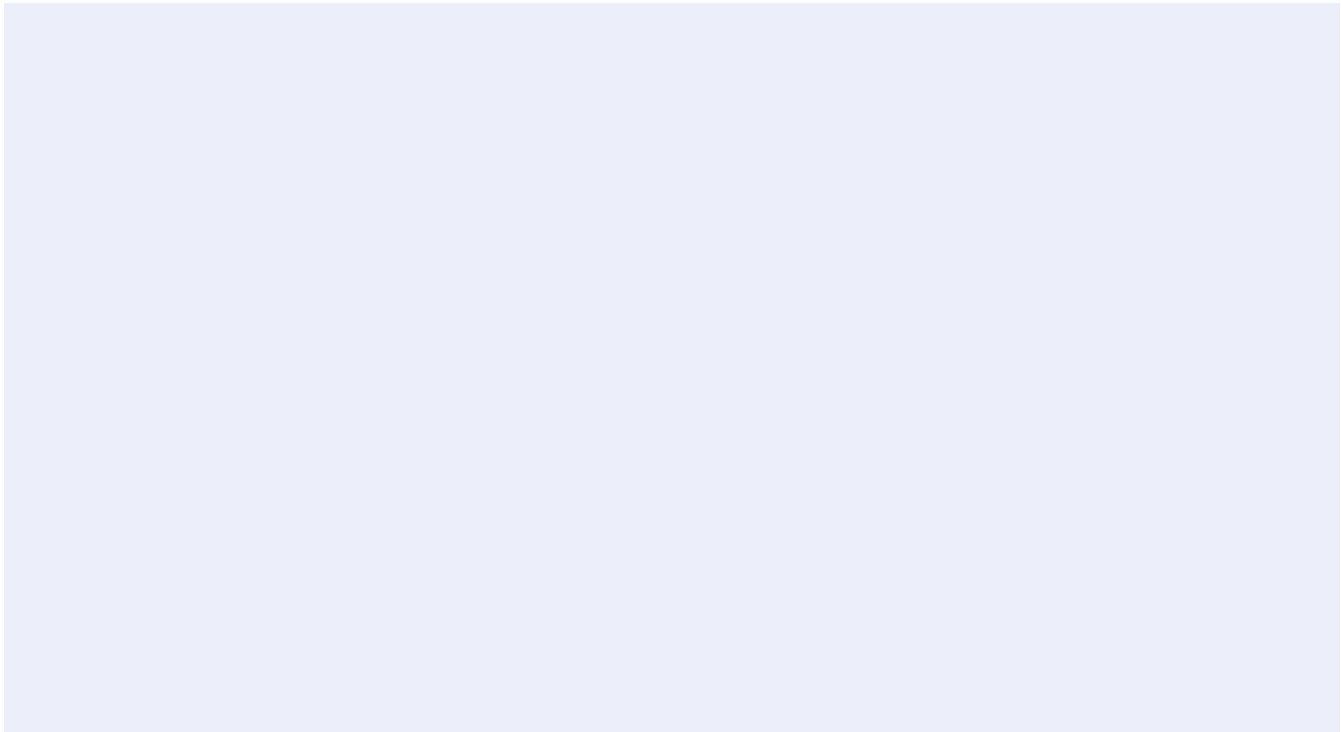
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



05/12/2015

Consumer Loan

Vehicle loan

05/12/2015

Consumer Loan

Vehicle loan

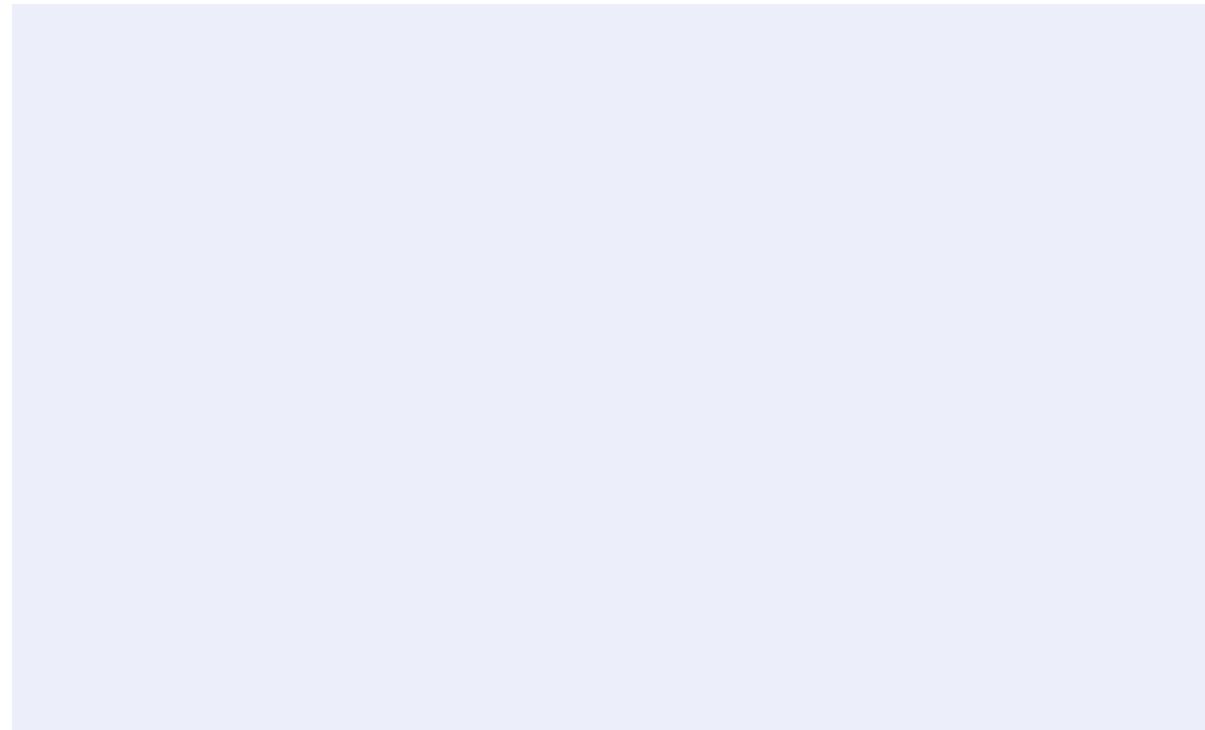
02/26/2016

Consumer Loan

Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Consumer Loan Complaints

Based on Consumer Complaints

received this note : " Dear XXXX, I completely understand why you would be outraged by now. The inexcusable failure to refund your {\$500.00} with interest is just XXXX of several similar incidents of customer abuse that have prompted me to terminate my relationship with a disreputable dealership and move on. My suggestion at this point would be that you contact XXXX XXXX XXXX XXXX XXXX directly, if you have not already done so. Your situation is totally inconsistent with XXXX standards of conduct and it will not be tolerated. I 'm so sorry that you were a victim of unscrupulous business practices by XXXX XXXX, and I hope you obtain redress. XXXX, XXXX XXXX ".

I contacted XXXX management later and received below response on XX/XX/XXXX that this is related to the dealership and they will not take any action. In the meantime the sales associate (XXXX XXXX), the finance manager (XXXX XXXX) and the general manager (XXXX) that had worked on my loan all left the dealership and now there is nobody there with a memory of the deception I 'd been subject to and the intention to make it right. I also have zero confidence that they will take any positive action in the matter.

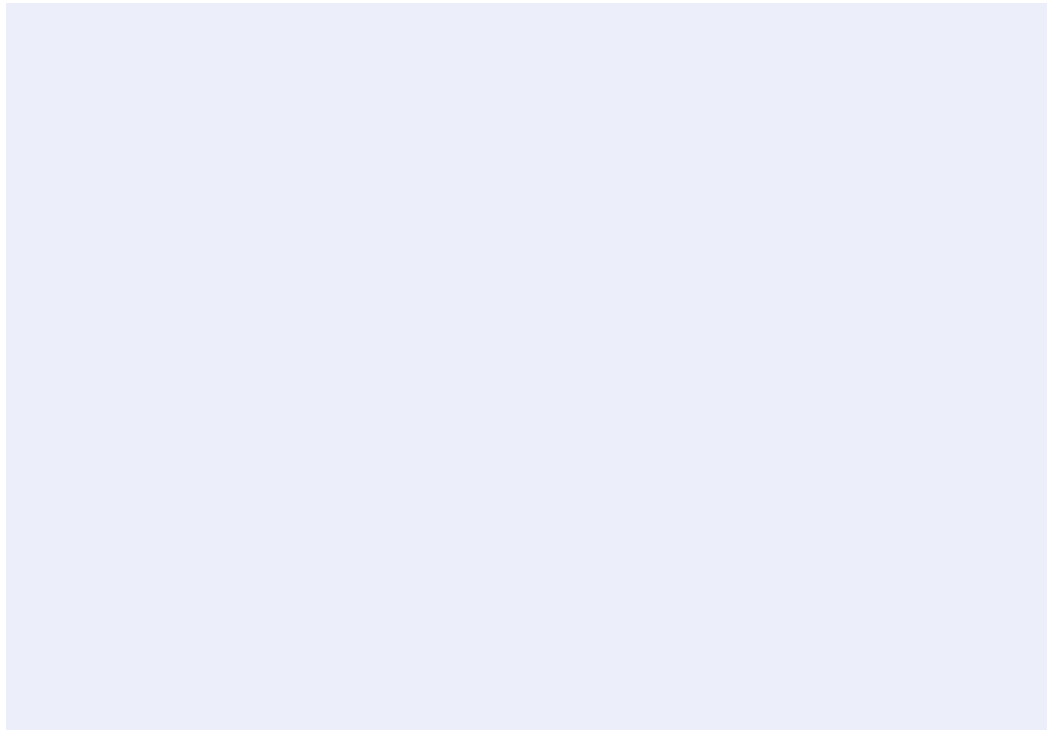
I was reported XXXX days late from Santander Consumer usa in the months of XX/XX/XXXX, XX/XX/XXXX & XX/XX/XXXX. The report was not showing late payment until XX/XX/XXXX. I made all payments on time and do not understand why they added these late payments to my credit report

I had sent Kia Financial information about my account and a bank mistake as they reported me late. After sending information to Kia, now they show me as being 2 month late

I took out a personal loan from Wells Fargo in XXXX of XXXX. I have been receiving letters from them for close to a year, asserting that I am behind by XXXX payments. My payment, per month is {\$210.00}. By their calculations I now owe a

Consumer Loan Complaints

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	WA	982XX		Consent provided
Hyundai Capital America	WA	982XX		Consent provided
Wells Fargo & Company	PA	186XX	Older American, Servicemember	Consent provided

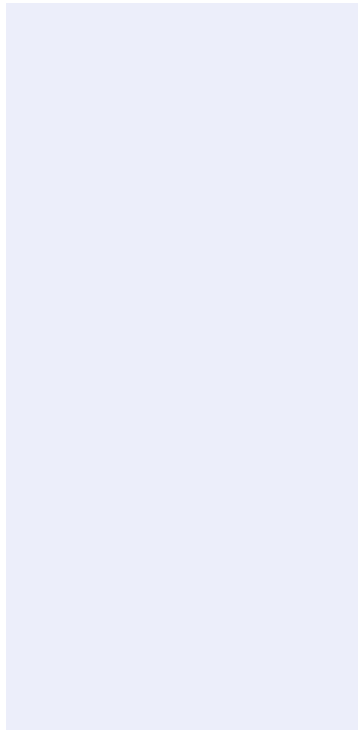
Consumer Loan Complaints

Based on Consumer Complaints

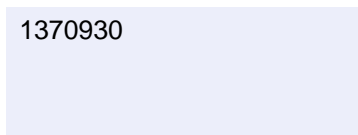
Web	05/12/2015	Closed with explanation	Yes	No
Web	05/12/2015	Closed with explanation	Yes	No
Web	03/23/2016	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1370929



1370930

1806007

Consumer Loan Complaints

Based on Consumer Complaints

05/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/12/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Shopping for a line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

total of {\$1500.00}, which includes unpaid late charges of {\$740.00}. I sent XXXX copies of my checking account statements, showing the payments were made. I have been unable to resolve this issue, with the most recent correspondence, from XXXX XXXX, XXXX XXXX XXXX - XXXX, stating that XXXX payment on XXXX XXXX, XXXX was made and applied completely to interest, as " no payments had been made for three months prior. " She never addressed the copies of my statements showing proof of my " missing payments ". I have been to the branch office in XXXX XXXX, PA, but to no avail. They state they can not do anything about it, that I must call the company directly, which I have done numerous, numerous times. I would appreciate any assistance that you could provide.

i took a loan out from XXXX. i became unemployed we agreed to make XXXX installments bi-weekly. they then came back and offered me a XXXX installment with deferred until XXXX/XXXX/2015. i agreed but could not open the file to e-sign. i sent an email agreeing to the terms. and they took my XXXX but loan.me said because i did not sign they were going to take another XXXX out of my checking account. i ran down to the bank closed my accounts and reopened. this was a verbal agreement which was followed up by an email agreement. this agreement became binding at the point they took my 300.00 dollars.

they constantly call me even after i have asked them not to.

XXXX XXXX

I had a credit card from Chase Bank USA from XXXX until XXXX XXXX. I negotiated a settlement of the balance in XXXX XXXX. As part of the settlement,

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Duvera Billing Services, LLC	AL	36322	Servicemember	Consent not provided
Bliksum, LLC	CA	928XX		Consent provided
Wells Fargo & Company	TX	77019		N/A
JPMorgan Chase & Co.	NY	100XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	05/13/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Web	04/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1371033

1372661

1371182

1349780

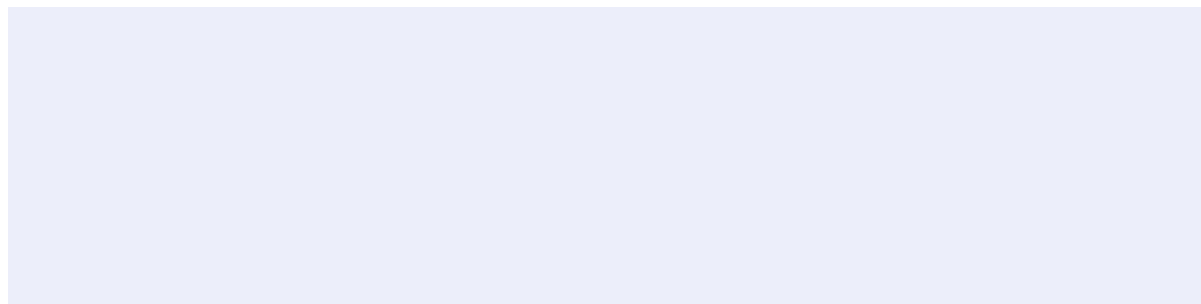
Consumer Loan Complaints

Based on Consumer Complaints

05/12/2015	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Installment loan
05/04/2015	Consumer Loan	Installment loan
04/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



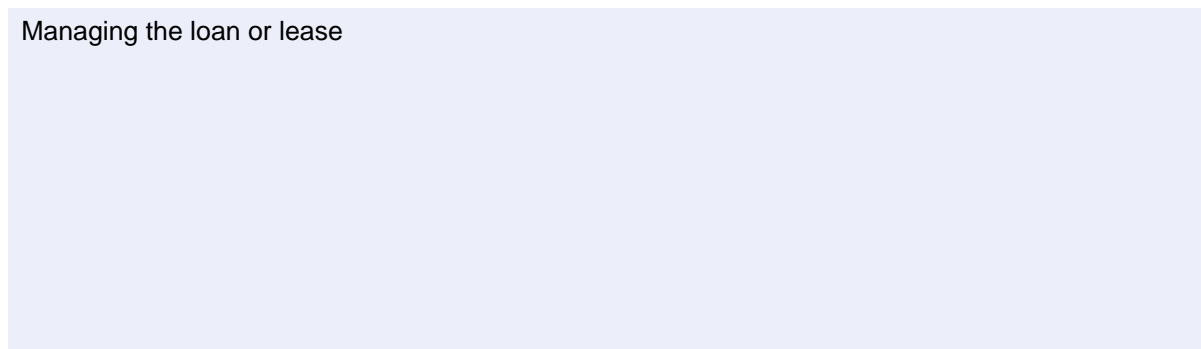
Managing the loan or lease

Taking out the loan or lease



Managing the loan or lease

Managing the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

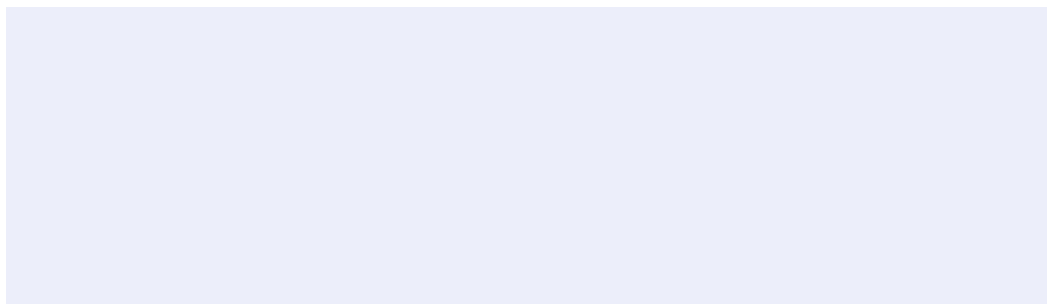
negotiated a settlement of the balance in XXXX XXXX. As part of the settlement, Chase agreed that there would be no negative information posted on my credit report, and the loan would merely state : " Legally paid in full for less than full balance. " In XXXX, Chase wrongfully placed this item in my credit report as " negative ". I contacted Chase and they agreed that I was correct and they removed the " negative " mention. However, in XXXX, Chase again reported this account as " negative ".

More than a decade ago, I began receiving debt collection letters and calls regarding a XXXX XXXX loan for someone with a similar name. Its not on my credit bureau. Its not identity theft. Its debt collector " skip tracing ". I have received over XXXX calls and letters and I just received another. Every time I contact the collector they just re-sell the debt to someone else, for more than a decade. Then I receive a new set of calls and letters. Its been a dozen different fly by night collector organizations. The current letter is from First National Collection bureau. This is a long time harassmt that I would like to see ended.

I am writing because I have been disputing an item PRESTIGE FINANCIAL SVCS on my credit report that is inaccurate and out of date. I have disputed this items several times with no results. The company should have removed it back in XX/XX/XXXX but keep updating the information as if the account is still opened. This account was closed in XX/XX/XXXX due to vehicle repossession through bankruptcy dismissal and placed in collections for the balance different after the

Consumer Loan Complaints

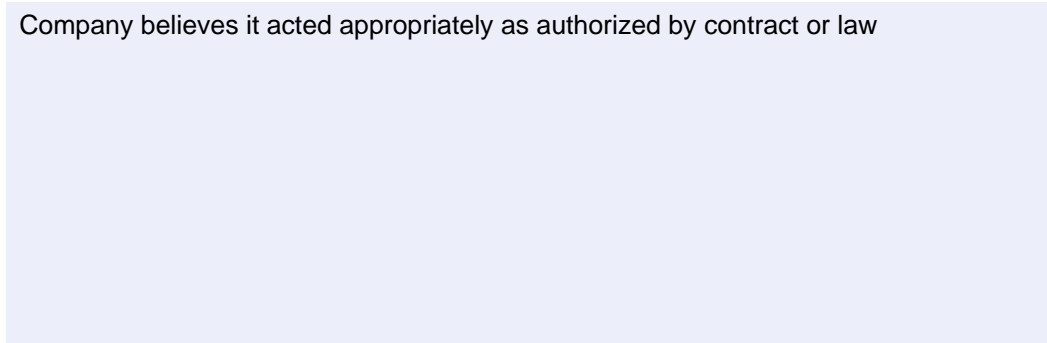
Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

American Credit Acceptance, LLC	IN	47923		Consent not provided
Wells Fargo & Company	MA	02375		Consent not provided
HireRight Solutions, Inc.	SC	29461	Servicemember	Consent not provided
First National Collection Bureau, Inc.	PA	193XX		Consent provided
Prestige Financial Services, Inc.	TX	752XX		Consent provided

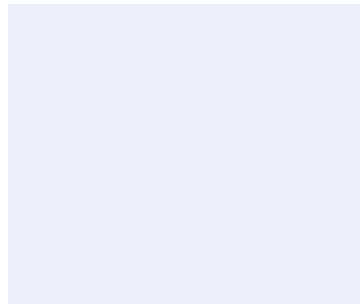
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/12/2015	Closed with explanation	Yes	No
Web	05/12/2015	Closed with non-monetary relief	No	No
Web	05/01/2015	Closed with explanation	Yes	No
Web	05/06/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

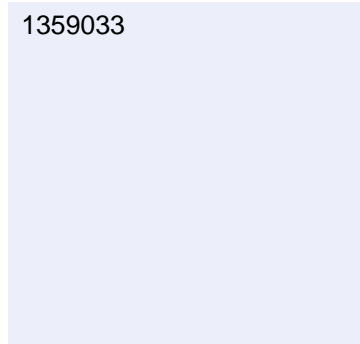


1370817



1371094

1352061



1359033

1352139

Consumer Loan Complaints

Based on Consumer Complaints

04/29/2015	Consumer Loan	Vehicle loan
05/04/2015	Consumer Loan	Installment loan
05/12/2015	Consumer Loan	Installment loan
04/08/2016	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Vehicle lease
05/13/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Vehicle loan
05/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

bankruptcy dismissal and placed in collections for the balance different after the car was resold in XX/XX/XXXX.

Ally bank and XXXX XXXX overcharged me on my interest rate because of me being XXXX and having a decent credit score and made me to believe that was the only interest rate that was available to me.

Capital One Auto Finance continues to take up to 3 months or 60 days plus to report my on time payments to all XXXX Bureaus. For example my on time Payment for XXXX XXXX 2015 was reported on XXXX XXXX TH 2015 this is wrong and hurts my XXXX scores. XXXX 's and XXXX still has not been reported as paid either. It should (not) take them 80 days. This is not (accurate) reporting. If your late/ pastdue they report you immediately.

Toyota Financial Service as aggressive and sneaky collection practices. The dial your phone utilizing numbers with area codes from XXXX, XXXX (XXXX) to various California numbers. Today, XXXX/XXXX/15, I was working from home and answered my phone since I though it was a relative calling from the XXXX area code only to find out that it was Toyota calling about my late monthly payment due. I informed the TFS representative that I was in the middle of a work call and would need to call back later to set up payment for later this week. The TFS rep stated she could not hang up since I knowingly answered my phone during my work time.

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Honor Finance Holdings, LLC	IL	60033		Consent not provided
ERC	MI	49048		Consent not provided
Mobiloads, LLC	CA	90043	Older American	N/A
Ally Financial Inc.	LA	713XX		Consent provided
Santander Consumer USA Holdings Inc	MN	55418	Older American	N/A
Capital One	FL	342XX		Consent provided
Tebo Financial Services, Inc.	OH	44646		N/A
Toyota Motor Credit Corporation	MD	206XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/01/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with non-monetary relief	Yes	No
Postal mail	05/13/2015	Untimely response	No	
Web	04/12/2016	Closed with explanation	Yes	Yes
Postal mail	05/13/2015	Closed with explanation	Yes	Yes
Web	05/13/2015	Closed with explanation	Yes	No
Phone	05/04/2015	Closed with explanation	Yes	Yes
Web	05/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1351966

1359116

1370706

1871618

1370764

1372909

1352247

1374050

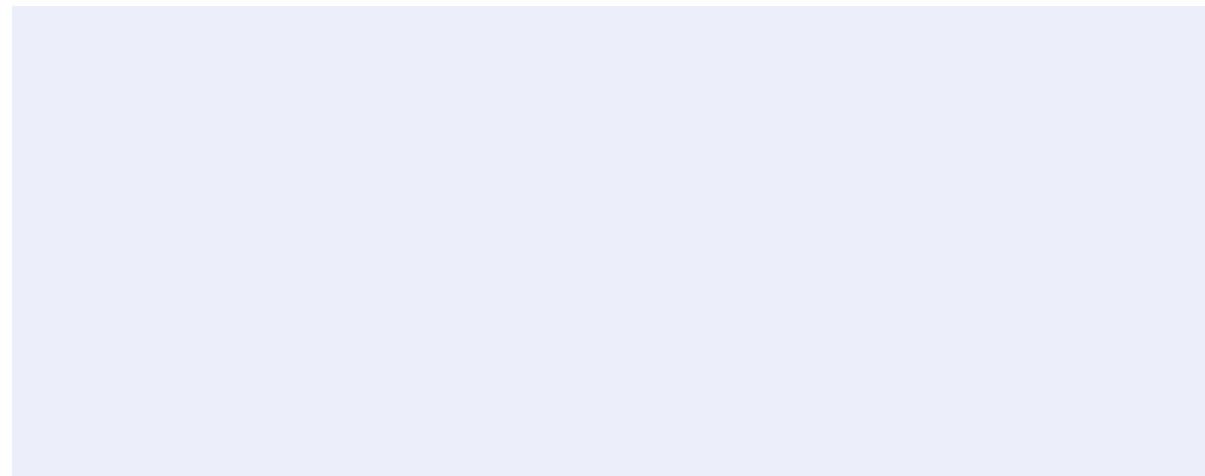
Consumer Loan Complaints

Based on Consumer Complaints

04/29/2015	Consumer Loan	Vehicle loan
08/19/2014	Consumer Loan	Vehicle lease
05/04/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Installment loan
05/13/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

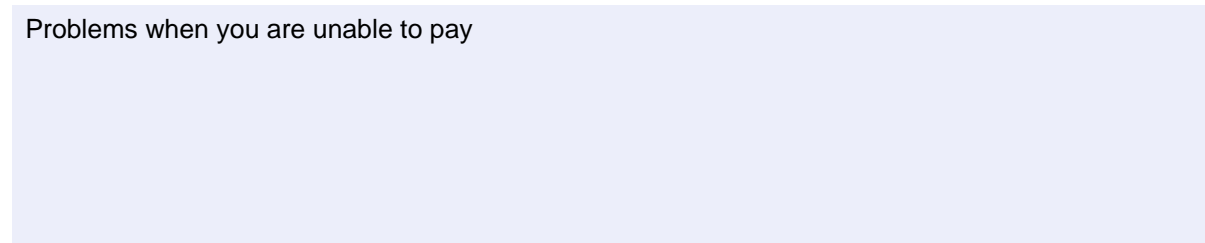
Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

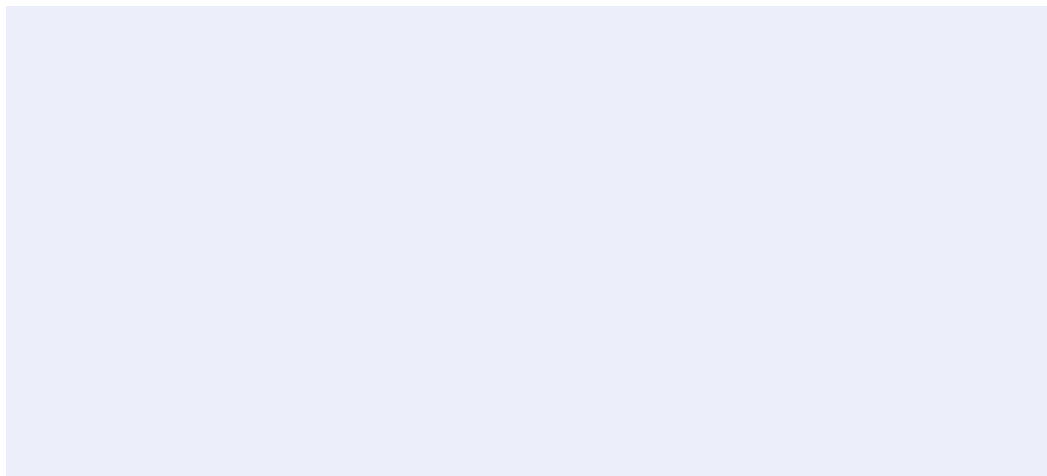
I asked why and she was silent. Then I said : is this so you can document that I hung up on the call without setting up a payment today? The TFS rep said verbatim : " Exactly ". I then demanded to speak with to her supervisor since this was rude and unaccommodating behavior since I clearly stated my intent to call back at a later time tonight or tomorrow to set up a payment. The supervisor, XXXX/ID # XXXX, reiterated their collection tactic and was continually aggressive about setting up a quick payment now. I begrudgingly set up the payment with the TFS supervisor that I planned to pay on XXXX/XXXX/15. While the were someone polite their collection practice was obnoxious and does n't respect boundaries. If I state that I will call back or they can call back at a better time, that option should be recognized and honored.

Harrassing phone calls, during the times I specifically asked them not to call. Every time we speak I let them know I am unavailable at certain times, and it negatively affects my current job position. However, I still receive multiple calls, back-to-back, during the times i am unavailable.

I have an auto loan with Santander that is behind, they are trying to repossess it which is understandable but the company they are using is harassing me and threatening me even though I told them I am at work and to not call me on my work phone anymore. They call me everyday multiply times a day. Today there have been at least XXXX calls from XXXX different numbers even though I asked

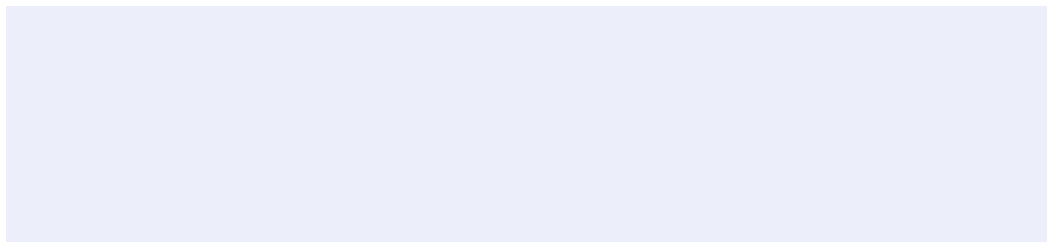
Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

NATIONAL AUTO LENDERS, INC.	FL	334XX		Consent provided
American Honda Finance Corporation	TX	75025		N/A
JPMorgan Chase & Co.	CO	80433	Older American	Consent not provided
Citibank	DE	19702		Consent not provided
U.S. Bancorp	CA	91326	Older American	N/A
Santander Consumer USA Holdings Inc	FL	338XX		Consent provided

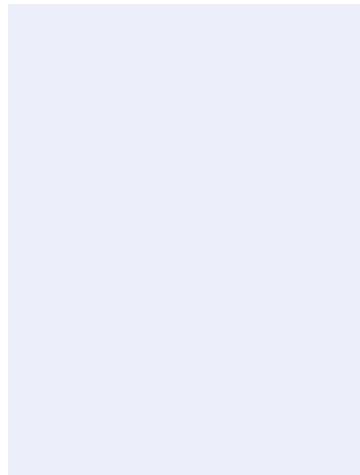
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with non-monetary relief	Yes	No
Web	08/19/2014	Closed with explanation	Yes	No
Web	05/06/2015	Closed with explanation	Yes	Yes
Web	05/01/2015	Closed with explanation	Yes	No
Phone	05/14/2015	Closed with non-monetary relief	Yes	No
Web	09/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1352256

992469

1359306

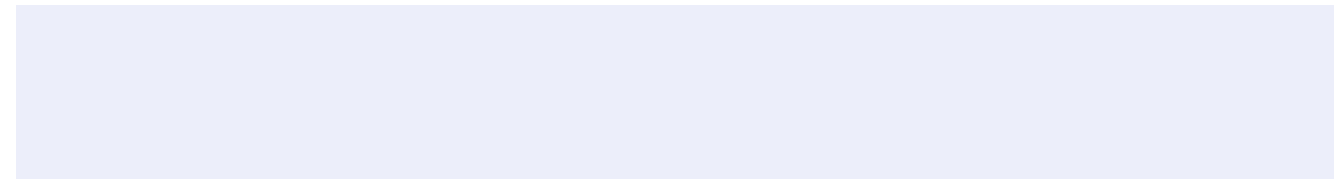
1352365

1374203

1549357

Consumer Loan Complaints

Based on Consumer Complaints



05/13/2015

Consumer Loan

Installment loan



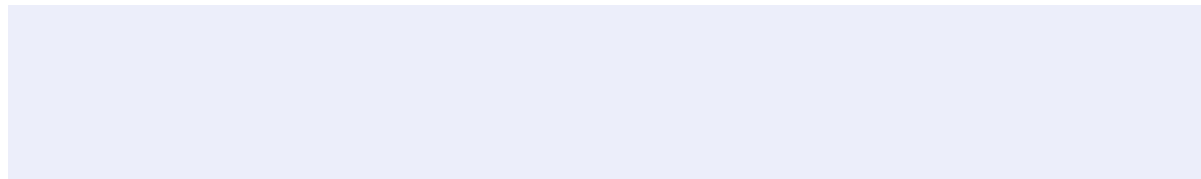
03/15/2016

Consumer Loan

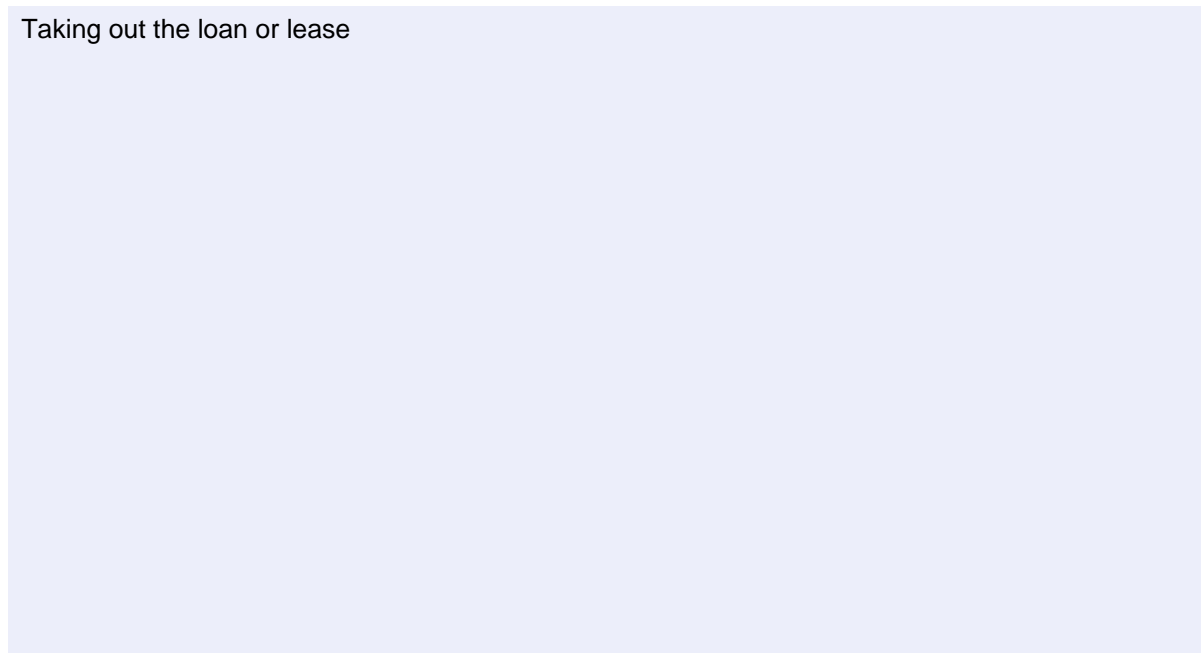
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

them to stop calling me as I have no agreement with them. I am not sure what to do to make them stop calling me. I have no agreement with these people and even if I did I do not deserve the treatment I am receiving from them. I am thinking of calling the police.

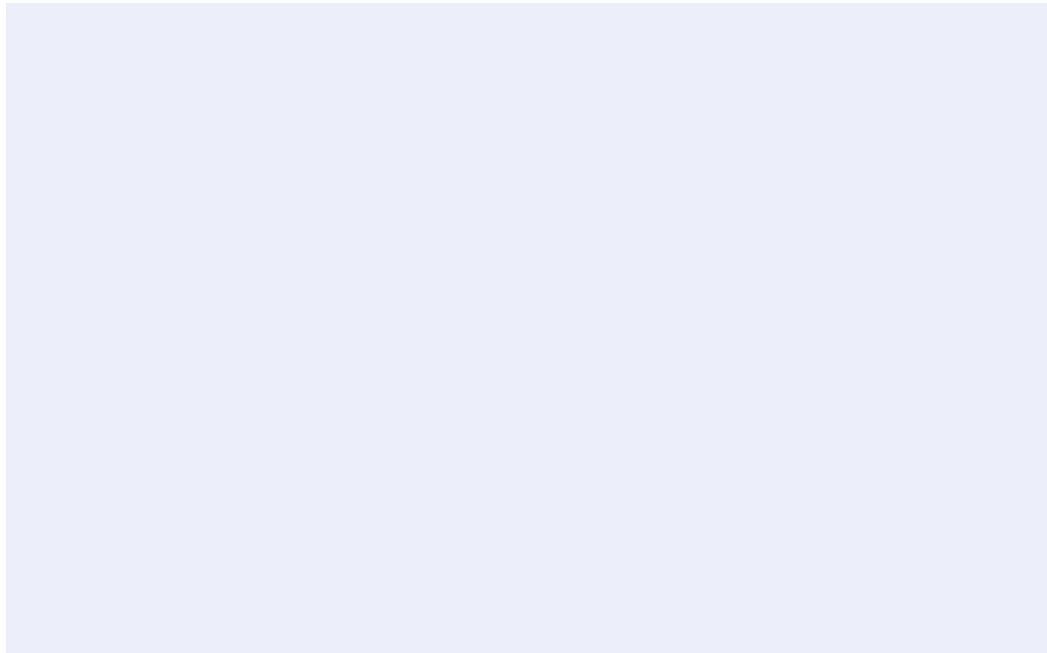
They agreed to allow my son to make his XXXX payment on XXXX XXXX, 2015. They did not notate the account to reflect this agreement and refused to honor it. They have routinely misrepresented their employees actions and the employees are lying about all contacts with us. He has given them permission to take automatic payments and the company is not taking them. I am receiving letters from the company stating the payments are not being made. I am feeling threatened and harassed by these letters. My son is making every attempt to make these loan payments. This company is not ethical in any sense.

More XXXX of XXXX - - Your Loan Has Been Approved!

XXXX x XXXXXXXXXXXXXXX XXXX XXXX (1 hour ago) to me Congratulations!
Your loan has been approved for {\$5000.00}! * Get your loan as soon as today :

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Pathfinder Credit Services

UT

847XX

Consent provided

OneMain Financial Holdings, LLC

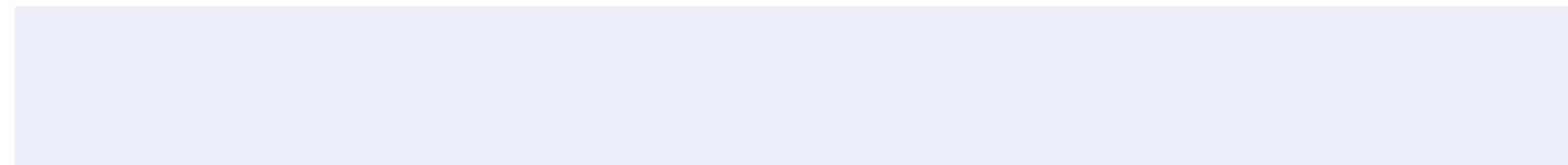
TX

763XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/14/2015

Closed with explanation

Yes

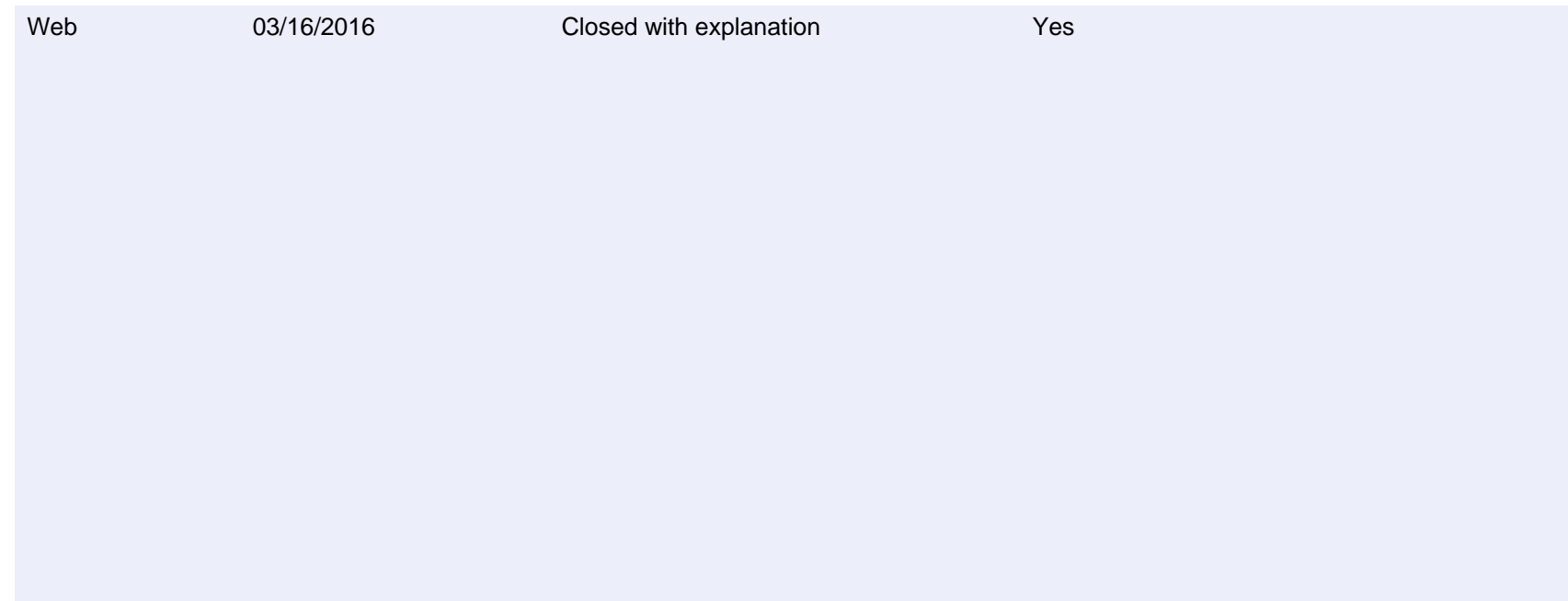
No

Web

03/16/2016

Closed with explanation

Yes

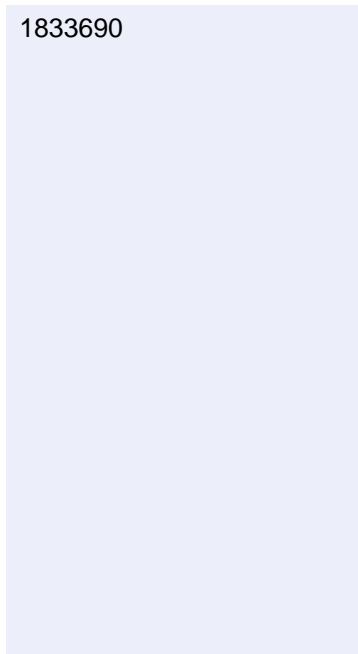


Consumer Loan Complaints

Based on Consumer Complaints



1374230



1833690

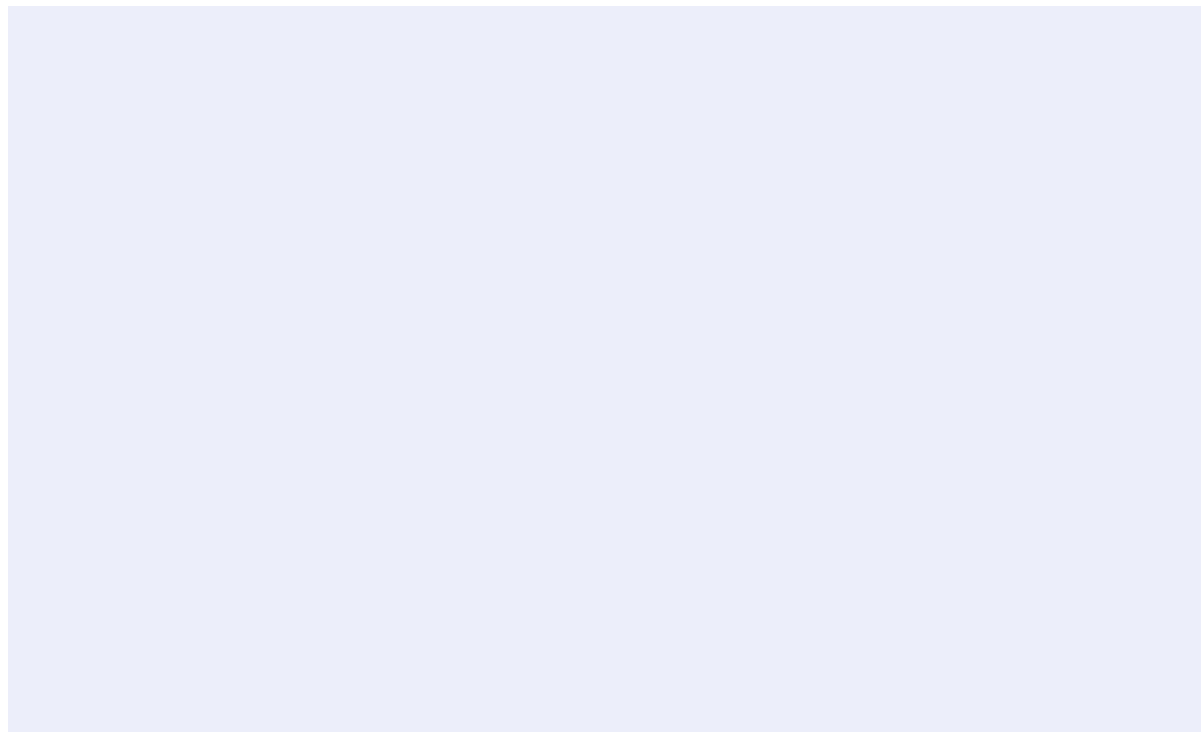
Consumer Loan Complaints

Based on Consumer Complaints

05/04/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Personal line of credit
05/04/2015	Consumer Loan	Vehicle lease
04/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Account terms and changes

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

1. Get approved (Done).
2. Make an appointment with your local branch XXXX.
3. Get your check as soon as today!

What will happen at my branch appointment?

1. You 'll meet with your personal loan specialist to verify your identity, income, and sign your loan documents.
2. Be sure to bring a government ID (e.g. Driver 's License, State ID Card, Passport, or Military ID).
3. And for income verification, you can show us your last XXXX paystubs, most recent signed tax return or bank statement verifying direct deposit.

Thank you for choosing Springleaf!

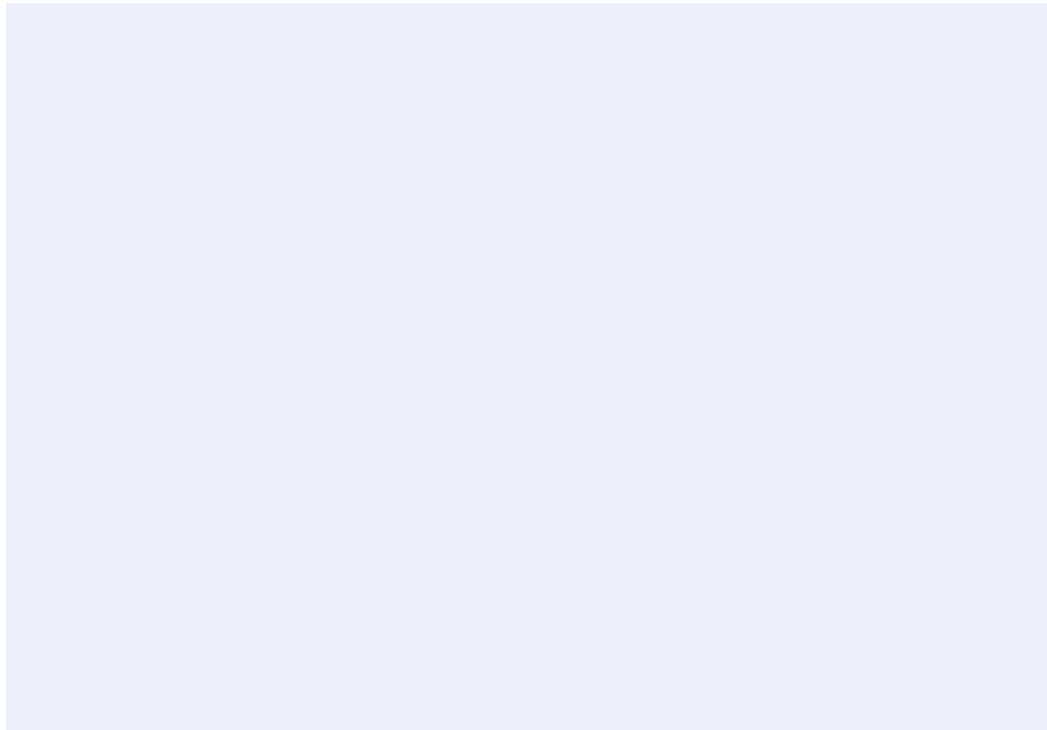
We look forward to helping you complete your loan request.

XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TX XXXX XXXX

On XX/XX/XXXX I came to a dealer of XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX, IL XXXX, I purchased a car for {\$27000.00} a XXXX XXXX serial no. XXXX. After signing the installment contract at XXXX XXXX the very next day which would be XX/XX/XXXX I came into the dealer to exercise my right to rescind the contract within XXXX hours of the signing this contract after I noticed that the dealer and the co-conspirator XXXX Financial Services committed appraisal fraud.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	AL	35611	Servicemember	N/A	
Wells Fargo & Company	NJ	08861		N/A	
BMW Financial Services	AZ	85032		Consent not provided	
BMW Financial Services	IL	606XX		Consent provided	

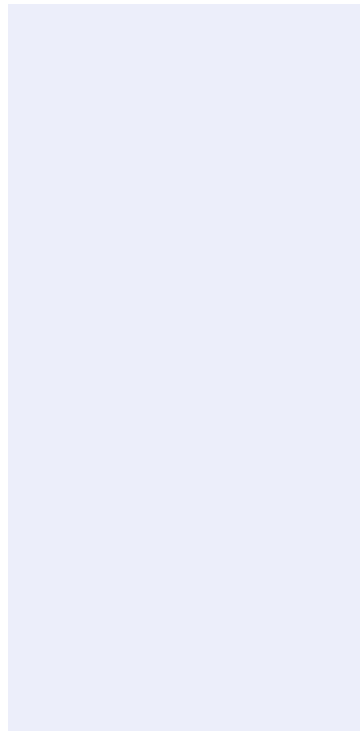
Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/06/2015	Closed with explanation	Yes	No
Referral	05/01/2015	Closed	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1359407

1351964

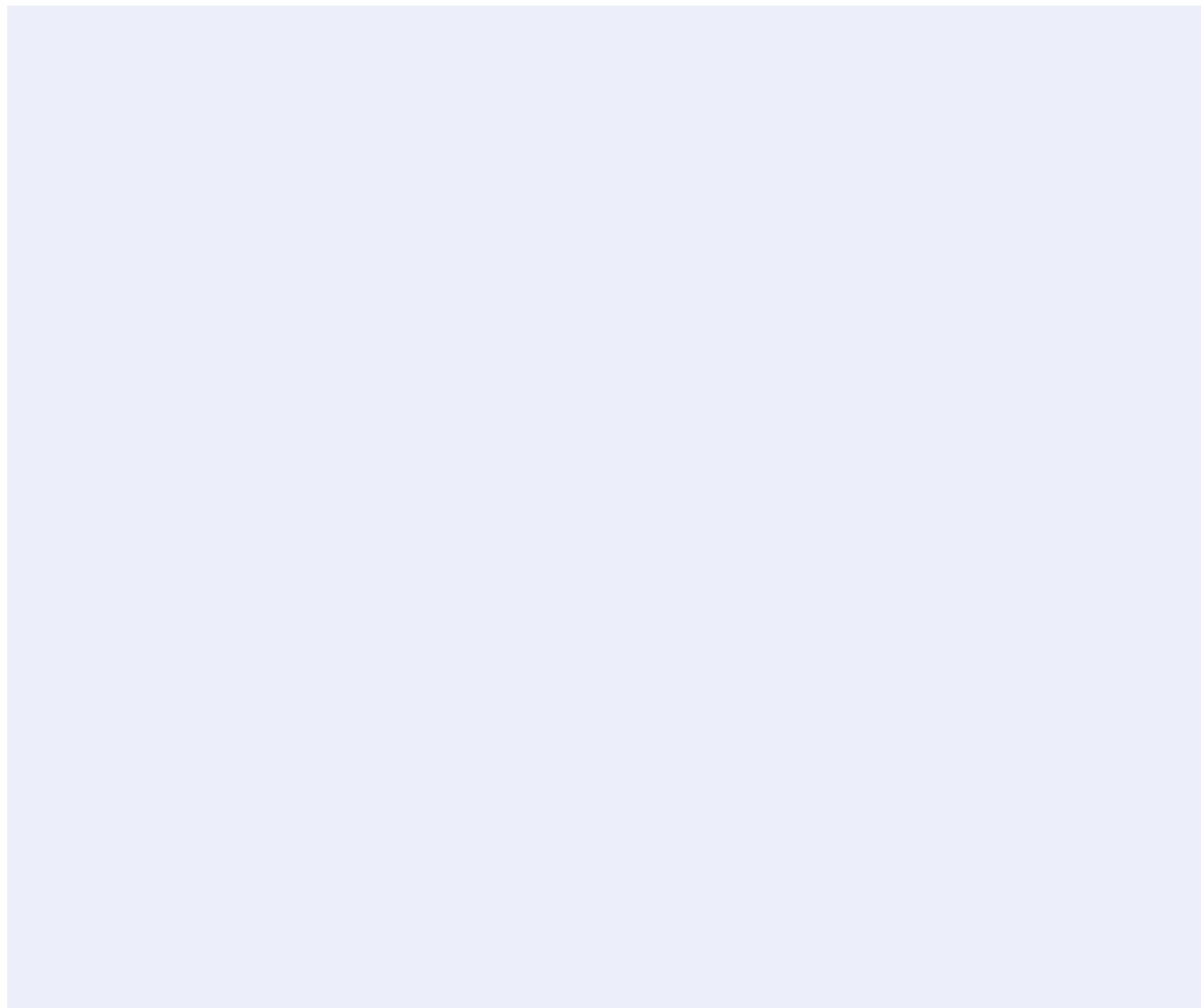
1359949

1352429



Consumer Loan Complaints

Based on Consumer Complaints



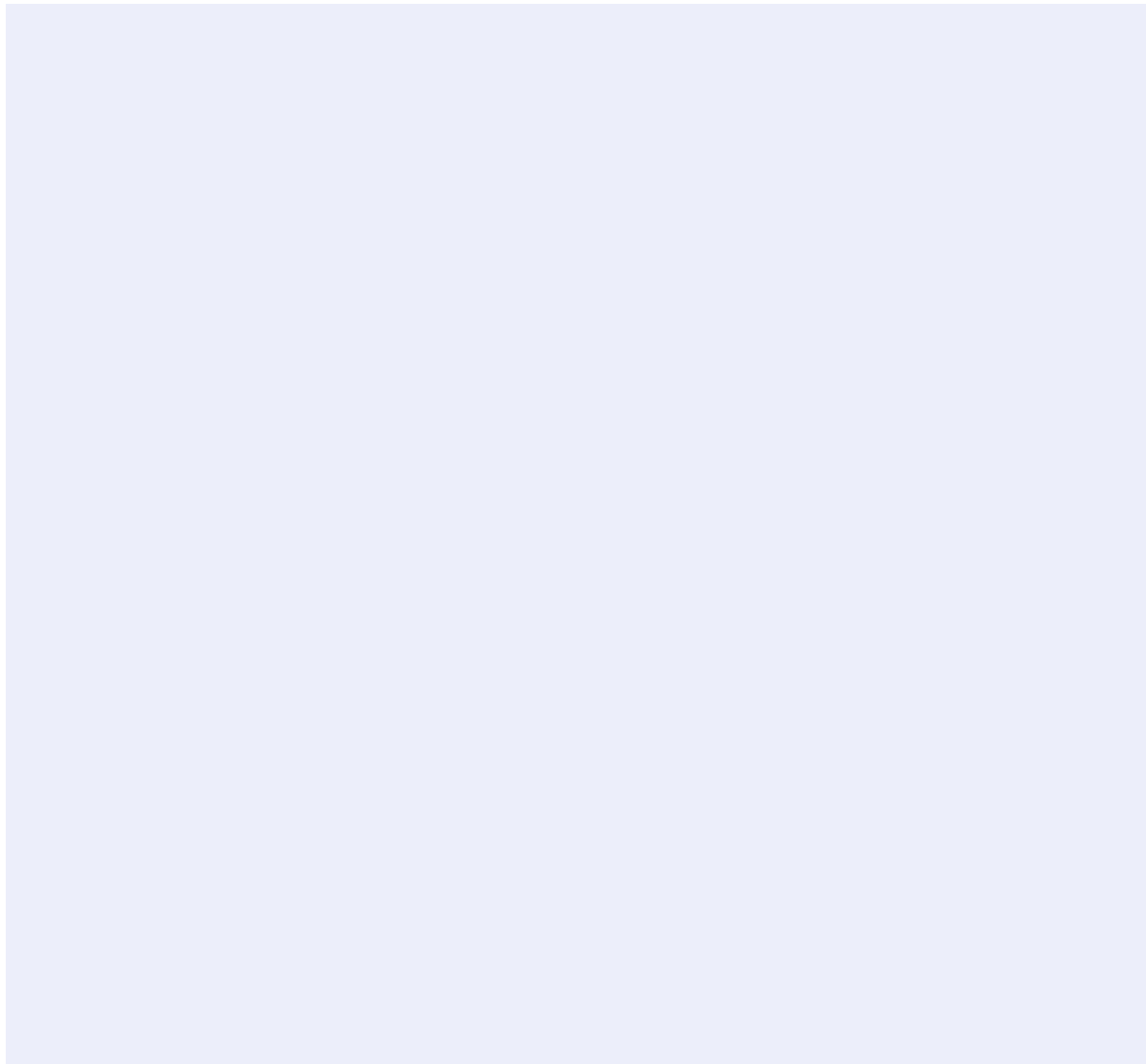
05/13/2015

Consumer Loan

Pawn loan

Consumer Loan Complaints

Based on Consumer Complaints



Lender sold the property

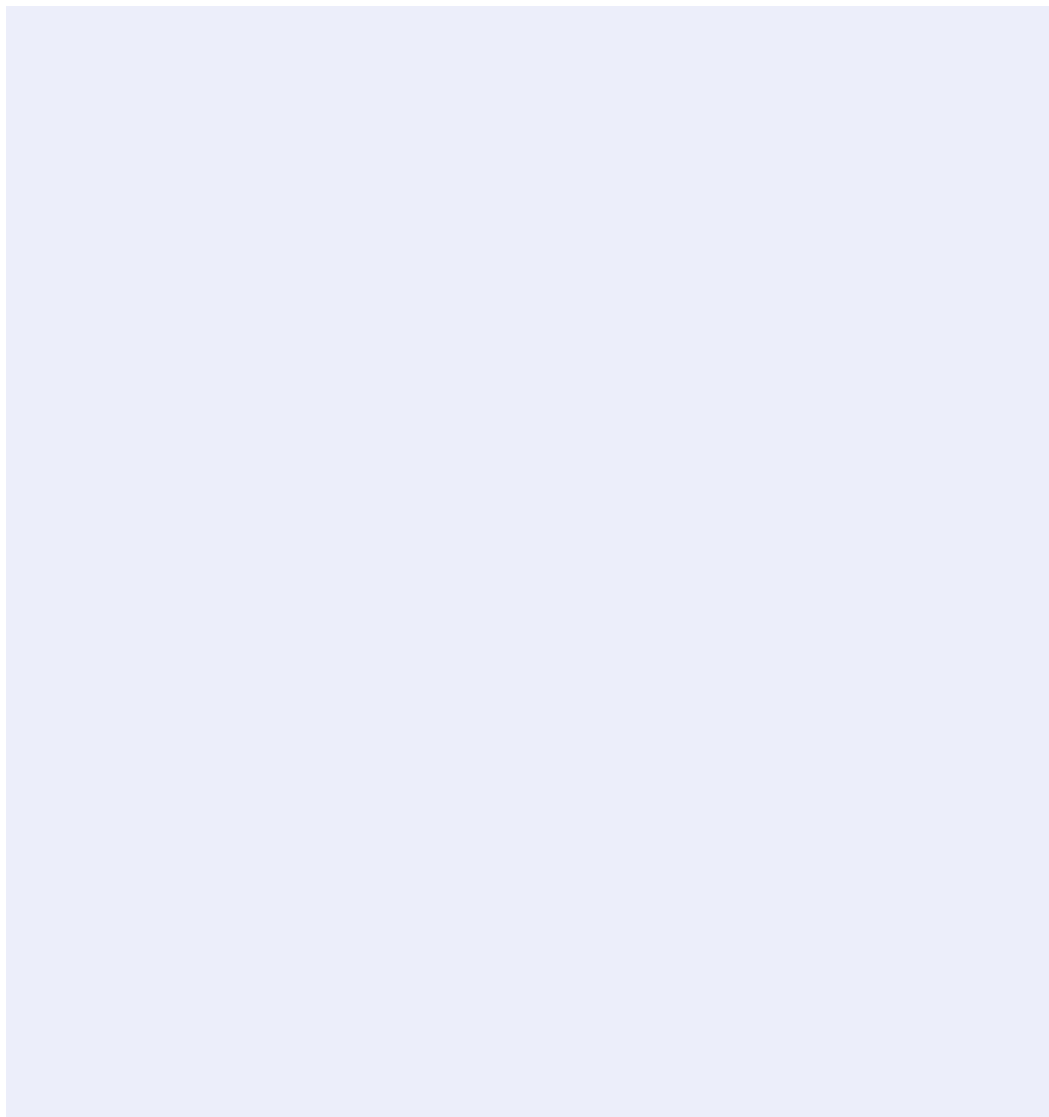
Consumer Loan Complaints

Based on Consumer Complaints

dealer and the co-conspirator XXXX Financial Services committed appraisal fraud. During XX/XX/XXXX I came into the dealer to speak to the finance manager and informed him that I was exercising my right to rescind the loan he informed me that I could not rescind the loan because it was funded. I then insisted that the law was clear that regardless of the funding I had XXXX hours by state law to rescind the contract they then started harassing me regarding rescinding the contract and the deal and to prove that they were wrong I went to XXXX and got an appraisal on the car that they sold me and the appraisal offer was {\$14000.00}. I am victim of predatory lending, appraisal fraud and a victim of being denied my right to rescind a contract within the XXXX hours that the law provides. The refused to follow the laws that are in place to protect consumers. As a consumer I have the right to rescind the contract and also when I spoke to XXXX XXXX XXXX he informed me that that right was not available to me because the loan was funded. I then informed him that that was a violation of the law, and he ignored my request to contact management regarding the appraisal fraud and the right to rescind. I will be providing a copy of the installment contract, the retail buyers order and a copy of the XXXX Appraisal. I also contacted XXXX financial services, and the letter dated XX/XX/XXXX they basically said they took an assignment of the contract and that is completely wrong because they funded the loan and they would not provide me a copy of the appraisal or the loan value guidelines to fund this loan. What I have here is a dealer that is violating the law and victimizing consumers and its coconspirator XXXX Financial Services engaging in this type of consumer victimization. In their correspondence they provided me a summary of the XXXX Used Car Guide regarding the XXXX XXXX adjustment values, that report on the bottom it said appraised value item XXXX in other words they went to a website and printed a value sheet and attached it to the correspondence sheet.

Consumer Loan Complaints

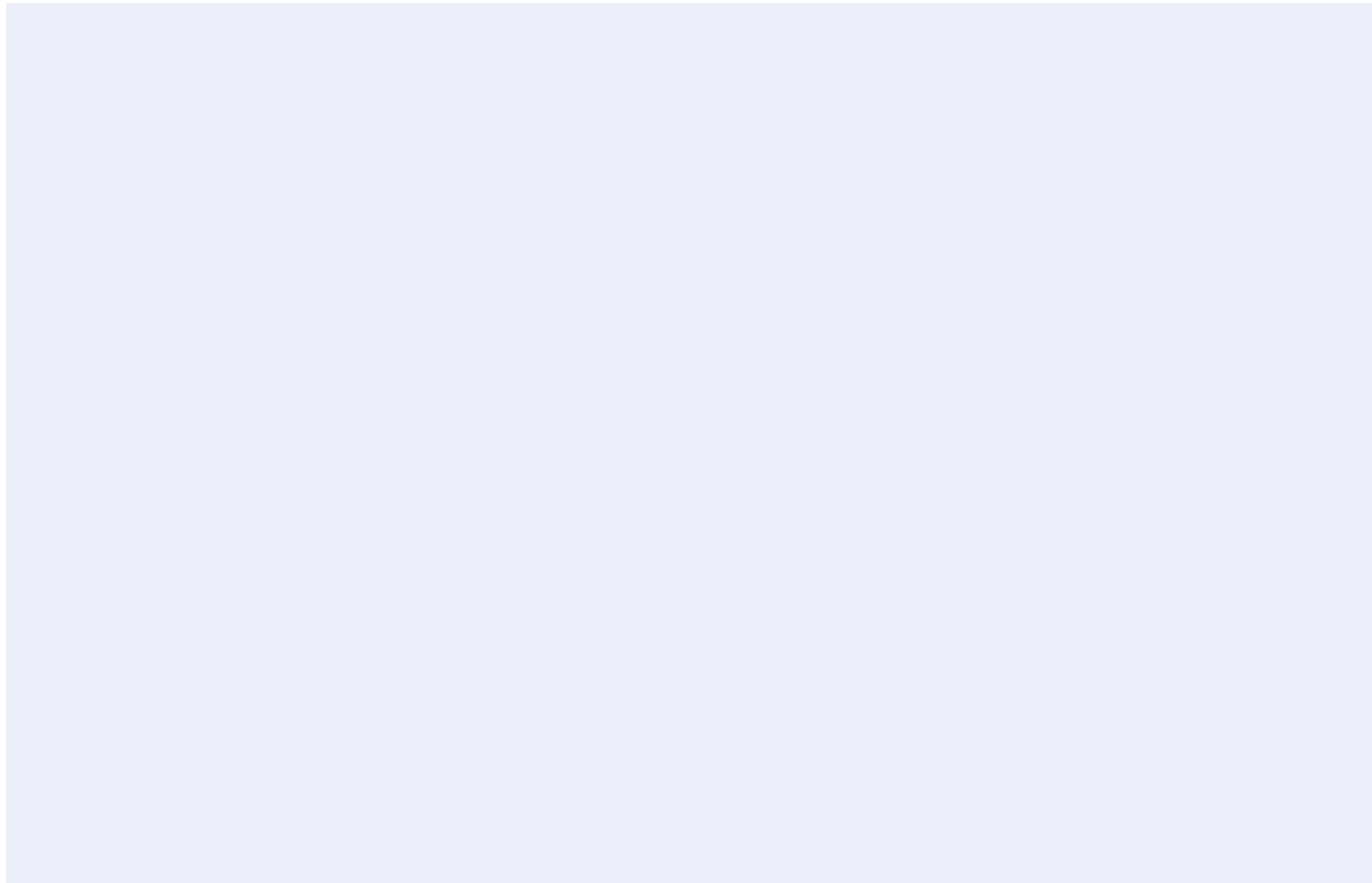
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Banco Popular de Puerto Rico

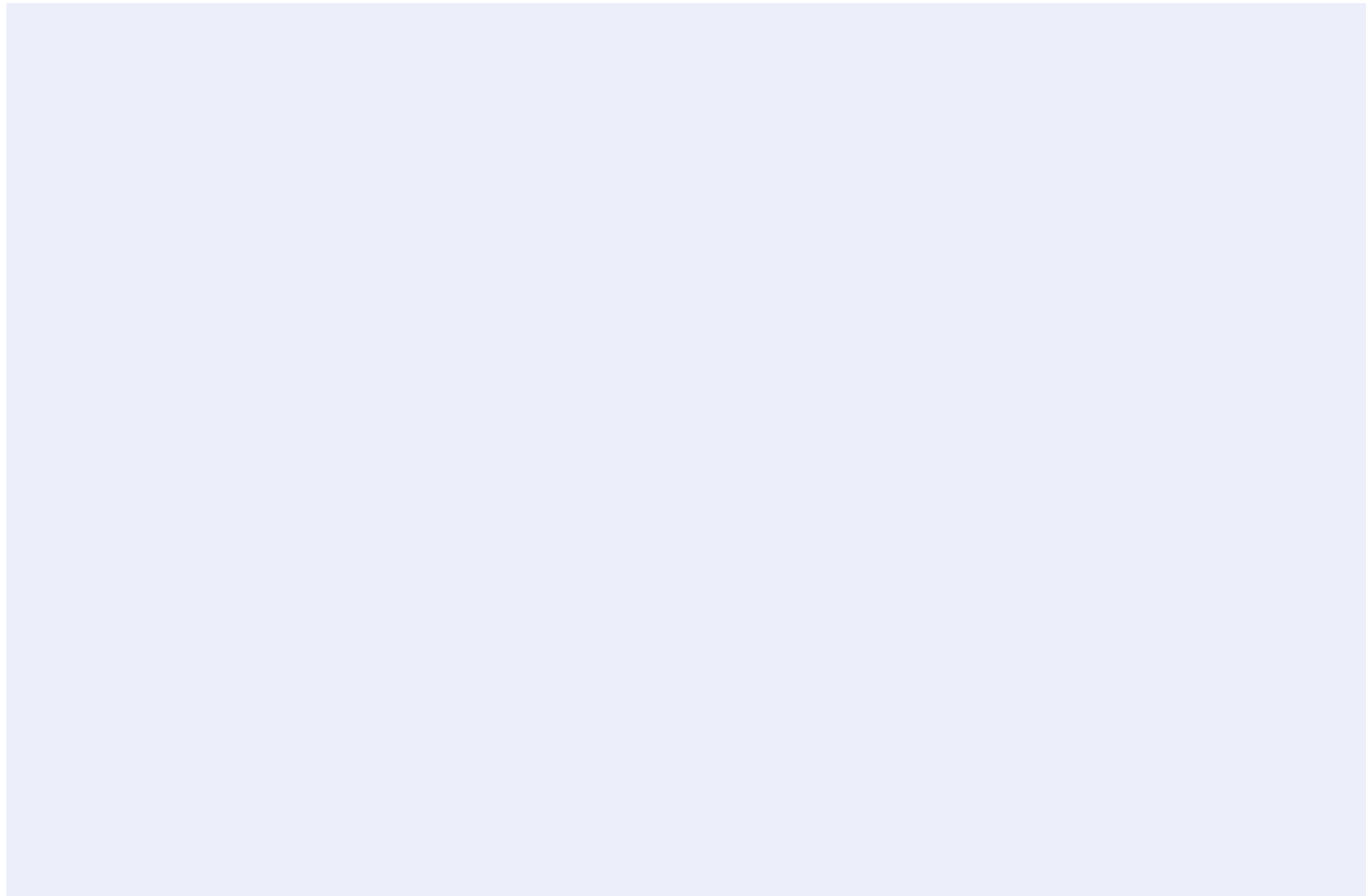
PR

009XX

Other

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/18/2015

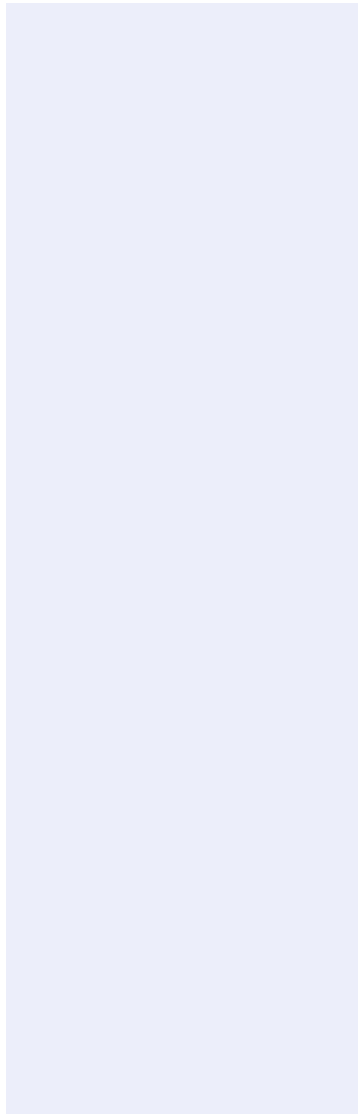
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1374284

Consumer Loan Complaints

Based on Consumer Complaints

04/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/08/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX/XXXX/2014 I entered a contract with GE Capital Retail Bank to finance {\$430.00} with no interest if paid in full within 12 months.

I have record of payments made on XXXX/XXXX/14 for XXXX, XXXX/XXXX/14 for XXXX, XXXX/XXXX/14 for XXXX, XXXX/XXXX/14 XXXX and XXXX/XXXX/14 XXXX. Synchrony Financial bought the contract without my knowledge and began sending bills in XXXX 2014, and late payment fees continuing to present date at a current balance or {\$220.00}.

I owed {\$430.00} within 12 months and repaid XXXX within 5 months. Synchrony Financial has also destroyed my previous credit score XXXX to currently XXXX. I have tried to reason with them with no success.

The company XXXX (AKA Deliber Services) is reporting to the credit agencies that both companies are servicing the loan.

Making it appear that I have XXXX loans instead of XXXX.

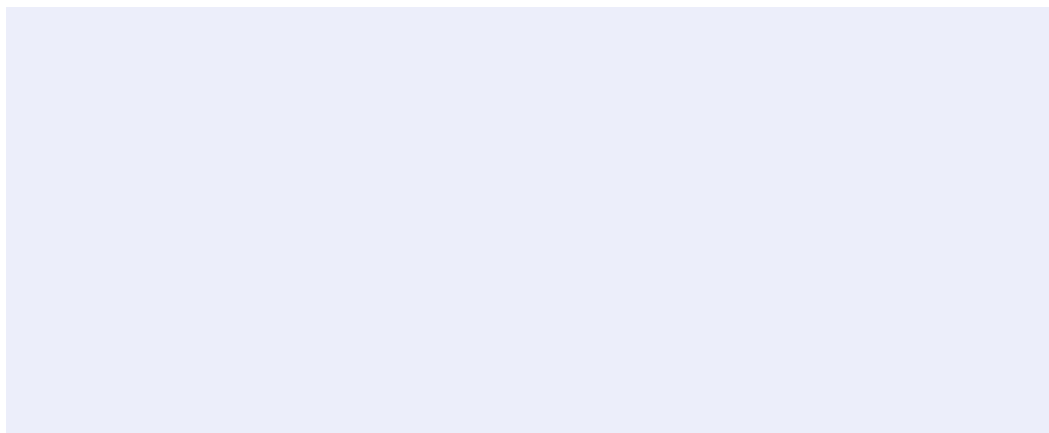
My account has been " sold " between both companies since it was opened.

The loan terms violated FL state statute in terms of the amount of interest charged during the loan terms. A complaint was filed with the Office of the Attorney General. The State of Florida has also filed a Court case pending a decision in the district court of appeals. Case # is XXXX.

The reporting of the negative information has greatly impacted my credit score and

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	IL	623XX	Consent provided
BB&T Financial	KY	41042	Consent not provided
Transworld Systems Inc.	FL	34223	Consent not provided
Delbert Services	NC	275XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Closed with monetary relief	Yes	No
Web	05/13/2015	Closed with explanation	Yes	Yes
Web	05/18/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1352439



1372965

1374346



1366651

Consumer Loan Complaints

Based on Consumer Complaints

05/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/04/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/22/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

04/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

has prevented me from obtaining a mortgage for home.

Dealing with CashCall/Delibert services in the past has been very difficult. They have employed aggressive and intimidating tracts to service the loan.

Car loan with First Investors Financial is reporting monthly late remarks after being approved for a loan extension. Account should not be reporting as late on credit reports. Also late fees are still showing in online account on their website, and I was told were to be added to the loan extension. A past due amount is reporting erroneously on my credit reports. And I am continuously robocalled numerous times a day about making a payment when my account is current.

I have a vehicle loan with Santander Consumer. I 've been trying to pay this off by paying towards my principal. My XXXX/XXXX/2015 statement said the balance was {\$8800.00} with a principal of {\$8700.00}. On XXXX/XXXX/15 I made a monthly payment of {\$470.00}. I called the company around XXXX/XXXX/15 to make it known that I would like to send in payments towards my principal. I explained this was n't possible online through the company 's website. I was advised that I had to make a payment XXXX then call in to make them aware the payment was to go to the principal only. On XXXX/XXXX/2015 I made a {\$1000.00} payment towards my principal and called in as I was advised to do. The company applied so much towards the payment and the rest towards the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First Investors Financial Services Group, Inc.	MD	207XX		Consent provided
--	----	-------	--	------------------

Ally Financial Inc.	GA	30458	Servicemember	Consent not provided
Regions Financial Corporation	FL	32225	Older American	N/A
Capital One	MD	21222		Consent not provided
JPMorgan Chase & Co.	MD	21136		N/A
Santander Consumer USA Holdings Inc	FL	342XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/11/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	05/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	05/06/2015	Closed with non-monetary relief	Yes	No
-------------	------------	---------------------------------	-----	----

Web	04/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	05/28/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	04/29/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1367952

1389181

1359927

1352613

1389759

1352624

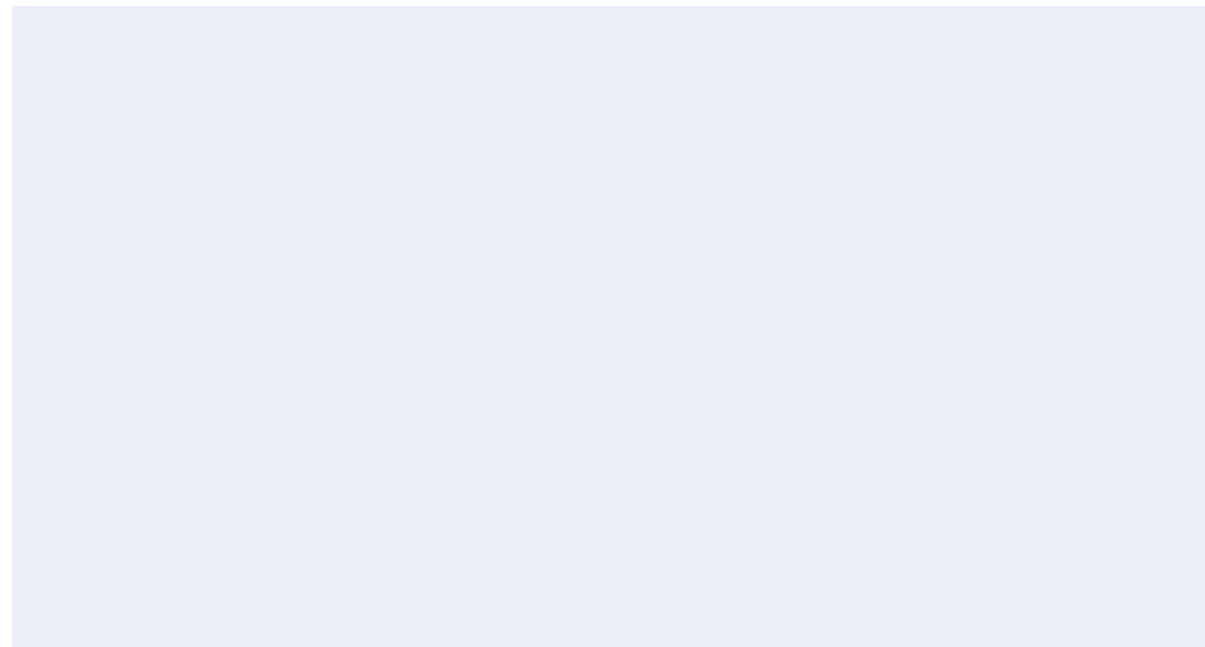
Consumer Loan Complaints

Based on Consumer Complaints

05/04/2015	Consumer Loan	Vehicle loan
05/22/2015	Consumer Loan	Vehicle loan
05/08/2015	Consumer Loan	Vehicle loan
05/04/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Vehicle loan
05/08/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

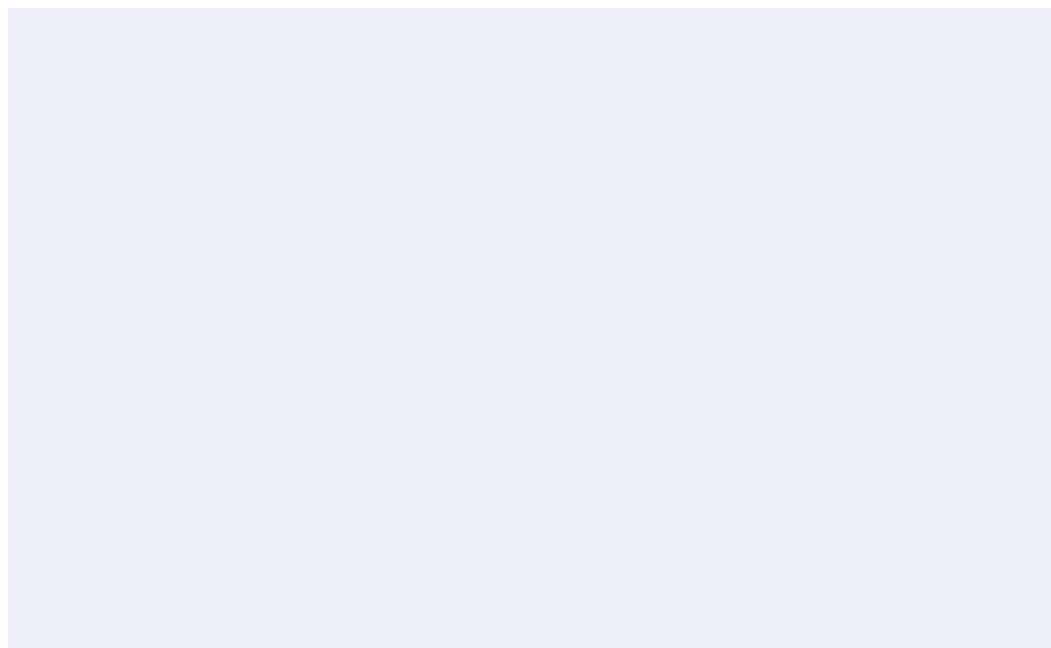
Consumer Loan Complaints

Based on Consumer Complaints

interest. I kept calling in to have this corrected. The company kept saying it was being taken care of. My XXXX/XXXX/15 statement came and stated the balance was {\$7500.00} and a principal of {\$7400.00}. So on XXXX/XXXX/15 I made another payment of {\$1000.00}. Same thing happened after calling in and making them aware the payment was for the principal only. Since then I paid my XXXX/XXXX/15 regular payment of {\$500.00}, (but the regular amount is {\$470.00}) on XXXX/XXXX/15. I called in on XXXX/XXXX/15 to do another principal only payment of XXXX. I called back to ask what was the balance before the principal and got a price of {\$6000.00}. I asked how after I have made principal only payments and XXXX monthly payments. I believe my balance after the XXXX/XXXX/15 principal balance and the payments I have been making that this is TRULY and error. I keep getting the run around about this so I asking Consumer financial to follow through with this so I may be treated fairly and pay what I owe and not be cheated. I was informed that I ca n't get a number to the accounts department because the company only communicate via email.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	TX	75249		Consent not provided
Wells Fargo & Company	MA	01752	Servicemember	Consent not provided
CoreLogic	GA	30276	Older American	Consent not provided
Credit Acceptance Corporation	TX	79906	Servicemember	Consent not provided
JPMorgan Chase & Co.	CA	93906		N/A
Automobile Acceptance Corporation	GA	30276	Older American	Consent not provided

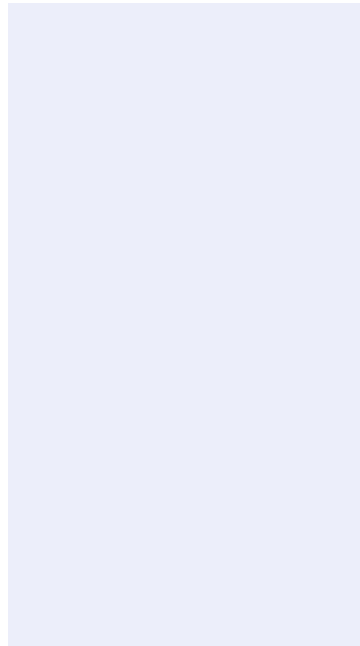
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/06/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Referral	05/01/2015	Closed with explanation	Yes	Yes
Web	05/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1359654

1388429

1366972

1359683

1352667

1366486

Consumer Loan Complaints

Based on Consumer Complaints

02/16/2016	Consumer Loan	Installment loan
05/22/2015	Consumer Loan	Vehicle lease
05/22/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Personal line of credit
05/08/2015	Consumer Loan	Installment loan
05/14/2015	Consumer Loan	Vehicle loan
05/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I secured a XXXX loan with Hyndai Motor Finance. My monthly payments are {\$550.00}. due and payable on the XXXX of the month. On XXXX XXXX I made XXXX payments to Hyndai Finance. XXXX from my personal bank account and the other from my business account. I could n't stop the personal account payment because it was automatically deducted from my account. On the XXXX of XXXX I called Hyndai Finance and told them I had made a XXXX payment and requested a refund of {\$550.00} because of this. I was then told by XXXX of their Customer service XXXX that he would arrange for the refund and I would be getting it shortly. Not true! XXXX weeks later I called Hyndai Customer Service back again, (XXXX of the next XXXX calls I would eventually make to them) and was told that I would have to wait a total of 20 business days till my refund was processed! I waited the prescribed amount of time and called again and again through XXXX XXXX. On XXXX XXXX I was told that my refund was being processed, they confirmed my home address and told me the payment " was in the mail " ... Today, XXXX XXXX, 2015 I called because I had not received the payment and asked why ... I was told today that I needed to confirm with them that the original payments had been made and negotiated by the banks!!!

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	MI	48044		Consent not provided
Santander Consumer USA Holdings Inc	IL	60426		N/A
Ally Financial Inc.	MD	20772		N/A
Southern Management Corp	SC	29203		Consent not provided
Tower Loan	IL	61201	Older American	N/A
MAS Financial Services, Inc.	CA	92571		Consent not provided
Hyundai Capital America	CA	956XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/19/2016	Closed with monetary relief	Yes	
Referral	05/28/2015	Closed with explanation	Yes	No
Postal mail	05/28/2015	Closed with explanation	Yes	No
Web	06/12/2015	Closed with explanation	Yes	No
Postal mail	05/11/2015	Closed with explanation	Yes	No
Web	05/14/2015	Closed with non-monetary relief	No	No
Web	05/06/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1788815

1389309

1389360

1375162

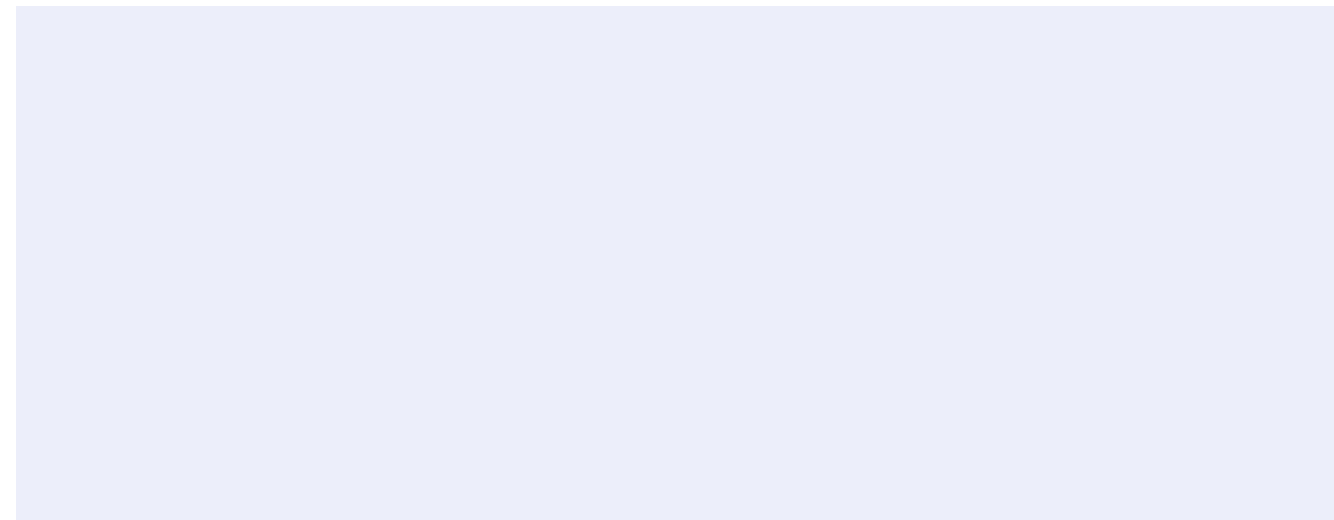
1367956

1375184

1359781

Consumer Loan Complaints

Based on Consumer Complaints



05/14/2015

Consumer Loan

Installment loan

08/04/2015

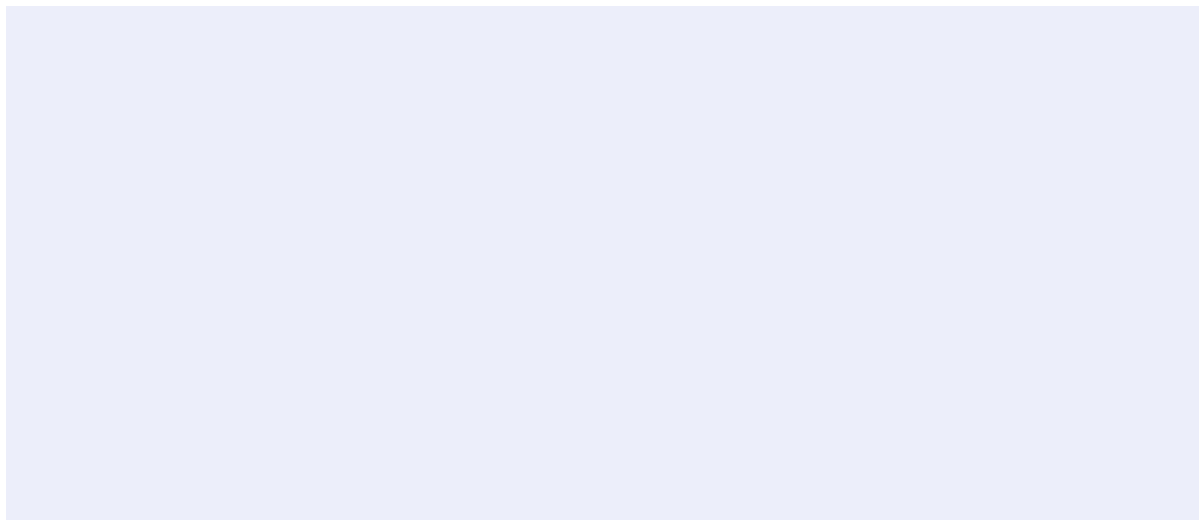
Consumer Loan

Vehicle loan

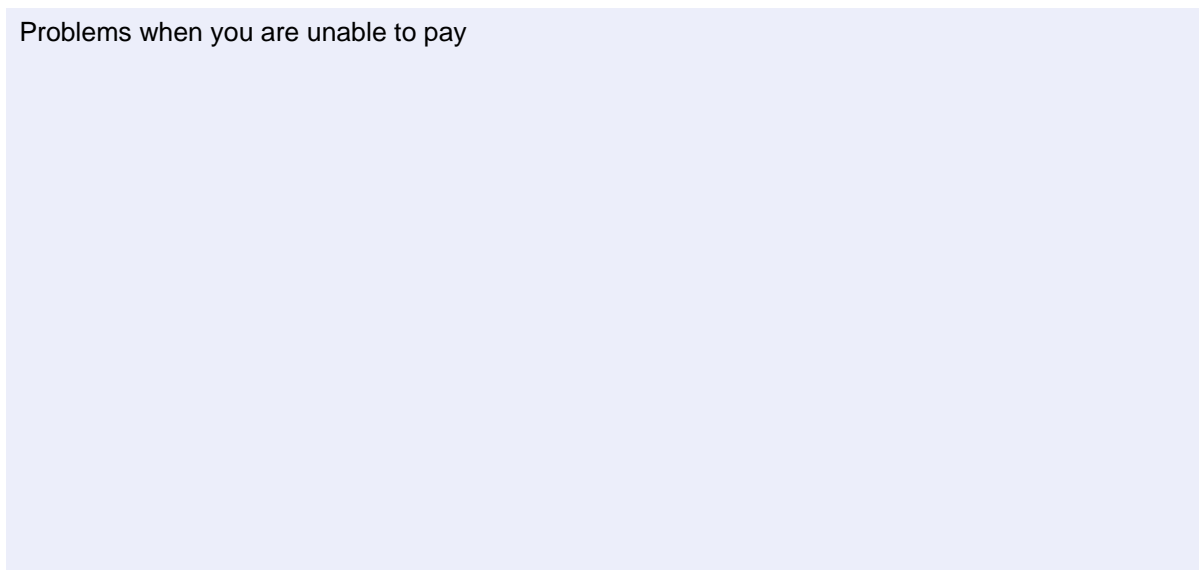


Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

Nonsense! they knew this was so on the XXXX of XXXX and acknowledged this to me!

I have yet to receive the refund..I am helpless in this situation and have no idea when I will be getting my refund ... I have been ripped off by Hyndai Finance and do n't know how to solve the problem other than filing a law suit against them, which I believe I will do if I get no satisfaction this week.

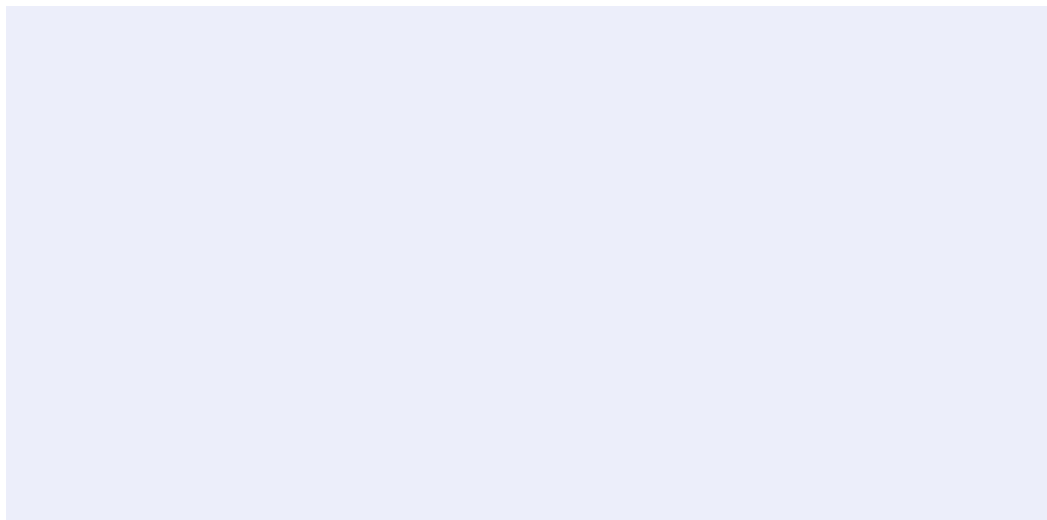
Hyndai Finance is a predatory scam operation..Their business practices are XXXX step below criminal..Their Customer Service Operation is nothing more than a " slip of the tongue, service, tell them what they want to here with no solutions to any problems ". They do n't deserve to be in business nor do they deserve the fiduciary responsibility of taking my money.

I would appreciate any help you can give me in resolving this situation..

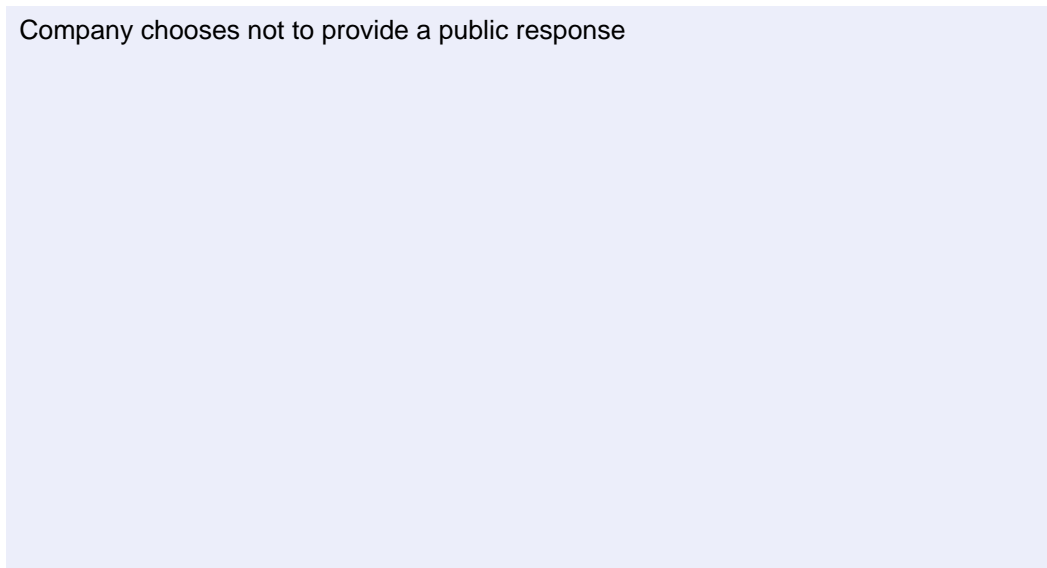
There was an auto loan where the payments got behind after the loss of income, and the finance company Ally (XXXX XXXX) was to close the account refelecting the bankruptcy. However, they are still trying to collect illegally from me by reporting an active and open account with the creddit bureau. Everytime I disputed this issue they came back and stated the account is open and has a balance, but will not report the facts that it was chaged off and closed. In addition, they reported to the federal courts that they would be removing the accont from its portfolio and pipeline where the informationwould not harm me from restablishing my credit. I currently, have XXXX auto loans with XXXX and are aid ontie, and because of the fraudulent reporting it reflects that i have XXXX auto loans which is not factual. Ally has a group of people such as XXXX, and another person who do not understand request to speak to managers and supervisors i was transferred from XXXX to XXXX where the experience was very horrible and this group is a

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

CNG Financial Corporation	AL	35758	Consent not provided
Ally Financial Inc.	MD	207XX	Consent provided

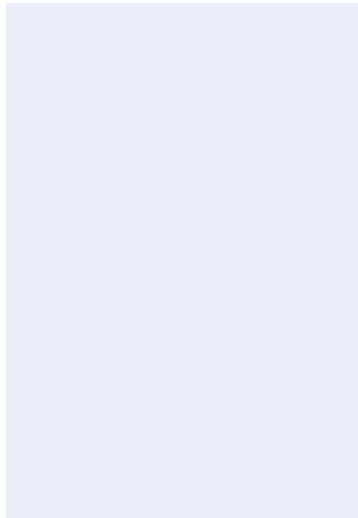
Consumer Loan Complaints

Based on Consumer Complaints

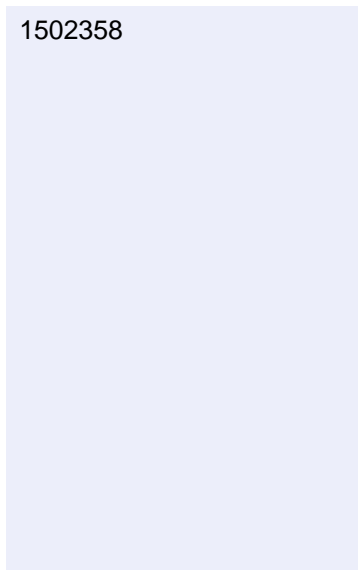
Web	05/14/2015	Closed with explanation	Yes	No
Web	08/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



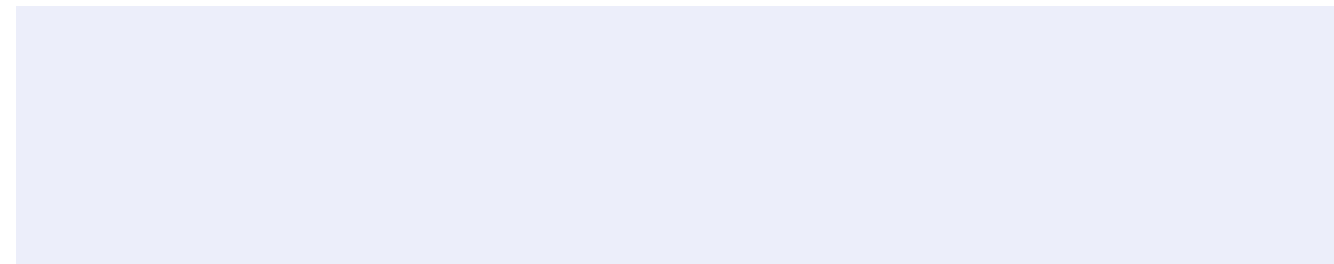
1375200



1502358

Consumer Loan Complaints

Based on Consumer Complaints



05/08/2015

Consumer Loan

Vehicle loan

05/08/2015

Consumer Loan

Vehicle loan

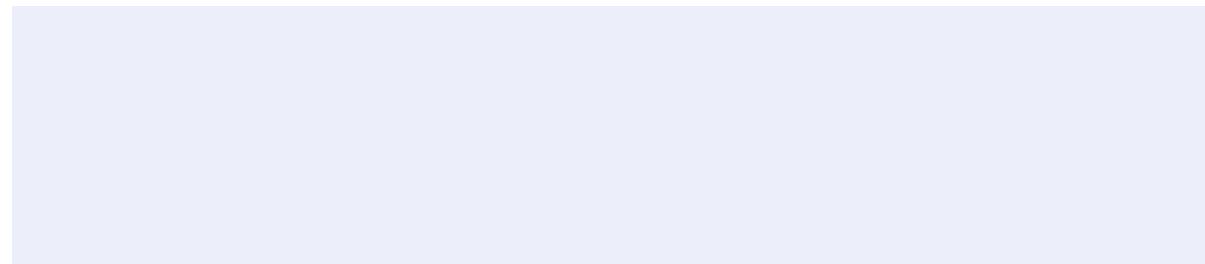
05/14/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

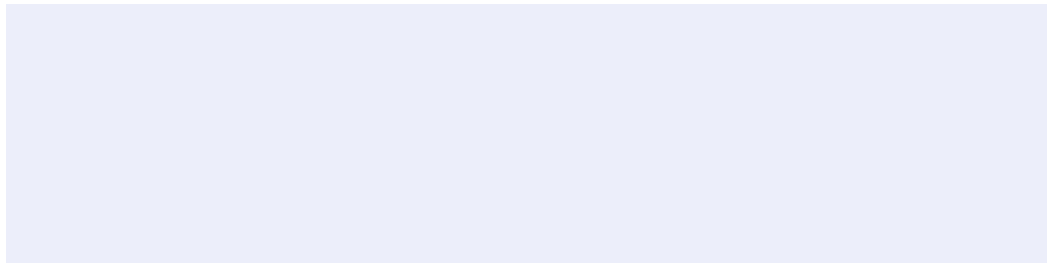
recovery team when theres nothing to recover. I am seeking relief and support from the company, also restitution for the improper reporting which has prevented the movement of federal clearance. The account is charged off, and vehicle was sold less than the requested reaffirmation agreement that was submitted to Ally by me to have a supporting repayment pan, they paid an attorney XXXX to keep me from paying the restructed affirmation plan as it was requested.

My vehicle was declared a total loss by the insurance company. I have both full coverage care insurance and GAP insurance to cover the vehicle contract for fees that the insurance company did not cover. My insurance company paid the claim and the GAP carrier provided information to cover additional expenses with the exception of a \$ 54- {\$56.00} NSF fee that was incurred earlier in the contract period. After those payments were received by the vehicle lease company I was charged excessive 'interest fees ' on the outstanding balance. The only outstanding balance was an old NSF fee that the company neglected to advise me of. I do not believe it is in the consumer 's best interest to have interest fees assessed on an amount that was not disclosed until AFTER the insurance company declared the vehicle a total loss. I also do not believe it is in the consumer 's best interest to have interest fees assessed on an amount that is different from what was provided to the insurance company and the GAP carrier.

At approximately XXXX on Wednesday, XXXX XXXX, I received a phone call from US Bank. I do not remember the representative 's name. I was however, only verified with the last XXXX digits of my social security number and nothing else. He proceeded to tell me that he was calling because he was showing that my car payment was past due, and that the payment was due on the XXXX of XXXX. I was NEVER read a mini-miranda statement before this conversation happened. I

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Prestige Financial Services, Inc.	MO	631XX	Consent provided
TMX Finance LLC	GA	30276	Consent not provided
U.S. Bancorp	OK	730XX	Consent provided

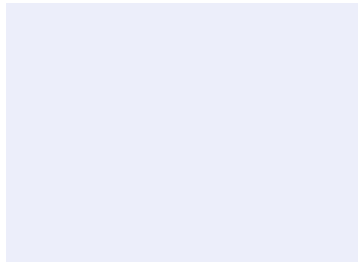
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/11/2015	Closed with explanation	Yes	Yes
Web	05/08/2015	Closed with explanation	Yes	Yes
Web	05/14/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1367111



1366487

1374849

Consumer Loan Complaints

Based on Consumer Complaints

05/22/2015

Consumer Loan

Installment loan

05/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I let this representative know that the reasoning behind this payment not being made on the XXXX is because I called US bank on XXXX/XXXX/2015 at approximately XXXX, and spoke with a representative whose name was XXXX, and she changed my due date to the XXXX. That I was told that it would take approximately XXXX days for this payment date to process within their system. I asked XXXX if I would receive a new statement, and was told that I could just mark the XXXX off of my current statement and write in the XXXX. He stated that their system does show that my due date is the XXXX but for the next billing cycle, and if I do not pay my payment by the XXXX that I would receive a late payment charge on my account. I told him that I was told to pay on the XXXX of XXXX, so I do not want to make a payment today, because I was told that the due date is the XXXX. He then proceeded to tell me that I should definitely dispute this, meaning that I should call them back to dispute this. I told him that he called me, that I wanted to speak with his manager in regards to disputing this information. The representative came back on the phone and stated that I would need to speak with the customer service manager in regards to this dispute because his manager would not be able to help me. I was then transferred to XXXX. XXXX told me the same thing that the previous representative told me. I let him know that I would be contacting the CFPB in regards to this, because this is a UDAAP issue. I will not be making my payment to US Bank until the XXXX because that was the date that their representative stated that my payment was due.

I ran into problems paying them back and worked out an installment agreement. I requested (XXXX) times verbally for them to cease and desist from all attempts to call me because they kept calling me at work. I asked them to stop calling me at work but they continued to call.



Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

LDF Holdings, LLC

OH

441XX

Consent provided

Exeter Finance Corp

CA

94930

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/05/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1389437

1358320

Consumer Loan Complaints

Based on Consumer Complaints

04/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I took out a loan with XXXX XXXX finance in XX/XX/XXXX-XX/XX/XXXX for {\$2600.00} and have been paying {\$290.00} per month (most months) since that time with a total having paid to them of {\$11000.00}. I am sending a cease and desist letter today (XX/XX/XXXX) and have issued a stop payment with my bank for this company. I have paid more than an adequate amount for this loan. Since the initiation of this loan, it has been transferred from XXXX XXXX to XXXX XXXX and Cash Call for management.

This letter (XXXX personal information) was sent to Toyota Financial. I believe it properly outlines the issue.

Agent, I 'm sorry to report that Toyota Financial is in violation of Federal Law regarding my purchase of a XXXX Silver Prius.

In XXXX of XXXX, I contacted XXXX and advised that I must Voluntarily Surrender the aforementioned vehicle, as I 'd been XXXX mandated to stop working permanently and was, as of XXXX XXXX, XXXX, considered Permanently XXXX in the eyes of the Federal government.

I advised XXXX that, without the paycheck I had in place upon purchase of the vehicle, I could no longer maintain payments as arrange, and would Surrender the Vehicle voluntarily. Working closely with XXXX and following directions exactly, I left the car and keys with a XXXX dealership.


Not until XXXX, XXXX XXXX, when I tried to rent an apartment, did I discover that Toyota Financial falsely reported the Vehicle Surrender as a Repossession. My credit score had dropped from a typical mid-XXXX, where it stands, with Repo - a

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	TX	761XX	Consent provided
----------------	----	-------	------------------

Ally Financial Inc.	OH	44839	N/A
---------------------	----	-------	-----

FirstBank of Puerto Rico			Other
--------------------------	--	--	-------

Toyota Motor Credit Corporation	CA	903XX	Consent provided
---------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Fax	05/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1352829

1367161

1352845

1375062

Consumer Loan Complaints

Based on Consumer Complaints

05/14/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

credit score had dropped from a typical mid-XXXX, where it stands, with Repo - a low XXXX.

I called Toyota Financial on XXXX/XXXX/XXXX to inform an agent of the error, but was told by a woman who declined to give her surname that " XXXX considers a Voluntary Surrender and a Repo the same thing ".

Because of Toyota Financial 's ignorance of Federal Law, - and only because of this carelessness, I am a homeless, XXXX person. Please refer to XXXX 's Violation (the XXXX thus far identified) : Subpart E of Regulation V, 12 C.F.R. SS 1022.42 (a), the implementing regulation of the Fair Credit Reporting Act, 15 U.S.C. SS 1681, et seq (FCRA).

I demand that XXXX not only immediately correct its wholly preventable and previously-correctible error to the the major reporting agencies, but at once supply me with documentation of XXXX 's false reporting so that I may obtain shelter for myself in this, my Permanently XXXX status.

Please be advised that Toyota Financial 's erroneous and probably deceptive action will very soon be reported to the Consumer Financial Protection Bureau on the Federal Level, to the State of California, and to the XXXX prominent credit reporting bureaus.

I will remain homeless, because until Toyota Financial corrects its own ghastly and likely deliberate reporting. Please reach me as soon as you read this correspondence.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

NC

28532

Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1375263

Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Installment loan
05/14/2015	Consumer Loan	Installment loan
05/22/2015	Consumer Loan	Installment loan
05/14/2015	Consumer Loan	Vehicle loan
05/05/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Installment loan
05/28/2015	Consumer Loan	Vehicle lease
05/08/2015	Consumer Loan	Vehicle loan
03/31/2016	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I Requested this company in Writing to Validate this Debt. I asked them to Send me a copy of the CAR NOTE with my Signature and they Refused to. I have no Recollection of this account # XXXX XXXX XXXX XXXX and want It Removed from all XXXX Major Credit Reporting Agencies ASAP.

Americredit, also known as GM Financial, denied me credit. That 's fine ; I got credit elsewhere. But they wo n't tell me why. XXXX I have gotten a pathetic non-responsive response : " Outside of credit program parameters. Credit not granted under the specific terms and conditions and/or conditions originally requested. " As far as I can tell, this denial is totally non-responsive, and does not meet the CPFB requirements.

The company has failed to properly update my credit report to state that this account is included in a bankruptcy filed in 2012. They continue to report inaccurate information,

I HAVE AN ACTIVE ACCOUNT WITH CREDIT CENTRAL IN WHICH THEIR COLLECTION PRACTICES ARE HORIFFIC. THE MANAGER HAS CALL 2XS FROM HER PERSONAL CELL PHONE IN WHICH I HAVE A COPY, AND THEY

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	OH	44147		provided
				Consent not provided
Security Finance	SC	29063		N/A
JPMorgan Chase & Co.	FL	330XX		Consent provided
TD Bank US Holding Company	GA	30327		Consent not provided
GM Financial	NH	035XX	Older American	Consent provided
Wells Fargo & Company	CO	81623		N/A
Set Financial Corporation	KY	401XX	Servicemember	Consent provided
Toyota Motor Credit Corporation	OH	43110		Consent not provided
Coastal Credit, LLC	CA	91914		N/A
Credit Central Holdings, LLC	GA	314XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Closed with explanation	Yes	No
Phone	05/14/2015	Closed with explanation	Yes	Yes
Web	05/14/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	No
Web	05/14/2015	Closed with explanation	Yes	No
Referral	05/06/2015	Closed with non-monetary relief	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	No
Phone	05/11/2015	Closed with explanation	Yes	Yes
Web	03/31/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1362022

1375280

1375283

1389554

1375298

1360583

1352441

1396534

1367288

1858317

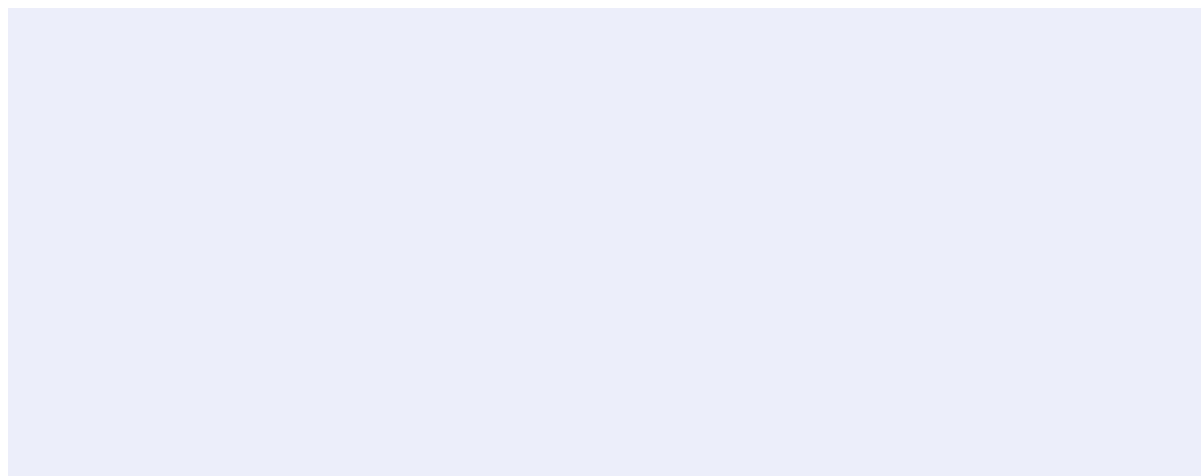
Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Installment loan
05/22/2015	Consumer Loan	Vehicle lease
04/29/2015	Consumer Loan	Vehicle loan
05/05/2015	Consumer Loan	Installment loan
05/28/2015	Consumer Loan	Installment loan
05/28/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Vehicle loan
05/05/2015	Consumer Loan	Vehicle loan
05/08/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

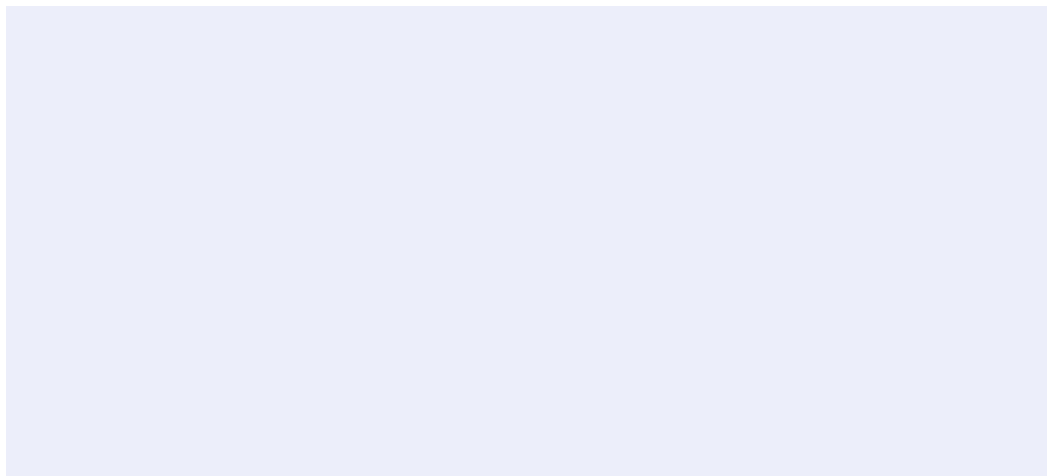
Consumer Loan Complaints

Based on Consumer Complaints

FROM HER PERSONAL CELL PHONE IN WHICH I HAVE A COPY, AND THEY CONSTANTLY CALL EVEN AFTER I HAVE SET AN ARRANGEMENT MY ACCOUNT IS 9 DAYS PAST DUE AND THEY EXPECT FOR ME TO LEAVE MY JOB AND DOWN THERE AND SET AN ARRANGEMENT I ADVISED THE LADY IM NOT COMING DOWN THERE UNTILE I AM INTENDING ON PAYMENT WHICH WILL BE TUESDAY OF NEXT WEEK TODAY IS JUST THURSDAY. ALL OF MY REFERENCES HAVE ASKED NOT TO BE CONTACTED AND THEY ARE STILL CALLING. THE ONLY REASON THE REF 'S DONT WANT THE CALLS IS BECAUSE THEY ARE SO RUDE AND ABUSIVE WITH THEIR WORDS AND ITS NOT THE REF 'S DEBT ITS NOT FAIR FOR THEM TO TAKE ANY ABUSE ABOUT MY DEBT.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	FL	33948	Older American	Consent not provided
Ally Financial Inc.	FL	33414		Consent not provided
Westlake Services, LLC	CA	92117		Consent not provided
Synchrony Financial	AR	720XX		Other
OneMain Financial Holdings, LLC	CA	92027		Consent not provided
TD Bank US Holding Company	NJ	08857		N/A
Prestige Financial Services, Inc.	CO	81101		Consent not provided
TCF National Bank	NY	11776		N/A
BMW Financial Services	VA	20124		Consent not provided

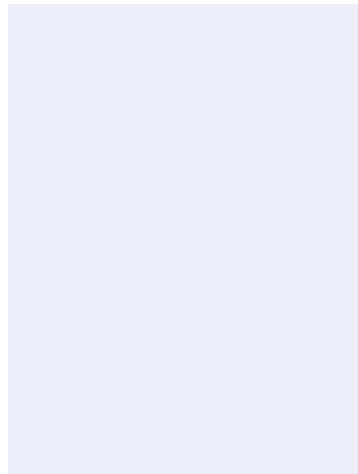
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/06/2015	Closed with monetary relief	Yes	No
Web	05/22/2015	Closed with explanation	Yes	No
Web	05/01/2015	Closed with explanation	Yes	No
Web	05/06/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with non-monetary relief	Yes	No
Referral	06/01/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No
Referral	05/06/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1360633

1389676

1353041

1360644

1396602

1396428

1353097

1361245

1367975

Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Installment loan
05/08/2015	Consumer Loan	Vehicle loan
05/05/2015	Consumer Loan	Installment loan
08/31/2015	Consumer Loan	Vehicle loan
05/08/2015	Consumer Loan	Installment loan
04/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have a car financed with Honda Financial. I was working with an account manager to get my account caught up. I called in to advise him that the car was involved in a wreck. A sub told me he was on vacation, and I needed to get a personal loan. She also told me that I needed to pay the next day because they were looking for the car, and they would come get it. I was not aware that they were planning to get the car, so I told her I was going to put the car into the shop to get fixed first.

XXXX weeks later, a repo man from XXXX XXXX XXXX shows up at the gym that I have been doing personal training at, and he watched the entire bootcamp workout. When I walked around to the front, he came to the front and approached me. He obviously found me on XXXX because he knew what I looked like, what time the boot camp started, and he approached me. He told me he was with Honda Finance, and I better give him the 2013 XXXX XXXX. He showed me papers from XXXX with a bulk of my personal information that could even be a result of Identity theft if someone choice to steal it or lose the paper work. He also stated out loud in front of customers, and other people affiliated with the gym that I was XXXX months past due and owed over {\$1900.00} to them (XXXX). I told him XXXX knew where the car was, and He could not be with XXXX because his truck said XXXX XXXX XXXX. I told him he was not allowed in the gym, and would

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First National Bank of Omaha	MI	49022	N/A
Wells Fargo & Company	AZ	85022	Consent not provided
Bank of America	NC	27892	N/A
Santander Consumer USA Holdings Inc	PA	17112	Consent not provided
Operating Partners Co., LLC	PR	00741	N/A
American Honda Finance Corporation	TX	750XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/07/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with non-monetary relief	Yes	No
Referral	05/06/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with explanation	Yes	Yes
Postal mail	05/18/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1360949

1367415

1360451

1544484

1367460

1353155

Consumer Loan Complaints

Based on Consumer Complaints

05/28/2015	Consumer Loan	Vehicle loan
05/28/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

need to leave. He told me it was a public location, and I advised him he was not welcome there and do not come back. People come there to workout with memberships and he violated so many of my rights and privacy. When the owner started walking to the front, he started to leave. He told me he would wait outside for me. The car was not even at the gym because it was at the shop. He knew I would be there at XXXX to do the workout. Because he knew what I looked like, he decided to stalk me and the others in the gym. He claimed he was with Honda financial. All the paper work he had included my personal private information, which half of it he stated out loud, came from Honda financial.

I obtained a car loan with Santander in XXXX. My overall problems with Santander did not begin until after I submitted a lump payment of {\$13000.00} in XXXX XXXX. Since my monthly payment is {\$350.00}, I paid my loan forward for XXXX years which I needed and wanted to do since I was/am unemployed and did not know when I would obtain adequate employment to make monthly payments. I received documentation from Santander stating that I paid down my loan to less than {\$1600.00}. I did not make any subsequent payments after XXXX because I knew that I paid forward until late XXXX or even early XXXX. I received a statement from Santander in XXXX XXXX saying that I was late on my XXXX XXXX payment. I knew that this was impossible since I had paid XXXX months of payments in a lump sum in XXXX. I called Santander and listened to the voice prompt that assured me that I had paid {\$13000.00} in XXXX because I was thinking that there was a mishap since I received a statement that I was late with a payment. I spoke to a representative who told me that I had made a payment of {\$12000.00} in XXXX ; he placed me on hold when I disputed this amount and

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	NJ	08873	Consent not provided
Citizens Savings & Loan Corporation	TN	37067	N/A
Santander Consumer USA Holdings Inc	NY	146XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with non-monetary relief	Yes	No
Referral	06/01/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1395271

1396727

1353168

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

{ \$12000.00 } in XXXX ; he placed me on hold when I disputed this amount and when I informed him that Santander 's system said that I made a payment of { \$13000.00 }. When he came back on the phone he backtracked and was explaining that I owed money for various amounts and that is what took my payment 'down ' to { \$120000.00 }. Again he backtracked when I told him that this was not what he said. I then asked him how I owed money if I made a lump payment of { \$13000.00 } which pays me forward through the end of XXXX or early XXXX. He then began to tell me that I owed 'simple interest ' on the loan ; I explained that simple interest on a { \$1600.00 } balance could not be the { \$700.00 } interest payment that they say that I owed. This would mean that I accrued { \$700.00 } in interest on a { \$1600.00 } from XXXX XXXX until XXXX XXXX. Since I did not feel that he provided an adequate explanation for this amount, I requested that he send me a written explanation detailing the reasons why I am late with my payment though I made a lump payment of { \$13000.00 } in XXXX. I never received that letter but I continued to receive telephone calls from Santander representatives who could not explain the reason that I owed money but who would simply state that I owed 'simple interest. ' I would request something in writing during each conversation about monies owed but I never would receive anything in writing. Instead I would receive a telephone call demanding payment. Yesterday I informed the Santander representative who called me that I wanted XXXX things to be done : 1) written explanation of why they stated that I owe money at this time 2) cease-and-desist from calling me. I told her that I did not want them to call me anymore because I am not getting the help that I need and that they were not following through with providing written documentation that I am requesting during the telephone conversation. She promised me XXXX things : 1) an emailed billing explanation TODAY which was yesterday 2) no more telephone calls. I waited again for her to provide email documentation regarding any monies

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

05/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/23/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

owed but I never have received anything. I need your help determining why Santander says that I owe money, that I am late with a payment, how simple interest on a {\$1600.00} loan balance could amount to {\$700.00} in XXXX months and why they can will/can not provide this documentation in writing.

You stated that it was not assigned to a different lender, so give me the EIN numbers of XXXX XXXX XXXX and also the EIN number of XXXX before they changed their names to Wells Fargo Dealer Services. And the last XXXX numbers of Wells Fargo Dealer Services 's EIN number as of todays date.

found out that over the past 2 years literally XXXX payment has had even just a little bit applied to the principle balance. over XXXX paid and only XXXX paid on principle. I currently owe more that i loaned for and more than the car is worth. auto lender- SANTANDER .

I had the account for over XXXX years with timely payments until I lost my job in XXXX 2014. I made my last payment as of XXXX 2014. I had no income including no unemployment and have not made a payment on the account. I have been speaking with them each month regarding my inability to pay. I spoke to them in XXXX regarding my account status and any options to lower the payments or if I had insurance on the account. The Branch Manager stated I did not take the insurance out. I stated I was never offered any. She then replied we are aware as a company the accounts were mishandled and insurance was not being offered per policy. Due to this issue along With many other issues they cleaned house and hired new staff. I then asked was the company planning on fixing the problem and she stated no. So then I asked were there any other options to help me on the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	TX	761XX	Older American	Consent provided
U.S. Bancorp	WI	5313	Older American, Servicemember	N/A
FC HoldCo LLC	TX	75034		Consent not provided
Santander Consumer USA Holdings Inc	TX	752XX		Consent provided
First Heritage Credit, LLC	TN	373XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/01/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Phone	05/28/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	04/29/2015	Closed	Yes	No
-----	------------	--------	-----	----

Web	05/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1395250

1390165

1353236

1390179

1353263

Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015

Consumer Loan

Vehicle loan

05/29/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Can't contact lender

Consumer Loan Complaints

Based on Consumer Complaints

she stated no. So then I asked were there any other options to help me on the account and she stated no because the balance was so small XXXX {\$1200.00} XXXX. As of today I received a call stating they had no prior notes on the account regarding any of the prior conversations I have had over the last XXXX months. They demanded I pay {\$400.00} immediately and I stated I do n't start my new job until Monday XXXX and could n't make a payment until XXXX my XXXX payday. They refused to accept my offer. I requested they do not correspond with me by phone any longer due to the level of disrespect over the phone and they called XXXX more times after my request.

On XXXX XXXX 2015 my XXXX Mitsubishi Truck was totaled loss and Navy Federal Credit Union financed it and I purchased GAP because the Rep explained that my truck if ever loss would be replaced at Bill of Sales Value. The wreck was n't my fault and they took 100 % Liability for the XXXX Mitsubishi. XXXX NFCU paid XXXX XXXX from XXXX XXXX and will be reimbursed from the they're insurance. XXXX the Claims Rep from NFCU refused to pay me XXXX. XXXX deductible stating it was included in the XXXX. Despite GAP Claim on NFCU Website they pay up to XXXX & XXXX for replacement vehicle. XXXX also has filed a claim demanding the XXXX GAP Reimbursement from the driver at fault insurance company.

They refused me another vehicle because of my low credit score- that's not what they're sales representative explained to me XXXX XXXX years ago when I Purchased GAP nor what they're NAVY FEDERAL CREDIT UNION WEBSITE STATES.

I've been without my truck for a month and they received XXXX plus XXXX. XXXX and I still have my rights violated by NFCU FRAUDULENT SALES PRACTICES AT TIME OF PURCHASE.

Hello, XXXX years ago I settled with a debt collector on a loan I had on my car.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU

NC

281XX

Servicemember

Consent provided

Vision Financial Corp.

CA

951XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1397387

1397388

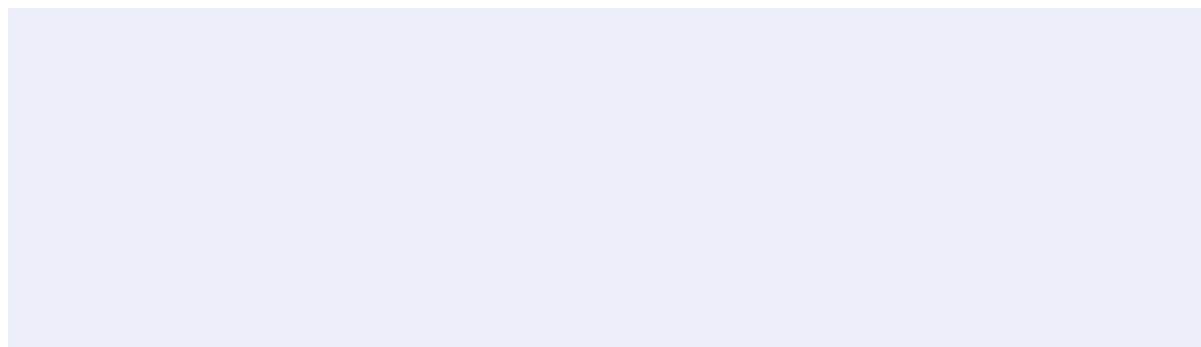
Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Installment loan
05/23/2015	Consumer Loan	Installment loan
08/26/2014	Consumer Loan	Vehicle lease
05/05/2015	Consumer Loan	Pawn loan
05/14/2015	Consumer Loan	Installment loan
05/29/2015	Consumer Loan	Vehicle loan
05/23/2015	Consumer Loan	Vehicle loan
05/08/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The problem is that they have n't sent my pink slip. Each time I call they say it 's in the mail. I had a seller for it XXXX year ago for {\$800.00}, but they backed out because I did n't have the pink slip. Can you help me?

Hello, Two years ago I settled with a debt collector on a loan I had on my car. (XXXX) The problem is that they have n't sent my pink slip. Each time I call they say it 's in the mail. Can you help me?

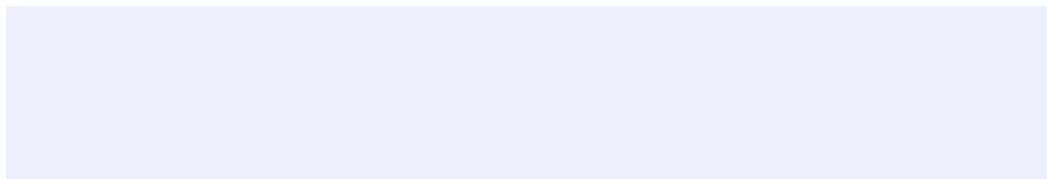
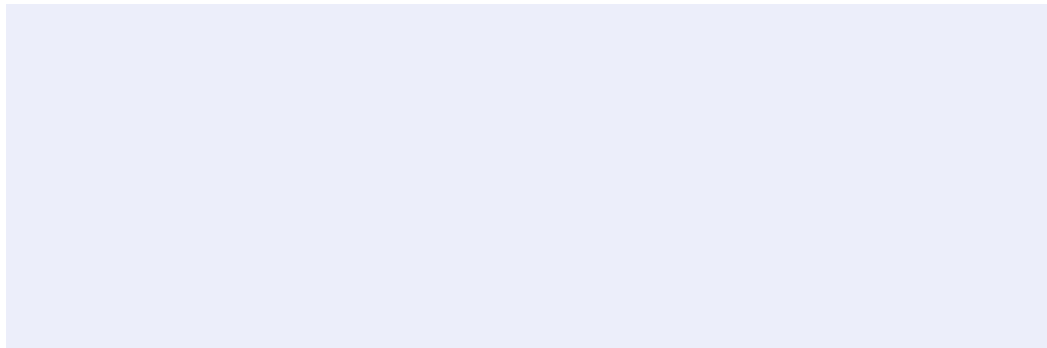
Vision FinancialXXXXXXXX # XXXX

BBVA Compass reported to my credit a derogatory charged off loan even though the vehicle was paid off in an insurance claim. They have lied and ruined my financial status, I have been denied credit and have spent over 100 man hours trying to get this banking institution to fix this

I would like to file a Severe Complain to Reliant Capital Solutions LLC XXXX OH XXXX for Fraud misrepresentation after notification in writing for improfessional collection activity practice regarding a case XXXX for XXXX XXXX XXXX XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

AALM Consulting Services LTD (International company)	FL	32856	Older American, Servicemember	N/A
Tower Loan	LA	71105		Consent not provided
Ally Financial Inc.	NJ	08690	Older American	N/A
Wells Fargo & Company	NY	10010		Consent not provided
Credit Central Holdings, LLC	GA	30016		Consent not provided
BBVA Compass	AZ	853XX		Consent provided
Consumer Portfolio Services	PA	19136		Consent not provided
Reliant Capital Solutions, LLC	IL	605XX		Consent provided

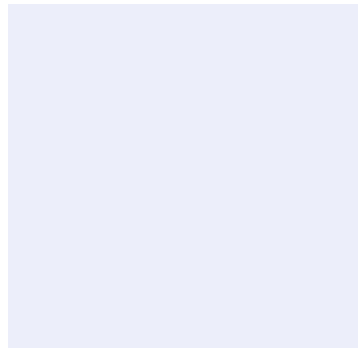
Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/06/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	No
Web	08/26/2014	Closed with explanation	Yes	Yes
Web	05/06/2015	Closed with explanation	Yes	No
Web	05/14/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with non-monetary relief	Yes	No
Web	06/01/2015	Closed with explanation	Yes	Yes
Web	05/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1360846



1390203

1000675



1360853

1375644



1397207

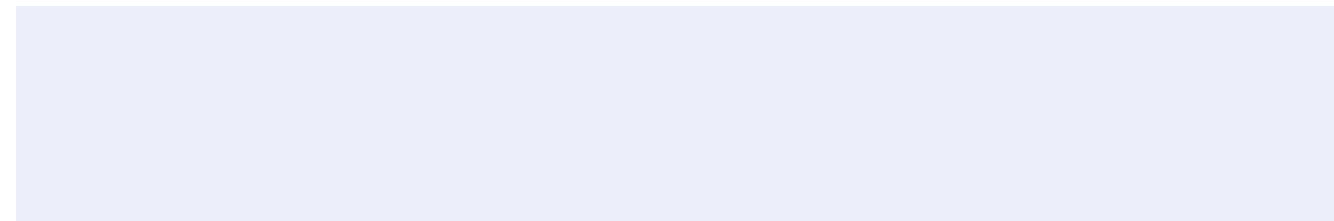
1390058



1367578

Consumer Loan Complaints

Based on Consumer Complaints



05/29/2015

Consumer Loan

Vehicle loan

05/23/2015

Consumer Loan

Installment loan

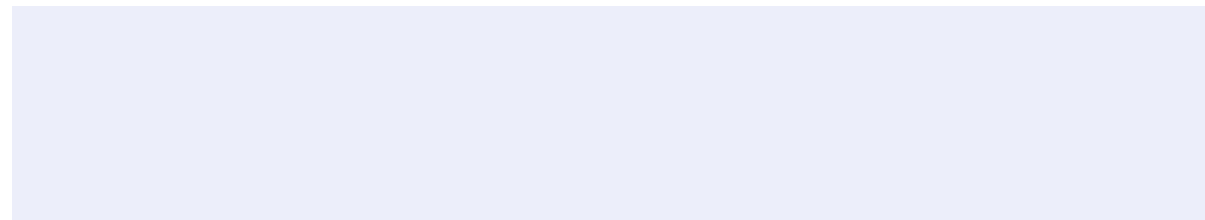
05/08/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

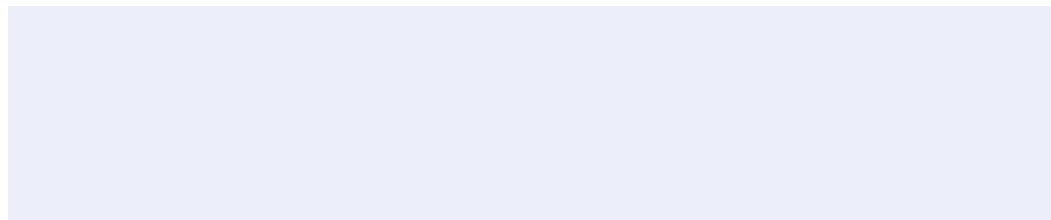
XXXX University for the amount of {\$19000.00} the Student never attend to Class and CampusWe present the dispute in writing with the support evidence documentation, the company constantly acting with treats phone call with not respectful and adequate language and ethics, they violated all the ruling under collection of the consumer act and license

I was contacted on XXXX XXXX 2015 from a rep for bank of the west about my father being late on his car loan..my father is in XXXX vet and his vehicle is a XXXX for his needs. He had auto pay with this bank and someone stopped the auto pay so his payments have n't been made I have power of ATTORNEY on my fathers behalf and they refuse to knowledge it. XXXX XXXX and I had a verbal agreement on that I will make a payment on the XXXX of the month. As of XXXX XXXX 2015 at XXXX the van was repo. I did do the calculation onpayments and they are saying XXXX is behind when its behind XXXX for XXXX months and they refuse to show me a bank statement report on my account. They refused payment which I know is against the law and breaking a breach of contract correct.? I did file a complaint with local police and ATTORNEY did file a cease and dismiss claim XXXX weeks ago for hardship for of finances and they were served with the it. Since they violated the law I 'm I able to get my vehicle back and payment for this. MY fathers health due to all this harrsement has put a toll on him FOR the worst the bank took his independence away and wo n't take blame on their wrong doing and not working with us but against us. They put a hold on my fathers account holding funds so my father will lose everything.

I have a 48 month auto loan with Westlake Financial Services payment of {\$370.00} which is due on the XXXX of each month at the end of my 48 month term with a balance of {\$900.00} which was due on XXXX/XXXX/15 on

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes complaint represents an opportunity for improvement to better serve consumers

Consumer Loan Complaints

Based on Consumer Complaints

Bank of the West	NV	891XX		Consent provided
CashCall, Inc.	VA	22304	Older American	Consent not provided
Westlake Services, LLC	FL	349XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

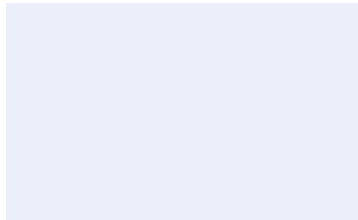
Web	06/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/23/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1397434



1390242

1367610

Consumer Loan Complaints

Based on Consumer Complaints

05/08/2015	Consumer Loan	Installment loan
04/29/2015	Consumer Loan	Vehicle lease
05/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX/XXXX/15 I only paid XXXX of the balance because of the high balance that all I had. And I told them that when the call kept coming every day XXXX a day or more after the XXXX of XXXX. They said the call will continue every day unless I hold it with a credit or debit card and told them every day that I will make the final payment when I receive my XXXX check on XXXX/XXXX/15. The call continue and I answers everyone and answer every question concerning my address it same thing everyday from the home phone to the ceil phone which I ask them to remove over a year ago because the ceil verbal and in writing. These past 21 days been a nightmare

i called TD Auto to try to have a payment (XXXX XXXX, 2015) skipped for a hardship. I am having XXXX on Wednesday XXXX/XXXX/15 on my XXXX and have to apply for state XXXX. I was denied the extension because i could not provide a date that i would have the funds from XXXX to make a payment. I just found out yesterday that i was having XXXX on my XXXX. I see the doctor again on Tuesday, XXXX/XXXX/15 and will give him the XXXX paperwork to complete, then my employer has to complete it. After my employer completes the paperwork it is sent to the state and the will process it " within a few weeks ". My car payment is due on XXXX/XXXX/15 and i was asking to skip that payment until my XXXX starts. Unless i can provide TD auto with an exact date I am going to be paid XXXX the payment can not be skipped. If i find out that the XXXX will be paid on a certain date after the payment is due I can not skip the payment becaus the account is wo n't be current. this makes no sense to me. I have to have the XXXX to skip the car payment? i am asking to skip the month while waiting on XXXX. They offer hardships but do not actually provide it to the customers. I have paid them ontime for over XXXX years now when i need some help i am denied over

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	PA	17015	N/A
Santander Consumer USA Holdings Inc	TX	76058	N/A
TD Bank US Holding Company	NJ	080XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/11/2015	Closed with explanation	Yes	No
Phone	05/04/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1367995

1353370

1390263

Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015

Consumer Loan

Vehicle loan

05/05/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

them ontime for over XXXX years now when i need some help i am denied over the phone and they cant even provide me with a written notice of the denial. I told them that i can provide documentation that i will be out of work from my doctor but all they care about is when will my next income be coming in. I was on hold for over XXXX minutes after talking to XXXX XXXX at TD Auto to be told i dont qualify. XXXX years of ontime payments and XXXX does not qualify someone to have a payment skipped for a hardship, i dont what would qualify

I applied at XXXX in XXXX ar i traded my already paid off jeep liberty they were suppose to give me {\$7000.00} for it in trade the vehicle i traded for was only supposed to be {\$2000.00} more from that by the time papers were signed i had XXXX kids there for XXXX than when i went to the restroom they allowed a boyfriend to sign on my car i had no idea about it when i realized what happened i called the car lot and asked to void it all cause the price was n't what had been agreed on and his signature on my papers they said they already sold my car i was basically well lack of better words screwed. So i begin the ppayments i could n't afford than they allowed this guy to take my car and now want me to pay cause he hasnt

I ended up in a financial bind as a single mom with no help or support and no government assistance and (should have known better) got a payday loan then title loan through Advance America. I had a XXXX in the family and suffer an illness that has caused me to miss work. I 've asked for leaniency with this company and they call me XXXX times daily while at work, show up at my boyfriends home and leave notes on his door, call my daughters phone XXXX times daily and they have been asked to stop doing all of this. I would gladly work with them and pay my debt if they were n't so intrusive, rude, showing up at my door as I am literally too sick to move and throwing their business card at my child, snapping at her and demanding that she tell me to " call her TODAY ". My

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation

CO

815XX

Consent provided

Advance America, Cash Advance Centers, Inc.

TN

377XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1397468

1360970



Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015 Consumer Loan Vehicle loan

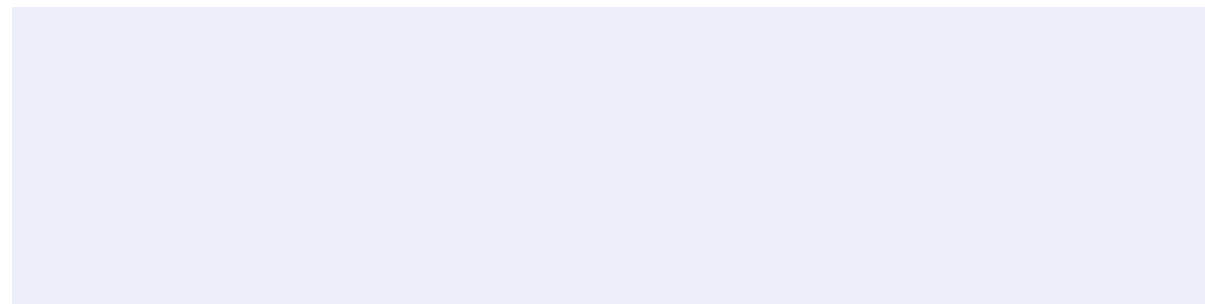
05/29/2015 Consumer Loan Vehicle loan

05/29/2015 Consumer Loan Vehicle loan

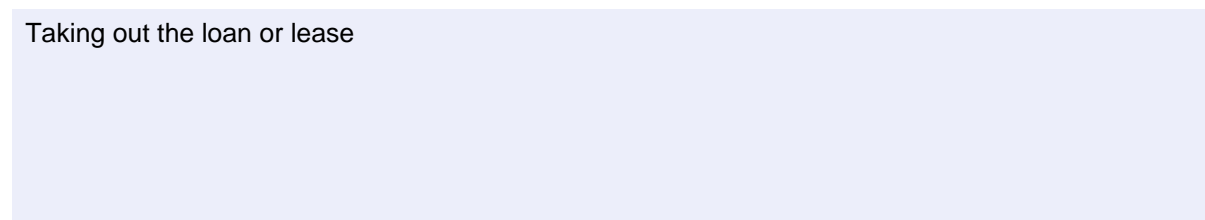
05/29/2015 Consumer Loan Vehicle loan

Consumer Loan Complaints

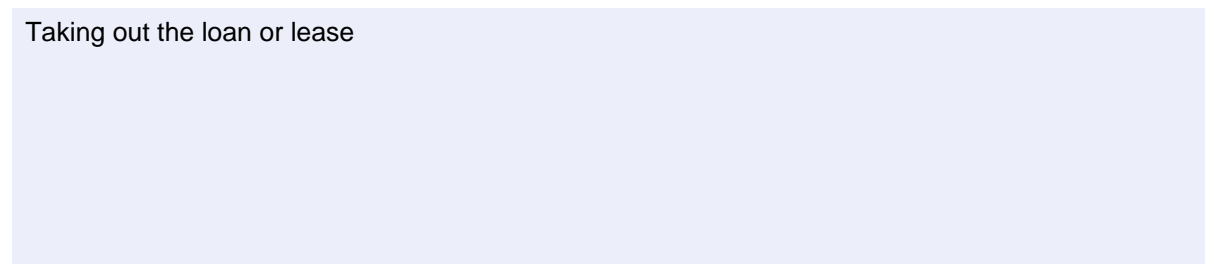
Based on Consumer Complaints



Taking out the loan or lease



Taking out the loan or lease



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

daughter is at school and feels harassed. I feel both humiliated and harassed. My physical illness is worsened with the stress these bills have caused me. I had to do what I had to do to support myself and my child. They were n't the smartest choices but I made them. I 've tried to scramble to come up with solutions but them harassing me is slowing down that process. If they show back up at anyone 's home (because they are not professional nor do they follow privacy laws) again I will remove them from my property myself.

SUNTRUST BANK HAS PULLED A COPY IMPERMISSIBLY FROM MY CREDIT REPORT ON XXXX XXXX AND XXXX. THEY ARE REPORTING AS XXXX XXXX XXXX THAT IS NOT MY NAME AND AS SUCH MIXED MY FILE WITH ANOTHER. I WANT THE INQUIRIES REMOVED IMMEDIATELY

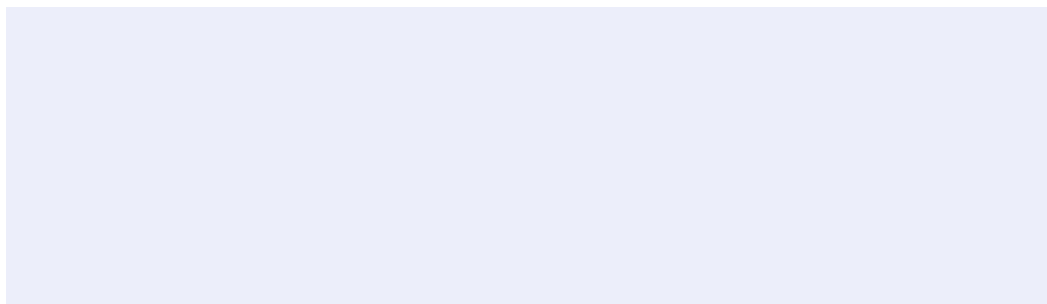
BBT HAS ILLEGAL RECIEVED A COPY OF MY XXXX AND XXXX CREDIT REPORT FOR A PURPORTED VECHILE LOAN I NEVER APPLIED FOR, LISTING XXXX XXXX XXXX USING MY SSN NUMBER AND RUINING MY CREDIT REPORT AND CAUSING A MIXED FILE I WANT THE RECTIFICATION IMMEDIETLY

CHASE AUTO FIANCE HAS ILLEGALLY PULLED A COPY OF MY TRANSITION AND EQUIFAX CREDIT REPORT FOR VECHILE LOAN I NEVER APPLIED FOR, RUNNING INQUIRIES AND CAUSING A MIXED FILE! I WANT THIS FIXED IMMEIDETLY AS I HAVE NO RELATIONSHIP WITH THIS BANK AFTER THE FRACAS THAT OCCURRED A YEAR AGO.

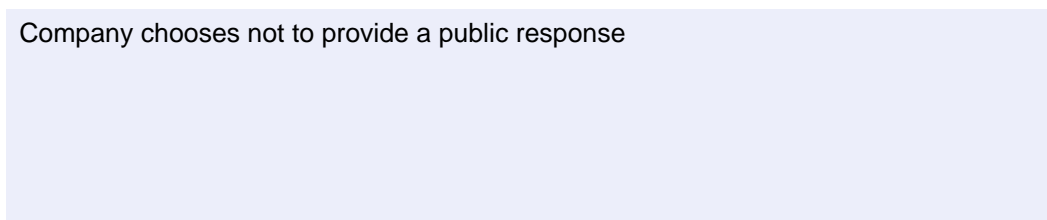
I HAVE FRAUDULENT INQUIRIES STEMMING FROM A VECHILE LOAN I NEVER TOOK OUT AND XXXX AT THAT FROM COMPASS BANK, I HAVE AN ACCOUNT FROM THEM BUT NEVER HAVE TAKEN NOR APPLIED FOR INDIRECT FINANCING. I HAVE HAD A GREAT RELATIONSHIP WITH COMPASS THUS FAR AND BEMUSED THEY WOULD UNDER " XXXX XXXX XXXX " RUN A REPORT THAT CAUSED A MIXED FILE. ITS ILLEGAL AND

Consumer Loan Complaints

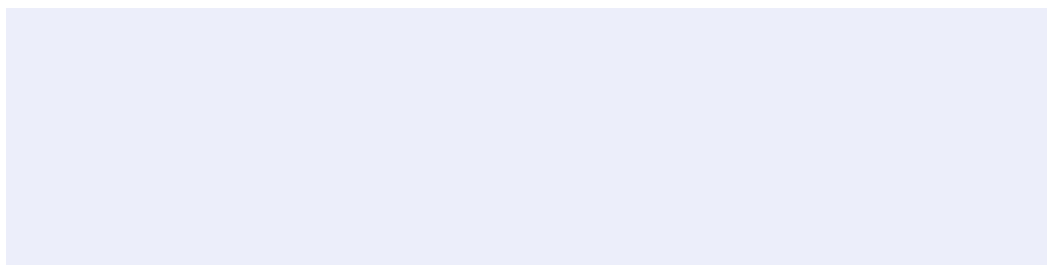
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	TX	782XX	Consent provided
BB&T Financial	TX	782XX	Consent provided
JPMorgan Chase & Co.	TX	782XX	Consent provided
BBVA Compass	TX	782XX	Consent provided

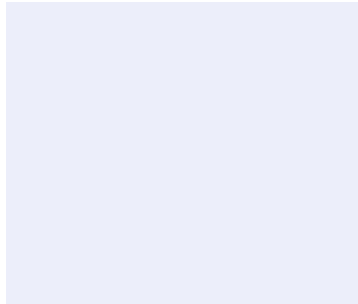
Consumer Loan Complaints

Based on Consumer Complaints

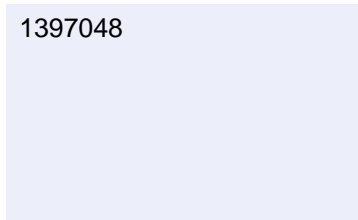
Web	05/29/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

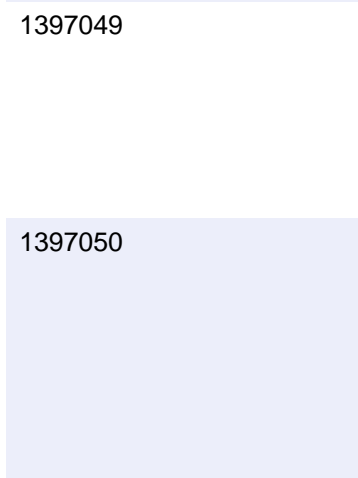
Based on Consumer Complaints



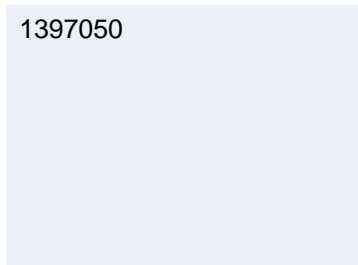
1397047



1397048



1397049



1397050

Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

UNETHICAL I WANT ALL INQUIRIES REMOVED AS FRAUD

GMAC ALLY BANK HAS FRAUDULENT RUN A APPLICATION FOR A VECHILE LOAN UNDER MY NAME AND SOCIAL, CAUSING A MIXED FILE UNDER THE NAME OF XXXX XXXX XXXX. I NEVER APPLIED FOR SUCH FINANCING AND WANT THIS REMOVED ASAP.

I HAVE NO CLUE WHO THIS BANK IS BUT REPORTED AS XXXX ON A FRAUD AUTO LOAN I WANT THE INQUIRY REMOVED ALONG WITH STATEMENT TO XXXX XXXX AND XXXX TO SUPPRESS ANY INQUIRY THEY HAVE MIXED MY FILE UNDER FALSE NAMES

Santander XXXX lender who never proved they owned my loan is not making harassing phone calls to me 3 years after the last payment if a loan in which I satisfied fully. The have n't been in contact with me in three years and have taken action with false reporting on my credit report.

Santander consumer USA is my auto lender. They have charged me fees that I keep paying and paying. I have not been late on my payments but every months they generate a reason for why they are tagging more fees onto my loan. As of my last payment, I paid every single penny I was told I owed just so that my account can return to normal. Now I went to make payments, even though I 'm not yet due, and they had more fees from nowhere. They are also not willing to speak on the record so there is n't a repeat of this come next month and they are not willing to speak with me.

I am afraid if this is not kept in check they will find reason to keep generating and adding endless predatory fees onto my account.

Consumer Loan Complaints

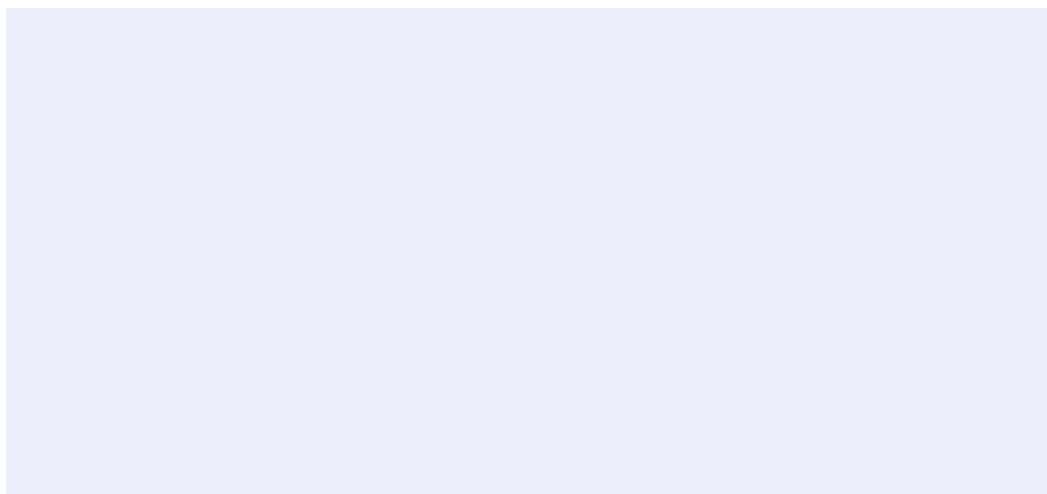
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	TX	782XX		Consent provided
DriveTime	TX	75093	Older American	N/A
Bank of America	TX	782XX		Consent provided
Westlake Services, LLC	AZ	85017		N/A
Santander Consumer USA Holdings Inc	NY	115XX		Consent provided
Santander Consumer USA Holdings Inc	FL	321XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Phone	05/04/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No
Postal mail	06/11/2015	Closed with explanation	Yes	No
Web	09/03/2015	Closed with explanation	Yes	Yes
Web	05/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1397051

1353421

1397054

1397508

1545363

1390292

Consumer Loan Complaints

Based on Consumer Complaints

05/08/2015	Consumer Loan	Installment loan
05/05/2015	Consumer Loan	Vehicle loan
04/06/2016	Consumer Loan	Installment loan
05/24/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Vehicle loan
05/08/2015	Consumer Loan	Vehicle lease
05/24/2015	Consumer Loan	Vehicle loan
04/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Please I need your help.

I have informed the Company I am not allowed to receive " personal " calls at work. The Company consistently call throughout the day.

After a serious automobile accident in XX/XX/XXXX, I went to a dealership I had dealt with at least XXXX other times. I was not in a frame of mind to make a decision since I was suffering from a XXXX and had taken off walking XXXX miles due to my condition. the same salesman I had done business with in the past handled the account. He financed my vehicle through a bank VNB. not sure if it was in XXXX or XXXX, since I received harassing phone calls, telling me they had not received payments. Also, my vehicle and another XXXX have same VIN #. I was proud of my credit history until this bank ruined it.

I submitted a auto loan application on XXXX/XXXX/2013 at XXXX of XXXX. The deal was XXXX finaliiized that same day, or so I thought. Then XXXX came to my job under false pretenses and stole the original application from my car. Fast forward to now, I just saw that XXXX submitted my application to several financial

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	IL	60156		N/A
GM Financial	LA	700XX		Consent provided
PNC Bank N.A.	FL	34746		Consent not provided
BMW Financial Services	CA	91766		Consent not provided
BNY Mellon	MD	21227		N/A
DriveTime	GA	30047		Consent not provided
Santander Consumer USA Holdings Inc	TX	77450	Older American	Consent not provided
Valley National Bank	PA	193XX	Older American	Consent provided
Hyundai Capital America	SC	293XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	05/11/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	Yes
Web	05/24/2015	Closed with explanation	Yes	No
Referral	05/15/2015	Closed with non-monetary relief	Yes	No
Web	05/15/2015	Closed with explanation	Yes	Yes
Web	05/08/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No
Web	05/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1367687

1360990

1864751

1390392

1377303

1376790

1367760

1390397

1353550

Consumer Loan Complaints

Based on Consumer Complaints

05/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/05/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

03/27/2014	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

05/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

02/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

institutions on that day and then on XXXX/XXXX/2013 without my consent. I disputed it with XXXX, but was told to call those financial insitiutions directly. I did and thy told me that they could not help me since I do not have an account with them. I called XXXX and told them then was directed to XXXX. I called XXXX several times, but the financial manager refused to take my call. I emailed the owner who has not replied me.

I have a personal loan with One Main financial for {\$4500.00} and my payment is {\$140.00} monthly or {\$71.00} bimonthly. Since XXXX/XXXX/2015 I 've made XXXX payments {\$71.00} and my balance is still {\$4500.00}. This has happen in the past with my loan.

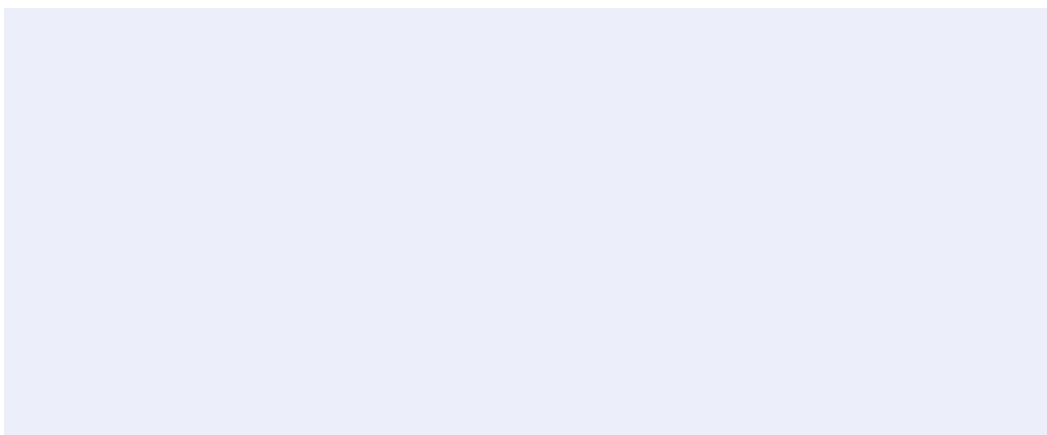
I spoke with the company on many occasions telling them I was filing bankruptcy. I know they still have the right to try and collect until I receive a case number. XXXX went to my house and handed my sister a letter that was not in an envelope that stated my account was seriously past due. When I called him to tell him that the letter should have been in an envelope because he was giving confidential information to someone that was not on the loan. He said oh well sorry if that hurt your feelings. I then began to explain why I had to file bankruptcy and he said that when he lent me the money in was not circumstantial to my financial problems. I explained to him that bankruptcy was my last resort and that I tried other avenues and he was like oh well.

I had entered into a purchase agreement for a vehicle, XXXX dodge caliber through XXXX located in XXXX, XXXX. Which was financed by : Santander

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	MN	551XX		Consent provided
Tower Loan	LA	703XX		Consent provided
Synchrony Financial	CO	805XX		Other
Citibank	CA	90038	Older American	N/A
Credit Acceptance Corporation	MI	48240		N/A
Ally Financial Inc.	PA	19104		N/A
Santander Consumer USA Holdings Inc	CA	900XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/27/2014	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	05/11/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	02/16/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	04/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1390356

1361108

1375850

780475

1368039

1241931

1354174

Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015

Consumer Loan

Vehicle loan

05/08/2015

Consumer Loan

Title loan

05/14/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Charged fees or interest I didn't expect

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Consumer USA, XXXX. XXXX XXXX, XXXX, XXXX XXXX : XXXX. This purchase agreement started XX/XX/XXXX/XX/XX/XXXX. In XX/XX/XXXX I had to file bankruptcy. Even though they where listed I had agreed to continue making agreed payments which i did up to now. Now this is my complaint XXXX refuses to update credit agencies of my account and my on time/correct payments. I have contacted them on different occasion and the credit agencies said there is nothing they can do, this information has to come the financing company. This company has hendered me from getting refinanced as they have refused to do, which kept me in a high interest rate loan. I have just recently been able to get refinanced through XXXX XXXX.

Contact a car title company then received calls from Wilshire Consumer Credit unknowing they were a cold call marketing scam company where they indicated 9.5 % then came to deliver contract in the evening received documents showing an undisclosed percentage with check of {\$2500.00} then they after received XXXX payments they stated I signed and initialed for 95 % annual interest rate and my payoff is more then borrowed unless I pay off after 24 months. After I contacted them they said other fees applied like daily interest rate along with payoff fees, administration fees, and only {\$33.00} dollars go towards loan but the daily interests is charged XXXX. I need to see what I can do to fix this problem to get my vehicle cleared

I took out a high interest title loan with Approved Cash, XXXX XXXX XXXX XXXX, XXXX, OK (XXXX) XXXX. I was 1 month and 1 day late on my payment, but intended to get caught up on payday XXXX/XXXX/2015. On XXXX/XXXX/2015 in the middle of the night they repossessed my car without my knowledge. They want the full balance, and will not accept payments to get caught up. I have

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	30067	Consent not provided
Westlake Services, LLC	CA	913XX	Consent provided
Main Street Personal Finance	OK	741XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Web	05/12/2015	Closed with explanation	Yes	Yes
Web	05/15/2015	Closed	No	No

Consumer Loan Complaints

Based on Consumer Complaints

1397584

1367859



1375878

Consumer Loan Complaints

Based on Consumer Complaints

05/24/2015

Consumer Loan

Installment loan

05/05/2015

Consumer Loan

Title loan

05/09/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Charged fees or interest I didn't expect

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

possessions in the car, including the tag, that they will not let me retrieve them without paying a fee. They also will not let me know where the car is located so that I can inspect it before the sale next week.

I asked them what the procedure was for claiming any funds left over from the sale after the balance is paid, and they said that they are not allowed to sale the car for more than what is owed on the note. The car has a blue book value XXXX to XXXX times the amount owed. I have never heard of an auction that has a set top dollar price.

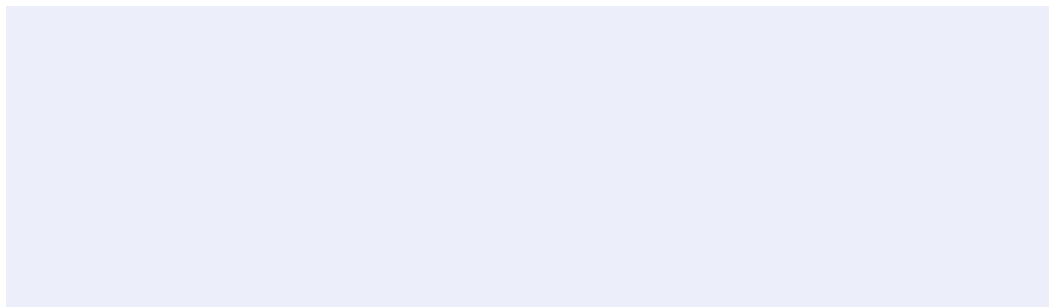
I get calls every day from Midland collections. Today XX/XX/XXXX they called me XXXX times. I asked them to stop. I told them I do not owe them or any other collections or credit card money. I work split shifts and am on call from my job and have been awakened all day today. Please get them to stop calling me.

I have been paying only the interest on a {\$5000.00} title loan that I was forced to get under duress of just losing my job. I have a car in which I spent nearly {\$2500.00} in repairs and the truck still does not work and I have missed work on several occasions due to this. I 'm in financial distress due to this and I even paid {\$670.00} which only went towards the interest. Had I know this would happen like this I would have never agreed to this amount of money. And to make matters worse I lost my home in a fire XXXX XXXX 2014. I need help, please help me..

As a Wells Fargo checking, savings and auto loan account customer, I was repeatedly solicited to open a secured credit card account. In XX/XX/XXXX, I placed {\$6000.00} collateral into a Wells Fargo account and used it for a few months. On XX/XX/XXXX, I paid the outstanding balance of {\$5900.00} in full and called Credit Card Customer Service at XXXX to confirm that that the account was paid off. I was informed on a recorded line that my collateral deposit would be transferred into my Wells Fargo checking account within 6 weeks. On XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Encore Capital Group	MD	208XX	Older American	Consent provided
----------------------	----	-------	----------------	------------------

TMX Finance LLC	AL	361XX		Consent provided
-----------------	----	-------	--	------------------

Wells Fargo & Company	AR	852XX		Consent provided
-----------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1390594

1360415



1368288

Consumer Loan Complaints

Based on Consumer Complaints

05/09/2015	Consumer Loan	Vehicle loan
05/09/2015	Consumer Loan	Vehicle loan
03/27/2014	Consumer Loan	Personal line of credit
05/25/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Consumer Loan Complaints

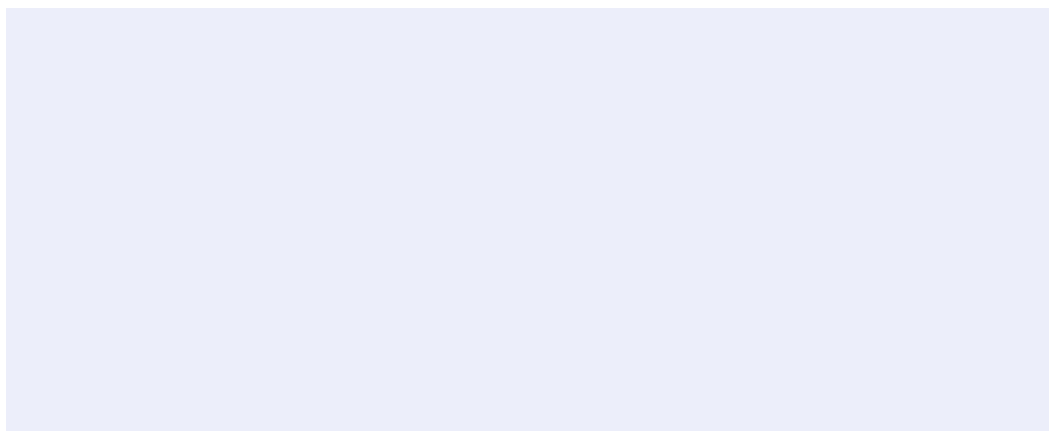
Based on Consumer Complaints

XXXX, I still had not received it, so I called same number and spoke with supervisor XXXX XXXX on a recorded line. She did not know why it had not been transferred yet, but assured me the funds would be available in my checking account by Fri XXXX XXXX or I should call her again. On XXXX XXXX, the funds were not there, and at it was exactly 6 weeks since pay off. I left her XXXX voicemails which were not returned. I then spoke with supervisor XXXX, extension XXXX who informed me that the funds were not released until XXXX put the order in on XXXX XXXX! She also informed me that even though this was Wells Fargo 's mistake, it could be ANOTHER 30 DAYS (from XXXX) for the funds to arrive! XXXX also suggested that I should " call every day " to check on the wire as if I have time for such a thing! None of this was my mistake and I 'm being penalized for their incompetence!

I was forced to borrow from Care Credit XXXX Synchrony Bank XXXX when I did not have dental insurance or other credit remaining, and had a XXXX that needed expensive work to avoid XXXX. The dentist 's office staff suggested using this option to pay for the service, and the dentist requests that you have credit or pay in cash prior to treatment. He is also the most capable dentist in the area and it is quite likely no one else could have done the procedure he did XXXX. I did not plan to be out of work for nearly as long as I have been. XXXX also does not cover any dental issues. Other forms of insurance are very expensive. I have found is that Care Credit uses several methods to add huge amounts to your principal and almost automatically increases your credit rate to the maximum

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Neighborhood Title Loans I	TN	37203	Older American	Consent not provided
Capital One	CA	91708		Consent not provided
TransUnion Intermediate Holdings, Inc.	CA	90038	Older American	N/A
Synchrony Financial	IA	502XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/10/2015	Closed with monetary relief	Yes	Yes
Web	05/09/2015	Closed with explanation	Yes	Yes
Web	03/27/2014	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1368510

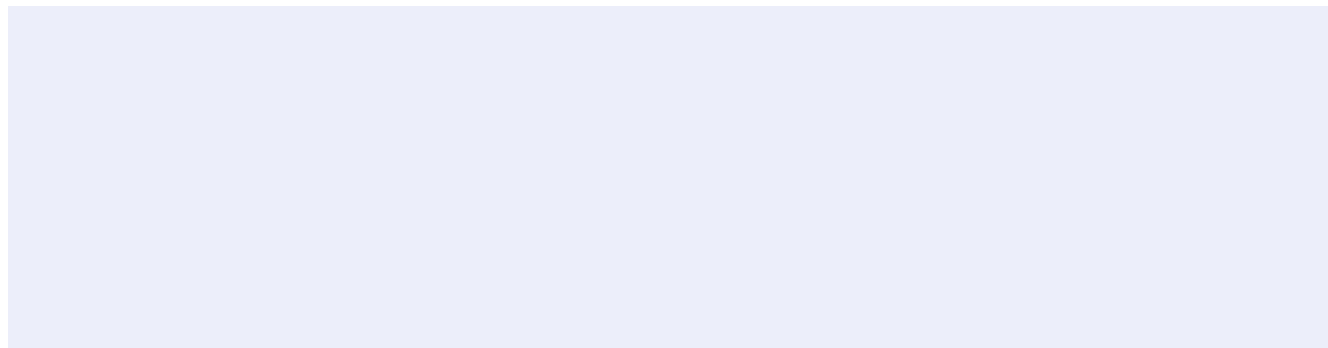
1368244

780474

1390646

Consumer Loan Complaints

Based on Consumer Complaints



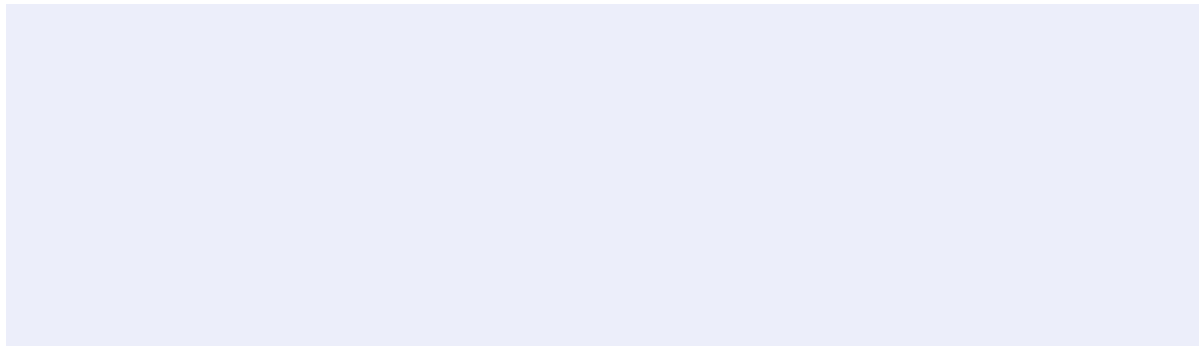
01/04/2016

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

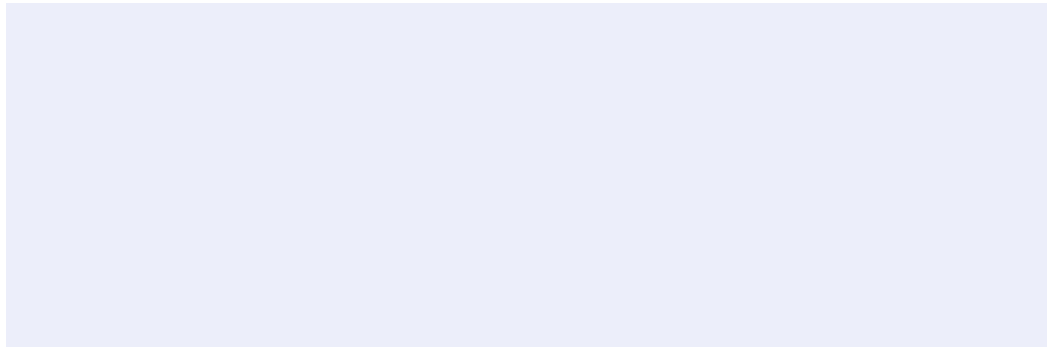
your principal and almost automatically increases your credit rate to the maximum allowed under their contract. They do not offer workable payment plans if you get behind, and their late fees are larger than the finance charge.

I have previously contacted Synchrony Bank asking for a payment plan for at least one month. (Their XXXX request is to pay the entire past due amount, which of course includes their numerous late fees and interest charges) As a last resort, the customer service rep accepted a payment of {\$35.00}. She did not mention that the late fees are also {\$35.00}.

Grounded an Infiniti Lease XX/XX/XXXX early, though due back XX/XX/XXXX. Leased a Nissan this time around, XXXX XXXX (Mgr-XXXX) contacted Nissan-Infiniti to make sure I would be able to qualify for the " Pull-Ahead " program. I did the same thing, not taking his word, to make sure and he also provided me with the terms of that " Pull-Ahead " Early Lease Turn-In, prior to finalizing the new Nissan Lease. After calling Nissan-Infiniti Lease/Finance Customer Care multiple times to verify this would not be an issue turning in an Infiniti to lease a new Nissan, and was informed that I did in fact qualify. XX/XX/XXXX, called again to confirm and verify after getting another letter about non-payment of last lease payment, oddly I 've been paying impeccably on time. Why would I refuse to pay my last payment and lease a new Nissan, almost 3-4 weeks ahead of it due date, I could have kept my lease, paid this last payment and leased the Nissan XX/XX/XXXX. Now XXXX the Loss Recovery at Infiniti tells me its my fault, I figured this is how they (Infiniti-Nissan) would operate after the fact. Someone (s), was grossly negligent in providing inaccurate information or XXXX failed to properly provide it 's customer service reps with the adequate training and information to provide customers with the right information. Now someone wants to claim stake, that an Infiniti lease end program gave alternative dates. LIE. I was negotiating multiple Infiniti dealers for favorable lease terms from XXXX, XXXX,

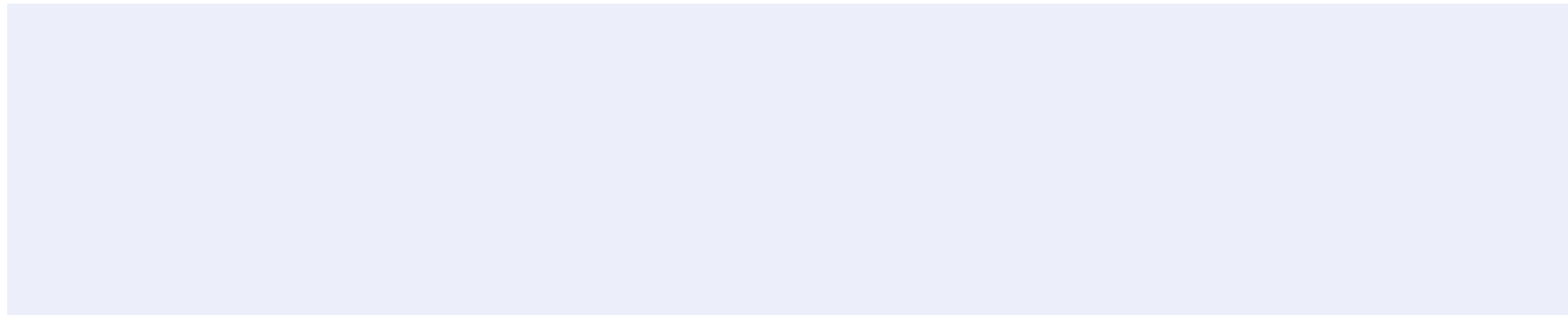
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Nissan Motor Acceptance Corporation

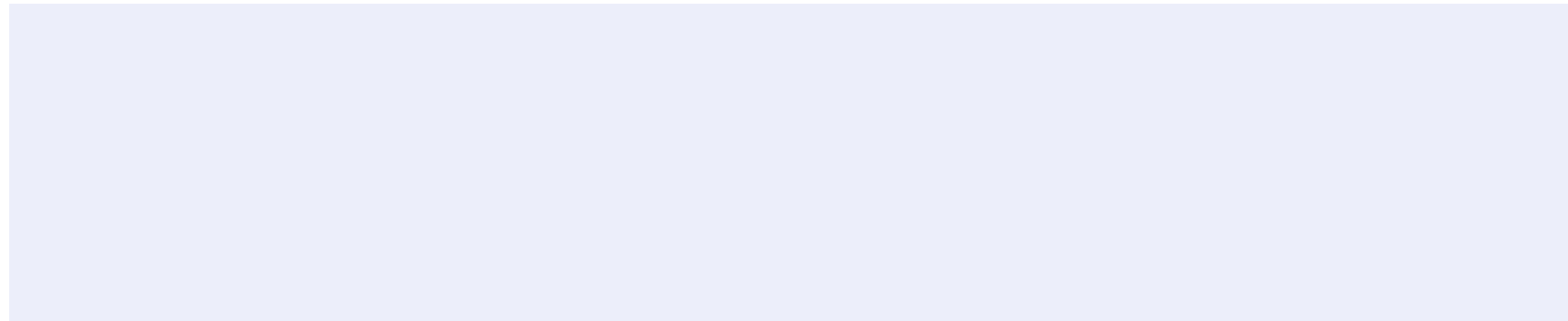
PA

172XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

01/04/2016

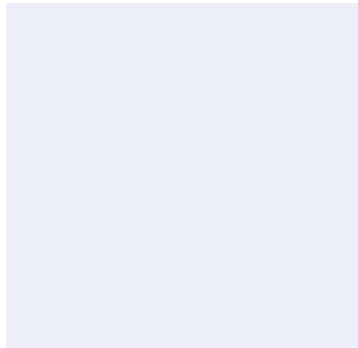
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1725133

Consumer Loan Complaints

Based on Consumer Complaints

05/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX, XXXX and none of them mentioned anything about a Lease End Pull Ahead Program or such dates about XX/XX/XXXX-XX/XX/XXXX. Why is it that they do n't even know, did n't know, including Nissan dealers from XXXX, XXXX, XXXX, XXXX who also did n't know about this Pull Ahead program? I even pulled my credit at multiple Nissan Stores, and they had n't heard of such a program. I think Infiniti-Nissan discriminates on who and when to use this selective " Pull-Ahead " program for its Infiniti or Nissan customers, if their dealers do n't even know they had such a program, and XXXX XXXX happened to stumble on it. I have a XXXX XXXX XXXX XXXX, collections letter claiming {\$640.00}. I could have paid it instead of leasing a new Nissan, all someone had to do was say that I DID NOT QUALIFY, and I would have used a perfectly fine Infiniti until XX/XX/XXXX, I had no rush to part with my luxury Infiniti and lease a substandard Nissan, when I was in the zone of the lease end/lease turn-in period. Information crucial, and I am beyond certain that Infiniti-Nissan failed to properly communicate such promotion or program to its dealers, and its returning customers, then later falsifying that lease customers did or did not qualify and charge them with the last XXXX payments, as the program specifically only allowed up to the last XXXX payments waived.

Forced to take predatory loan right after XXXX XXXX for small XXXX foot camper for emergency shelter. Attempts to get loan modification ignored. Gave it back to them as a voluntary repo. BOA doubled down and demanding even more money than was owed before and wanting it all at once, immediately, or else. Attempts to contact the loan officer who is never there. Calls from boa never reference any

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	IL	60126	Consent not provided
Wells Fargo & Company	TN	38101	Consent not provided
Bank of America	LA	704XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with explanation	Yes	No
Web	04/30/2015	Closed with explanation	Yes	Yes
Web	05/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1390650

1354001

1390654

Consumer Loan Complaints

Based on Consumer Complaints

05/09/2015

Consumer Loan

Vehicle loan

05/14/2015

Consumer Loan

Personal line of credit

04/30/2015

Consumer Loan

Installment loan

05/09/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

letters I have written, they just try to pump me for information, obviously reading from a script and will not deviate.

I purchased a vehicle through XXXX XXXX in the state of Illinois. I payed off the remainder of my car loan in full this year in XXXX. I waited over two months to receive my title in the mail and did not receive nothing. During that time I was receiving calls from Westlake Financial stating that I still owed a remainder on my car loan. They had explained to me that XXXX transferred my account over to them but never why. I told them I had pay off the remainder of my car loan, so they asked for verification in which I had faxed over proof several times. Westlake Financial had told me they were going to send my title, they just needed verification, and that it might have been an error in XXXX system. Repossession has also been coming to my home trying to reposes the vehicle that is already rightfully mine. I still have yet to receive my title in the mail after I have faxed over proof to Westlake Financial numerous times, stating that there going to fix the situation and send me my title. Westlake Financial still calls to this day stating that I owe payments on my vehicle so the situation has not been taken care of.

Had a check returned by mistake from my bank to Republic Finance, they ran the check back through the bank and the bank paid it. I still paid the XXXX or 35 dollar fee. So from then own the XXXX or 35 dollar fee was added to my payment of 188.00 dollars every month. I paid my bill on time every month have bank records to prove it. I did not pay the fee every month just my XXXX payement. Now I have paid them off they say I owe XXXX in fees of which I am not going to pay. It was their problem not mine, I meet all my payments

Consumer Loan Complaints

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	MI	494XX		Consent provided
------------------------	----	-------	--	------------------

Synchrony Financial	NY	10710	Older American	N/A
RFNA, LP	TN	380XX		Consent provided

U.S. Bancorp	SC	29708		Consent not provided
--------------	----	-------	--	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	05/15/2015	Closed with monetary relief	Yes	Yes
Web	05/04/2015	Closed with monetary relief	Yes	No

Web	05/09/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1368329

1375972

1355668

1368337

Consumer Loan Complaints

Based on Consumer Complaints

05/09/2015	Consumer Loan	Vehicle loan
05/25/2015	Consumer Loan	Installment loan

05/09/2015	Consumer Loan	Installment loan
02/17/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I took a {\$1200.00} internet loan out in XX/XX/XXXX and was set up on 8 month installment loan and when the date became due I called Cash Net USA back to advise my medical conditions going and would not be able to pay. Was told it was okay and they would work something out with me, instead they went into my bank account and withdrew the funds causing a major overdraft on my account so I stopped pay on all payment and ach withdraws. Since that happen Cash Net USA has called me every day XXXX times a day and now they are calling my references and on XX/XX/XXXX they called my son phone and left a message that his name was XXXX XXXX, Legal Counsel and he will come by house on Tuesday, XX/XX/XXXX with court papers claim # XXXX and if I wanted to stop him I would need to call him at XXXX XXXX, and to consider myself as being served. XXXX d/b/a Cash Net USA XXXX XXXX XXXX XXXX XXXX XXXX XXXX, Illinois XXXX and my account number is XXXX

I purchased a XXXX Buick Rainer on XXXX XXXX, XXXX. The amount financed for the Vehicle was {\$16000.00}. Since XXXX XXXX, XXXX, I have been paying the sum of {\$440.00} every month. To date, I have paid {\$15000.00} and have been inform that I still owe {\$10000.00} on the Vehicle. Since I got the Vehicle, I have been experiencing serious problem involving periodic repairs. This has been going on until recently, the Vehicle has broken down. The repair bill is over {\$4000.00}, which I do n't have. I have tried to solicit help from the loan company, Exeter Finance, but they have flatly refuse to even listen to me. I asked for them to refinance the vehicle, but they told me to go to other Loan Institutions as they do not finance their own loan. I am writing this complaint to inquire as to what steps

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Consumer Loan Complaints

Based on Consumer Complaints

Tidewater Finance Company	MS	38930	Older American	Consent not provided
Enova International, Inc.	MO	640XX		Consent provided

M&T Bank Corporation	MA	01452	Servicemember	Consent not provided
Exeter Finance Corp	NJ	083XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/09/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/25/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	02/17/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1368338

1390527

1368233

1789947

Consumer Loan Complaints

Based on Consumer Complaints

05/25/2015	Consumer Loan	Vehicle loan
05/25/2015	Consumer Loan	Installment loan
05/25/2015	Consumer Loan	Vehicle loan
02/05/2015	Consumer Loan	Vehicle loan
04/19/2016	Consumer Loan	Vehicle loan
05/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

are available to solve this problem. I can not continue to pay for a vehicle that I am not using. It is apparent that during the course of this loan, I have only been paying interest, and little or no principle. Please advise on how I can get help in this situation. Thanks for your anticipated help.

I had went to BMV of XXXX located at XXXX XXXX XXXX XXXX in XXXX, Texas XXXX on XX/XX/XXXX and I met with XXXX XXXX the Client Advisor and XXXX XXXX XXXX the General Sales Manager. I ended up speaking to XXXX XXXX XXXX the General Sales Manager which he showed me a print out the payoff from XXXX XXXX of what I owed was {\$21000.00} but they only offered me {\$14000.00} for the trade in. My truck was an XX/XX/XXXX Mitsubishi Outlander Sport with XXXX, XXXX miles on it. I advised I did not want to go up in payments that I needed to stay at {\$400.00} a month. When talking to XXXX XXXX XXXX he advised me with {\$1000.00} dollars down at a interest rate at XXXX that I would be paying XXXX a month or {\$4000.00} down I would be paying {\$520.00} a month. I had asked XXXX if I could come back on Saturday to purchase the car to let me think about it. XXXX told me to meet with the Finance Manager that he may have some other rates and specials to get my car note down. I asked XXXX about the car insurance if it will increase or decrease since I am paying {\$120.00} a month

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	CA	93635	Consent not provided
QC Holdings, Inc.	MO	63125	Consent not provided
Santander Consumer USA Holdings Inc	AL	35810	Consent not provided
DriveTime	VA	23227	N/A
Fifth Third Financial Corporation	NJ	07652	N/A
BMW Financial Services	TX	761XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with non-monetary relief	Yes	Yes
Web	05/25/2015	Closed with explanation	Yes	Yes
Web	02/05/2015	Closed with explanation	Yes	No
Referral	04/21/2016	Closed with explanation	Yes	
Web	05/26/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1390728

1390578

1390592

1226209

1886465

1391041

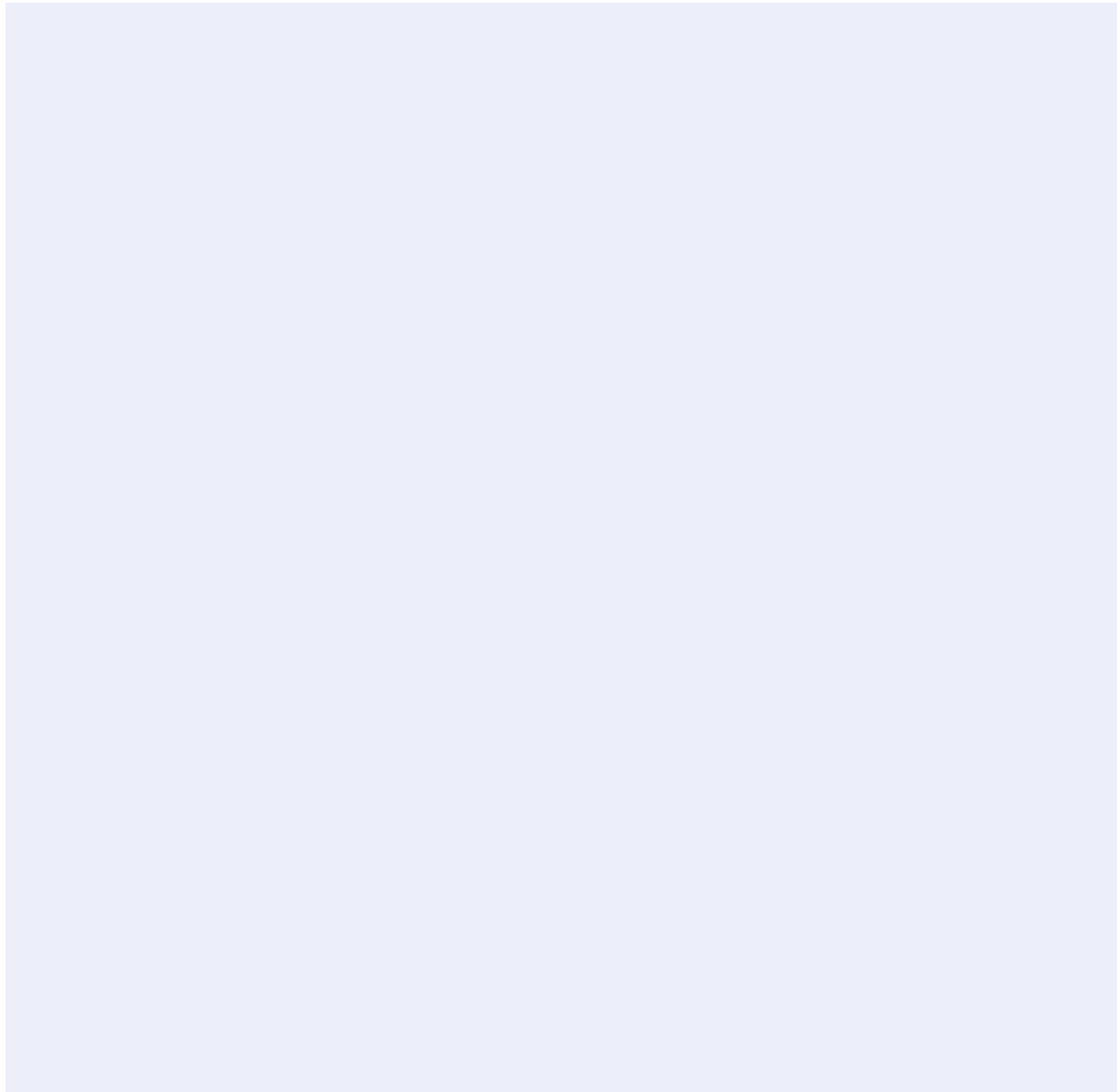
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

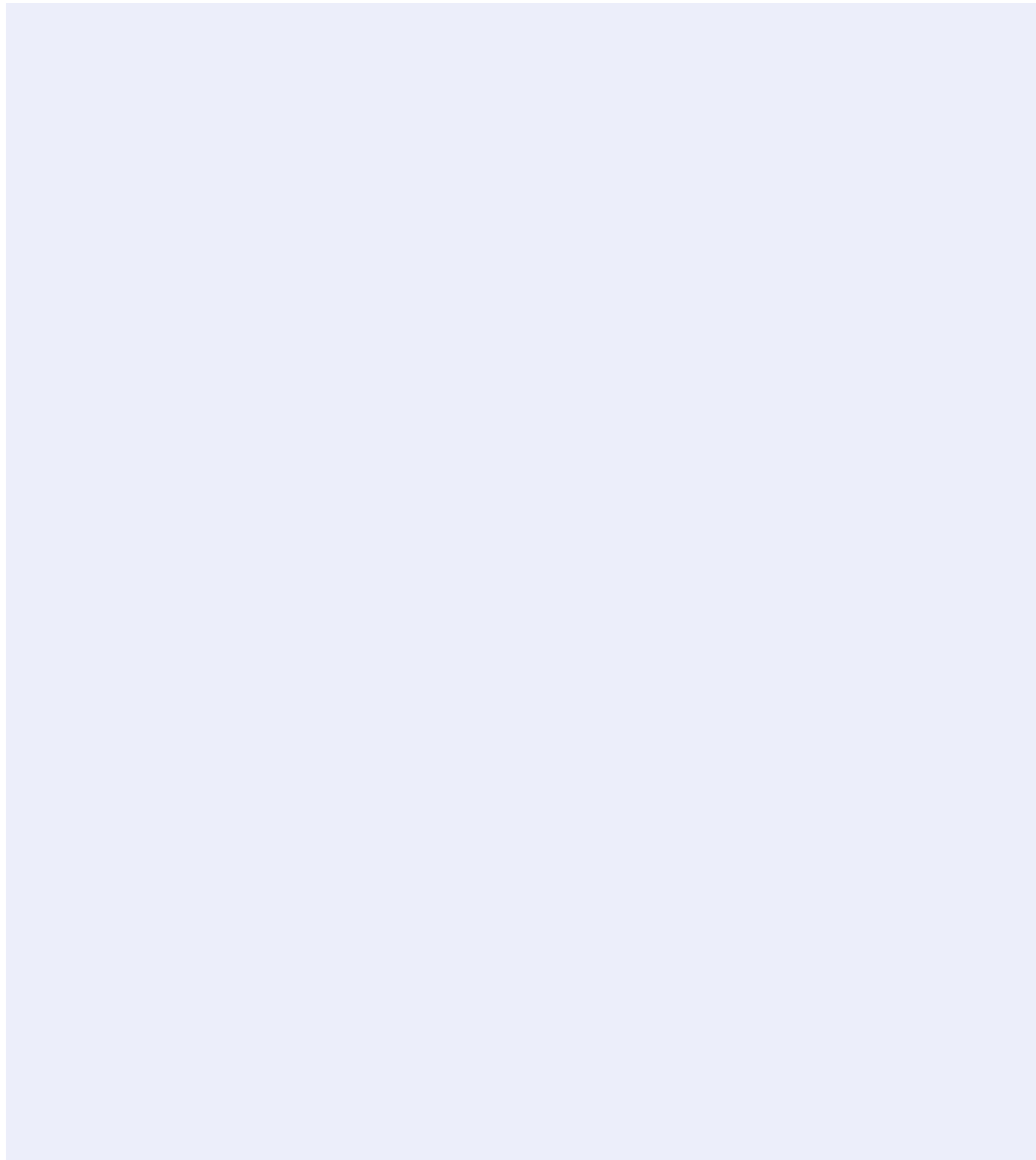
Based on Consumer Complaints

for car insurance. Then XXXX told XXXX XXXX the Client Advisor to shut up when he was talking to me and XXXX was asking a question I had. XXXX did not like it since he was talking. So XXXX told me that my car insurance will decrease since the car I was purchasing is an BMW and the insurance is cheaper since it is an foreign car. XXXX told me that he could not guarantee that the car would be available to purchase. I advised XXXX that was fine because there are other cars that I can look at. I was getting ready to leave and XXXX stopped me to ask me if I had time to fill out the application. So I rushed to fill out the application because I was pressed for time because they were making me late for work. I filled out the application and then XXXX had asked me for my credit card to hold the vehicle when I did not even say I was purchasing the vehicle. XXXX took down my XXXX XXXX Credit Card information and told me if I do not come back on XXXX XXXX, 2015 that he will run my credit card. I advised XXXX that he can not run my credit card when I have not even signed the contract and that I did not authorize him to process my credit card. I advised that I would come back on XXXX XXXX, cause I did not want him to run my credit card.

I had came back to the dealership on XXXX XXXX, 2015 and met with XXXX XXXX the Client Advisor to fill out the other paperwork he had for me. Then he ended passing me off to XXXX XXXX the XXXX Manager. Josh went over the the paperwork before I signed my name, showing me with an XXXX interest rate with {\$4000.00} down that I would be paying {\$510.00} a month with an credit score at XXXX. But he advised me that my credit score was an XXXX that I would be paying {\$530.00} a month at interest rate at XXXX. XXXX stated with the XXXX interest rate that I did not have to worry about replacing tires, stereo system, brakes, oil changes or anything else that goes wrong with the car. Stated if I would of done the XXXX interest rate that I would have to pay for repairs even though the car had an XXXX year warranty on the car. I had asked XXXX if I could cancel the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



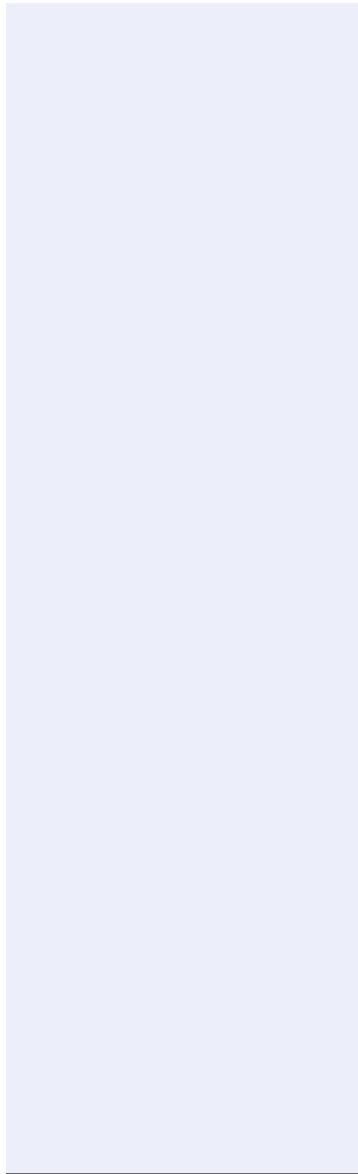
Consumer Loan Complaints

Based on Consumer Complaints



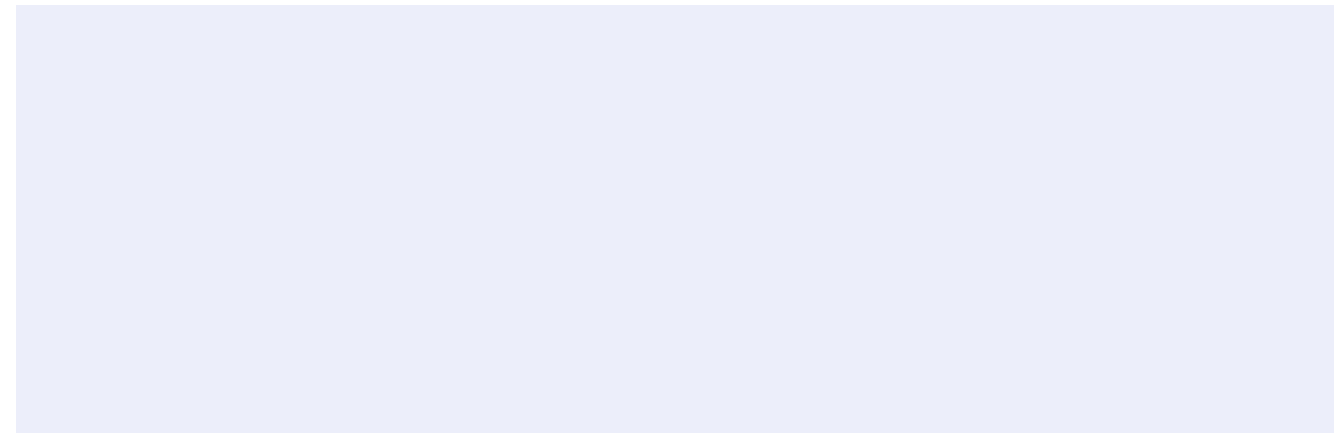
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



05/09/2015

Consumer Loan

Installment loan

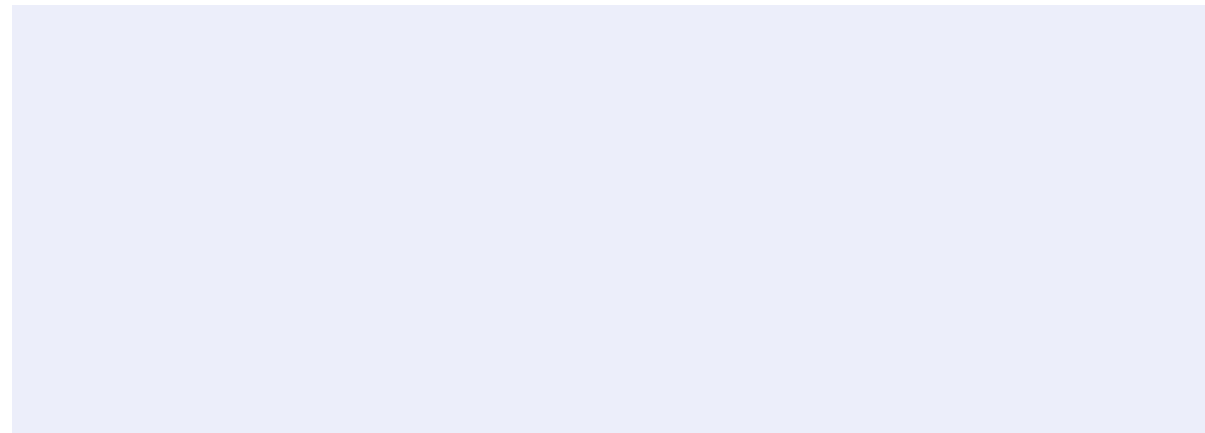
05/10/2015

Consumer Loan

Installment loan

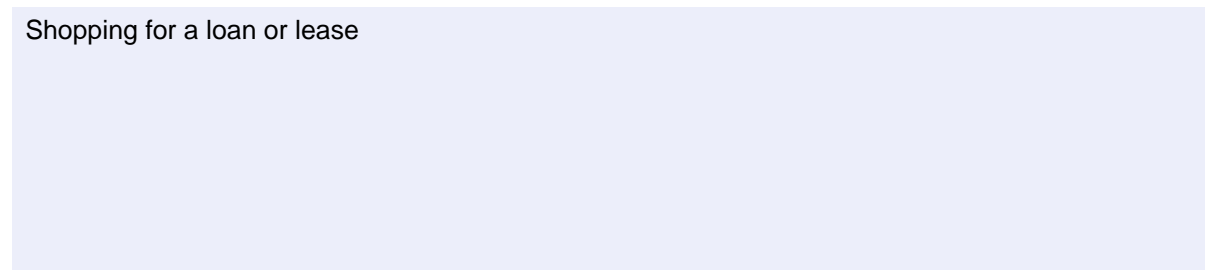
Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Shopping for a loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

contract while signing and he told me no that I could not cancel the contract. So I ended of leaving with the new vehicle.

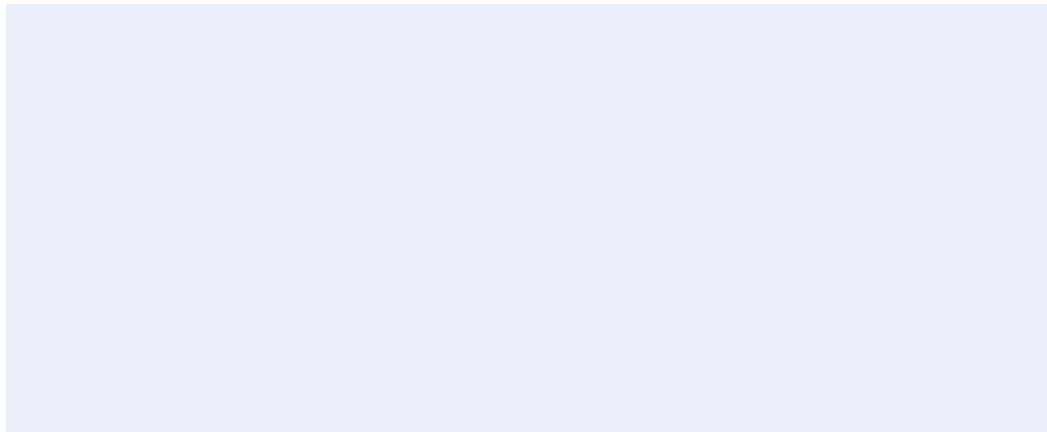
When I arrived at the dealership.. XXXX of the salesman told me that XXXX was somewhere and that XXXX was busy with a client and that someone will be with me in a few. So they thought it was okay to pass me off to an Internet Sales Manager to discuss the issue of me wanting to return the vehicle and cancel the contract and get my truck back. As I was explaining to XXXX XXXX the Internet Sales Manager that I wanted to cancel the contract and do an flat cancel/unwind and he told me that there is no such thing as that. He also stated that there is no such law in the XXXX of Texas that you can not do a flat cancel/unwind.

I took out a loan with XXXX XXXX in XXXX of XXXX for {\$2500.00}. My interest rate was set at 138.85 % with monthly payments of {\$290.00}. After making 2 years worth of payments, over {\$7000.00}, I finally submitted a complaint. My loan was moved from XXXX XXXX to CashCall to XXXX XXXX where they offered to reduce my interest rate to 20 % with a monthly payment of {\$110.00} around XXXX of XXXX. It is now XXXX XXXX and my loan has been moved back to CashCall. After doing some research, I found out that in XXXX of XXXX, our Attorney General (MO) sued XXXX XXXX controlled by XXXX XXXX and this operation is prohibited from making or collecting on any loans in Missouri. The lawsuit also cancels existing loan balances for Missouri borrowers but I am still receiving notices that my monthly payment is due and will be extracted.

An agent from One Main Financial in XXXX Minnesota opened an ac for me, I had indicated to him that my husband had an ac with them which I cosigned and I wanted to open my own to which he said I qualified after verifying my credit history upon signing my disclosure statement I realized that the amount was more than I had been given to which I was told since my name appeared on husband s ac his balance will appear on my new ac until its paid out little did I know that he had

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--

CashCall, Inc.

MO

633XX

Consent provided

--	--	--	--

Citibank

MN

553XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

Web

05/09/2015

Closed with explanation

Yes

Yes

--	--	--	--	--

Web

05/11/2015

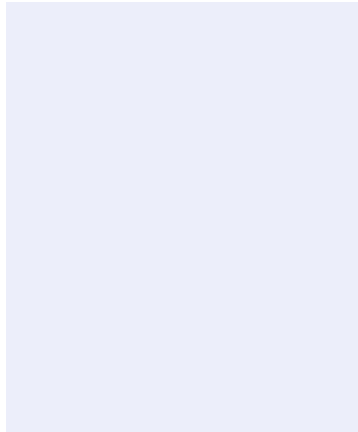
Closed with explanation

Yes

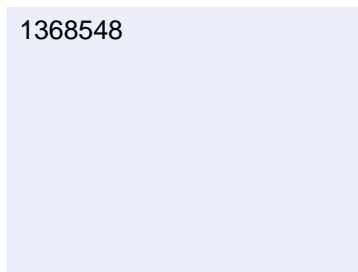
No

Consumer Loan Complaints

Based on Consumer Complaints



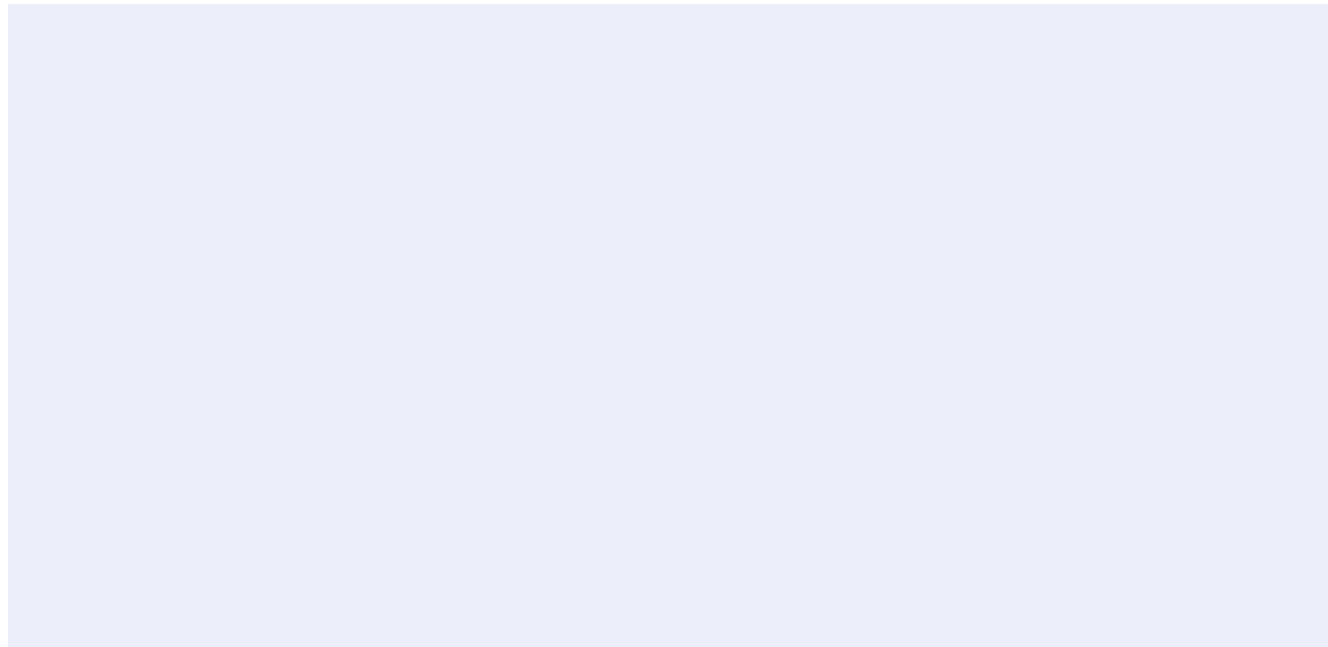
1368480



1368548

Consumer Loan Complaints

Based on Consumer Complaints



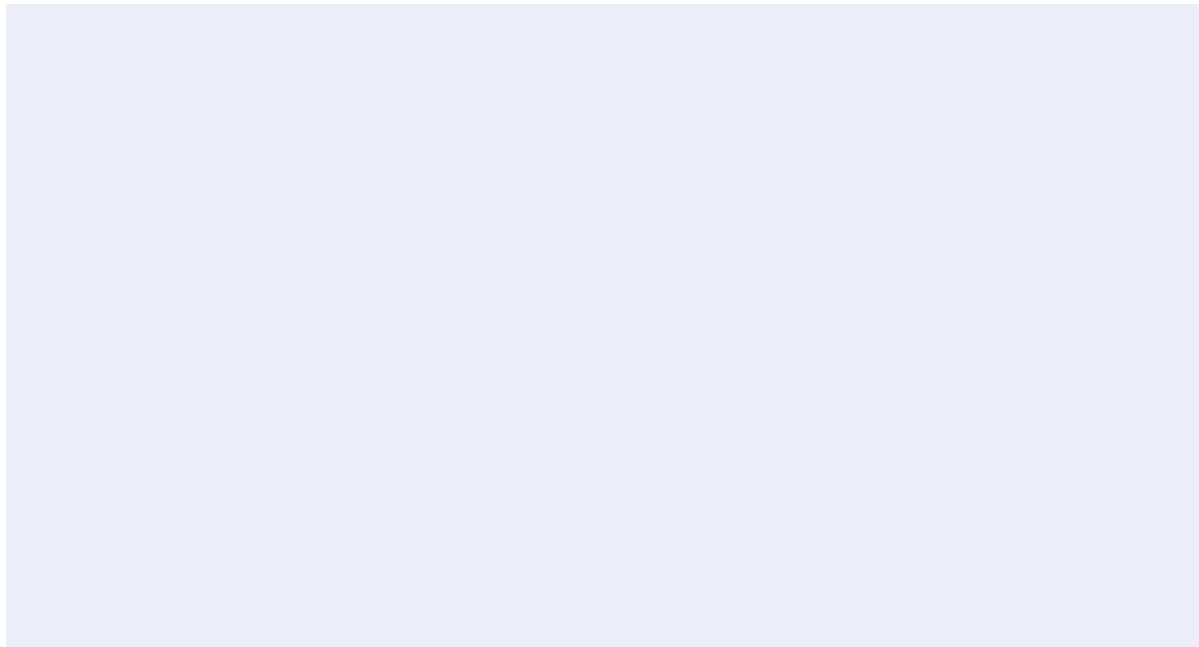
05/26/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

closed my husband s ac after he received his paid out disclosure notice we called the bank and they were looking at ways to reverse the situation 2 days after this inquiry I called again and was told it was 14 days after and there is nothing they could do, as if that was not enough my husband s ac was debited of this loan payment despite the fact that this was a different account his had been closed and payment date was different the bank was called and they indicated to him that this was the voided check I had presented to them suggesting fraud on my part really then when I contacted them they apologized and I asked me to present copy of my check (VOIDED) I did but they again this time debited his ac and also mine different dates but same ac called them again and accepted the mistake and promised to e send a check back for credit and shockingly my husband received a letter sting that he had authorized them to take payment from his ac so no check refund from them so unprofessional customer service and disapointing that I now carry this big loan I did not apply for and cat get help and still getting messed up every time. this needs to be stopped

These people claim that I took out a loan with them sometime late last year, but I did hear anything from this company till around XXXX of this year. From what I know, this loan company only has my home address & our phone numbers, nothing else. They have no signatures or my social security number that I know of! They have harassed me by calling my phone numerous times a day. They some how got my wife 's number and now call her several times a day too! I do believe they have been gathering info off my XXXX. They have came by my home and have beated on my door numerous times. I have asked them to stop over and over. They have harassed some of family members. I am assuming they found on XXXX as well because they have also harassed some of my friends too! Now, that I threaten to turn them in for harassment if they do n't stop, they now are dropping notes off at all my neighbors homes and in my XXXX mail box, which I thought

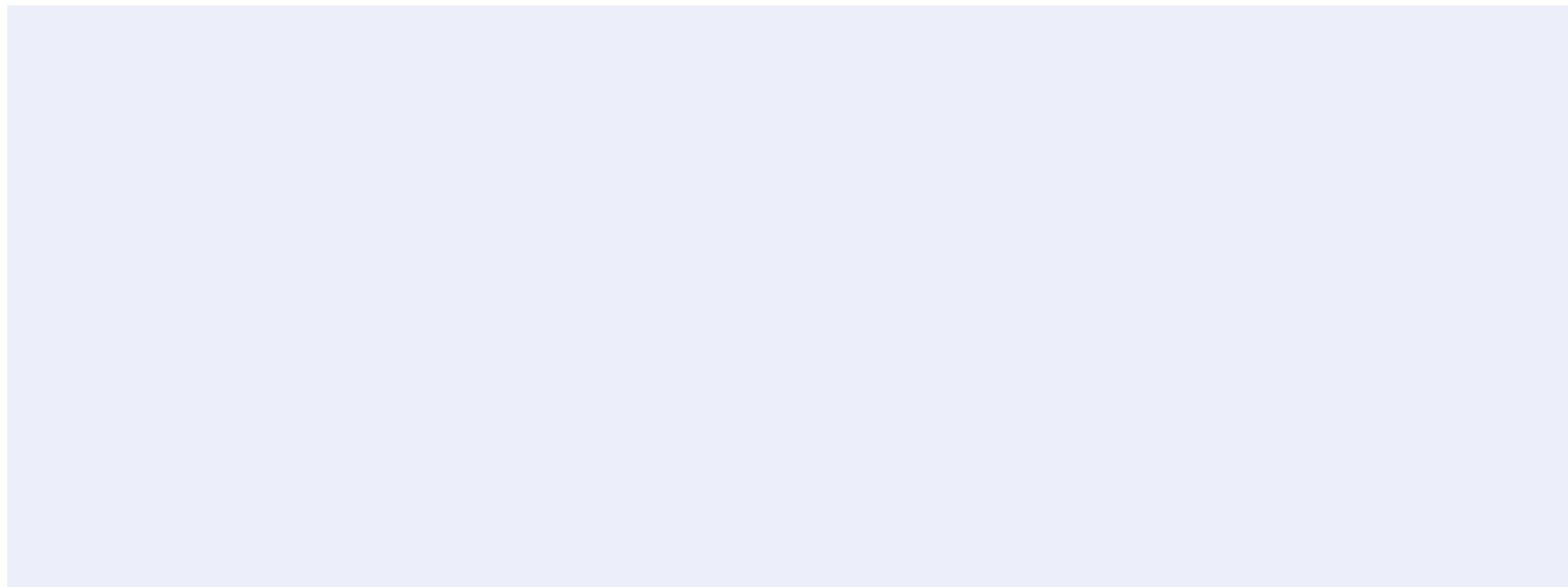
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Security Finance

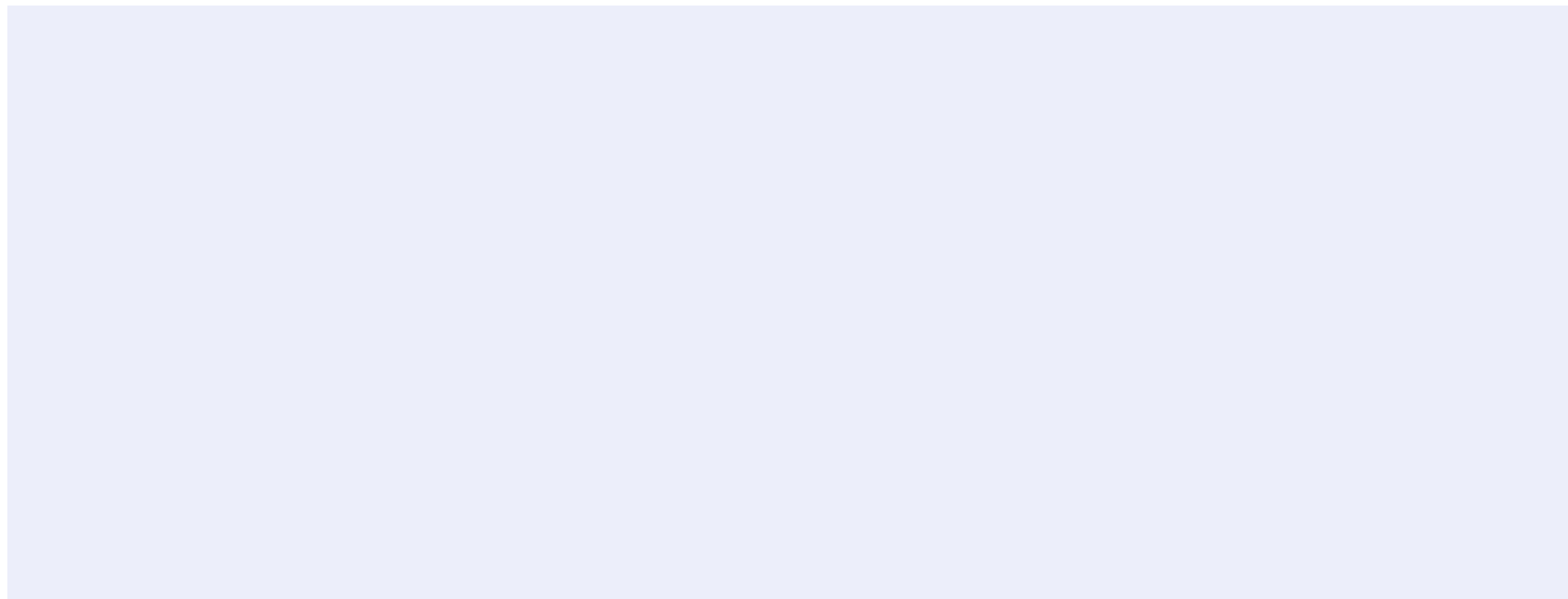
TX

760XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/27/2015

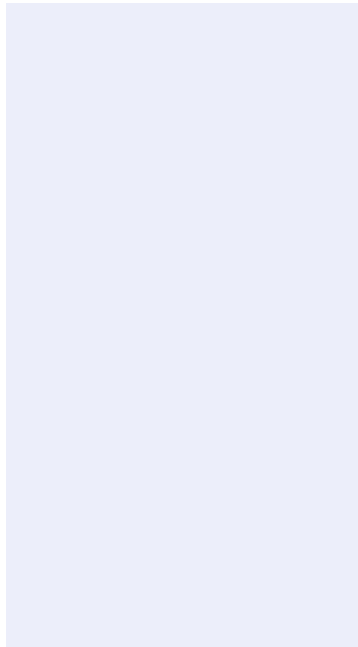
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1391062

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015

Consumer Loan

Installment loan

05/05/2015

Consumer Loan

Vehicle loan

06/03/2015

Consumer Loan


Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

was federal offense.. This is ridiculous that a company can get away with this type of threatening behavior.

Purchased a XXXX Volkswagen Jetta Sedan, used, VIN : XXXX from XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX, SC XXXX.

Phone : XXXX.

Purchased Mechanical Failure Service Contract dated XXXX/XXXX/XXXX for {\$1600.00}. Issues with car from onset of purchase. Was told at time of purchase to bring back to dealership with any concerns. Did so, was informed the XXXX individuals that assisted me were no longer employed. They could not assist me. They wanted me to trade the car versus assisting me with the utilization of the warranty.

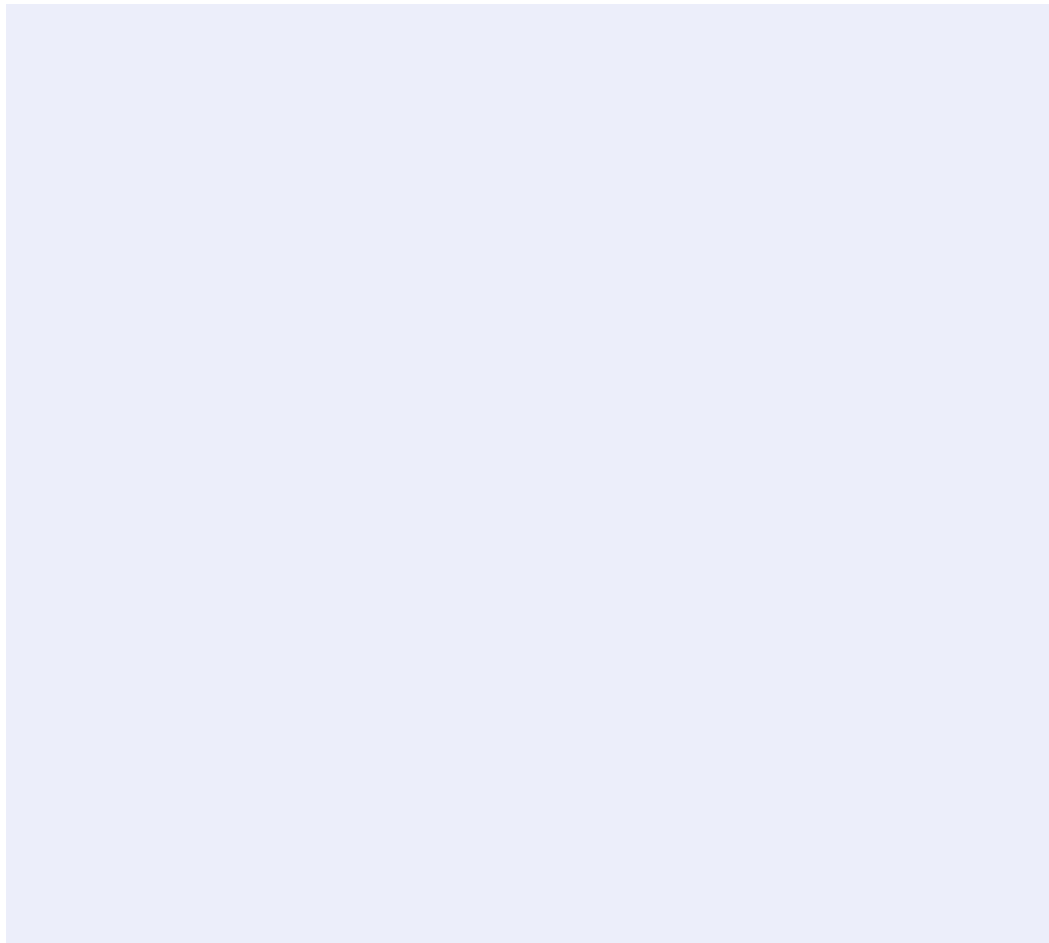
Well due to mechanical issues and such, I have requested Capital One Auto Finance pick up the car as a XXXX repossession. This was done on XXXX XXXX, XXXX. The automobile insurance has been dropped and the tags returned to the state, but the car is still sitting in my driveway.

Capital One states there is a legal issue in picking up the car as a XXXX repossession. I feel there was a breach of contract in the mechanical failure service contract.

Please assist me in resolving this issue and understanding why the service issues were ignored by XXXX XXXX XXXX and why Capital One will not repossess the vehicle.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Discover	DE	19702	Consent not provided
Capital One	SC	299XX	Consent provided
CashCall, Inc.	NC	27824	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/19/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	06/04/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1382094

1361383



1404351

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/09/2016	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/05/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

05/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have advised Midland Credit Management twice (orally) to stop calling my job phone on XXXX they called my job phone alone XXXX times. I 'm can not to take personal phone calls at work and this can cause up to termination

my car that i purchased off the showroom floor in XX/XX/XXXX went to chevy heaven in XX/XX/XXXX.in those years there were many life incidents that occurred where i went from a XXXX score.I needed a car for this new job, and acted hastily on because of my poor credit.well, the job was too far away and with living expenses and car payment, this new venture was not worth it.i contacted the " credit acceptance " corporation many times for help.i begged them to lower my car payment and offered a XXXX payment for car. they were rude and just kept telling me " your loan is what it is ". i have paid off XXXX vehicles in my years!! i came into financial hardship and this company would NOT help me.now i have a judgement!!

This issues pertains to a late payment incurred on my Auto Loan which was funded by Bank of America, for a XXXX Mercedes Benz C350 that I purchased in XX/XX/2013 at my local Mercedes-Benz dealership. At the time of purchase, the finance manager at the dealership told me they had not found a bank to finance

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	DE	19805		N/A
Wells Fargo & Company	WI	53220		N/A
1st Franklin Financial Corporation	AL	35758		N/A
Encore Capital Group	NJ	070XX		Consent provided
Capital One	CA	92618		Consent not provided
Credit Acceptance Corporation	NY	132XX		Consent provided
Santander Consumer USA Holdings Inc	VA	236XX		
Enova International, Inc.	UT	84404	Servicemember	N/A
Bank of America	CA	945XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/04/2015	Closed with explanation	Yes	Yes
Referral	06/04/2015	Closed with explanation	Yes	No
Phone	06/02/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with non-monetary relief	Yes	No
Web	05/19/2015	Closed with explanation	Yes	No
Web	05/21/2015	Closed with explanation	Yes	No
Web	05/09/2016	Closed with explanation	Yes	Yes
Phone	05/06/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1404353

1404364

1397800

1391094

1382144

1382148

1915401

1361434

1382149

Consumer Loan Complaints

Based on Consumer Complaints

05/10/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Received a loan I didn't apply for

Consumer Loan Complaints

Based on Consumer Complaints

finance manager at the dealership told me they had not found a bank to finance my vehicle yet, but they would find one and have the bank mail me a statement telling me when and where to send the payment.

I never received any statements such statements, but Bank of America called me on the XX/XX/XXXX, just as I was in between flights as I was traveling, they claimed they were the lender and claimed to have sent me statements that payments were due and that they were the lender for my car and I was late on the payment. At the time, I did not have access to my bank account information but called them within the next 2 days to make a payment. I later discovered that the dealership gave BOA an incorrect address for me, as they had me residing at XXXX XXXX XXXX instead of XXXX XXXX XXXX. Hence the XXXX statements did not reach me. I immediately corrected the address with Bank of America and promptly made payments for 2 months including the late fees totaling {\$1400.00}. I have brought this issue up with Bank of America 's customer service department to remove the late payment from my credit report ; but BOA insists they did not make a mistake, they would not remove the late payment. On one hand they acknowledge that the dealership gave them the wrong address and that I never statements received the statements, but inexplicably BOA still claims that the late payment was my mistake. I had over {\$20000.00} in my bank account during the period of the missed payment and had the statements been sent to the correct address a payment would have surely been made. I have attached copies of my bank statement to this complaint.

On XXXX/XXXX/15 went into a XXXX store in XXXX, nv. to make payments on my loans. I asked if they could consolidate XXXX of the XXXX loans I had. I told the clerk numerous to leave the loan for {\$110.00} opened because someone else paid on this loan. I was told no problem. I left the store with my new loan, thinking my payments now were {\$320.00} a month. return to the store on XXXX/XXXX/15

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Speedy Cash Holdings

NV

891XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/10/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1368625

Consumer Loan Complaints

Based on Consumer Complaints

05/10/2015

Consumer Loan

Vehicle loan

05/29/2015

Consumer Loan

Personal line of credit

05/05/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

to make my payment and was told that I owed \$ XXXX why and the clerk said they made a mistake and consolidated the wrong to loans XXXX for {\$210.00} which I only had XXXX more payments and the {\$110.00} which I made it clear to leave open. The clerk said she did not make the mistake and would not correct it. I called the main office and talked to a few different people which none were going XXXX do anything about this. Then the threatening and harassing phone calls started. This mistake by there employee puts me in a position that makes it so I can not afford to pay. I would never of opened the new loan knowing that they closed the wrong ones.

My son lives in XXXX.XXXX-he purchased a new car.I told him I would co-sign on a loan for a car, just let me know and so I can read and go over the loan application before I will co-sign on a loan.Time went by and he went to purchase a car (we did not know he found a car yet) The people told him he had 2 days to get a loan-he said I lived in XXXX, XXXX and had to look over loan-fearing he had no time to get me to look at loan, he took it home and signed my name to loan.The auto people new he signed my name and gave him loan anyway, Again I had no idea any of this was going on.I never received loan application-never spoke to auto dealership or chase bank at all about a loan-never new until my son callled and said he got the car.If I had seen it I would of never of signed a loan with a 7.85 % car loan.They told him it would be 4 %, but at the last moment changed it to 7.85 % .We have tried to get them to take me off loan-my son told chase verbally and in writing I did not sign for loan and they still will not take this off my credit report-which chase put me on all XXXX credit reporting agencies with a XXXX loan.my credit score has dropped.

I needed monies for vacation and applied for what I thought was a simple {\$2600.00} loan from a Company that claimed to help those with less than perfect

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	AL	361XX	Consent provided
----------------------	----	-------	------------------

Wells Fargo & Company	SC	29445	N/A
Risecredit, LLC	CA	958XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/10/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Postal mail	06/02/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1368529

1397852

1361463

Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

{ \$2600.00 } loan from a Company that claimed to help those with less than perfect credit a way to reestablish their credit through taking a loan out with their company. Apparently I did not understand their requirements for payback as they are charging me over { \$6000.00 } interest on a simple loan for only { \$2600.00 }they charge me approx. { \$500.00 } every month and they will continue to charge me for XXXX payments. I took out the loan XX/XX/XXXX and the payments are scheduled thru XX/XX/XXXX. In total I will have payed back { \$8.00 }, XXXXthis is extreme and I have been told by many of my friends and family that this is illegal and that I should not pay it. Please help me straighten out this mess I have gotten myself into..i did not foresee such an impact on my monthly income for so longthat { \$500.00 } is supposed to be the monies I have left over after bills and survive/live on after all my other bills. They have access to my bank account and they automatically take it out every month on the XXXX. I do not know how to stop this maddness. How can they charge me over { \$8000.00 } for a { \$2600.00 } loan? Is this legal? I 've been told by many to stop the payments, switch my banking institute, deny them access to my account just simply NOT to pay it. I just wanted a simple pay back with reasonable interest short term loan and now I 'm stuck with this overzealous monthly payment and it 's scheduled " according to their pay schedule " to go on thru XX/XX/XXXX-that 's a month shy of two years to pay back a simple loan of less than \$ 3,000-for over { \$8.00 }, 600something 's not right it 's not fair and it should n't be legal. Of the near { \$500.00 } payment each month, a mere { \$62.00 } goes toward the principal balanceridiculous Please advise. Thank you, XXXX

we applied on line for a loan with a company called community choice financial, they said we were approved, so the XXXX thing they wanted us to do is open up a checking account with XXXX bank, because that 's the only bank they deal with, also XXXX we opened up account to call them back, so we opened up account,

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Community Choice Financial, Inc.

FL

342XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1397903

Consumer Loan Complaints

Based on Consumer Complaints

05/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/14/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

05/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

called back they, then they said to go back to bank they would deposit XXXX dollars out of the XXXX we were getting, with draw the XXXX go to a money gram place and they would tell me where to send it, I ask them why pull out then send it back, they said it shows them good faith on paying back the XXXX dollars XXXX many red flags). they were suppose to be in XXXX but the address on the application is XXXX, so we web searched the XXXX address got a number called, explained to them why we called they said never heard of them XXXX red flag again XXXX and then we contacted you. also they would not give me a lic. #.
thank you

Harley Davidson Financial has been calling me everyday all day repeatedly. I called them and made payment arraignment. They are still calling and harassing me. I told them that they are harassing me and they said according to my contract that they are allowed to call me up to XXXX times a day. I told them by law it is still harassment and they called me back again.

this is concerning case number XXXX with CFPB which was the original complaint in XXXX 2014. This case was resolved with Regions agreeing to update the XXXX credit bureaus that the loan XXXX that I pay XXXX/mo on an agreed monthly basis and was not written off or have I ever been delinquent on a payment as was showing on my credit report. As of XXXX XXXX, XXXX and XXXX are still reporting this loan to be " charged off " and delinquent. XXXX XXXX appears to be updated as this negative comment has been removed from their report.

On XXXX XXXX, 2015 I was in the process of secure financing to buy out my

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	WV	26037	Consent not provided
Banco Popular North America	TX	79935	N/A
Ditech Financial LLC	MI	49120	Other
Harley-Davidson Financial Services, Inc.	IA	511XX	Consent provided
Regions Financial Corporation	FL	339XX	Consent provided
Wells Fargo & Company	TX	770XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/05/2015	Closed with explanation	Yes	No
Phone	05/15/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with non-monetary relief	Yes	Yes
Web	05/11/2015	Closed with explanation	Yes	Yes
Web	05/18/2015	Closed with non-monetary relief	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1362150

1376220

1391209

1368885

1368860

1397959

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



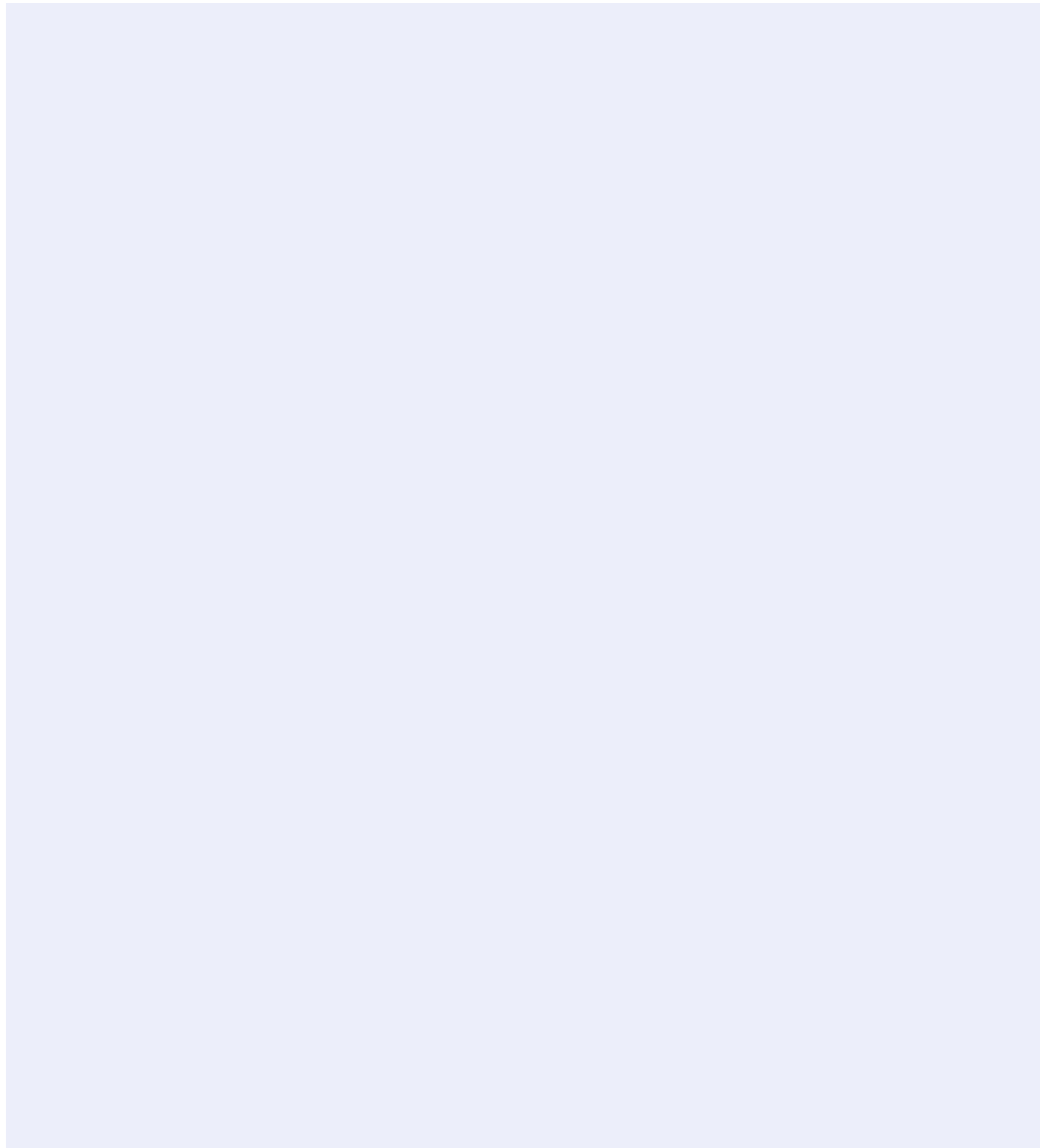
Consumer Loan Complaints

Based on Consumer Complaints

lease ending on XXXX XXXX, 2015 from XXXX XXXX XXXX. I leased my vehicle from XXXX in XXXX and recently relocated to XXXX, with the intention of purchasing the vehicle at the end of the lease. I contacted Wells Fargo Financial Services The Wells Fargo Inbound Sales Specialist, XXXX XXXX, informed me that if I went through Wells Fargo for financing, not only would they help get me a competitive interest rate, they would also take care of the title, registration, license plates, and tax payment. On XXXX XXXX, 2015 I made an appointment with the Wells Fargo Inbound Sales Specialist to finalize this loan at a local Wells Fargo branch in XXXX, XXXX where I would be speaking with a local Private Banker, XXXX XXXX. During the contract review process, I was informed that I would be financing {\$15000.00} for the payoff as well as sending separate checks to Wells Fargo in XXXX, XXXX who would be taking care of the tile, registration, license plates, and tax payment directly with the State of XXXX and XXXX XXXX XXXX. The Private Banker as well as the Inbound Sales Specialist, XXXX XXXX, informed me that I would be receiving the registration, title, and license plates by mail and that I could expect these between 7 - 14 business days. On XXXX XXXX, 2015 I still have n't received the registration, title, and license plates so I contacted the Wells Fargo office in XXXX, XXXX to learn that there was an internal issue with the paperwork and that they were sending my checks back to me, where I would need to take care of all the paperwork on my own. On XXXX XXXX, 2015 I received a phone call from the Inbound Sales Supervisor, XXXX XXXX, accepting responsibility for the issue and apologizing, but that nothing can be done and that I would need to take care of all on my own. This situation has me believe that I was sold a service that was not part of the original agreement secure financing and interest by misleading me. I do have email correspondence between all parties listed above and myself, indicating that the paperwork would be taken care of by Wells Fargo.

Consumer Loan Complaints

Based on Consumer Complaints



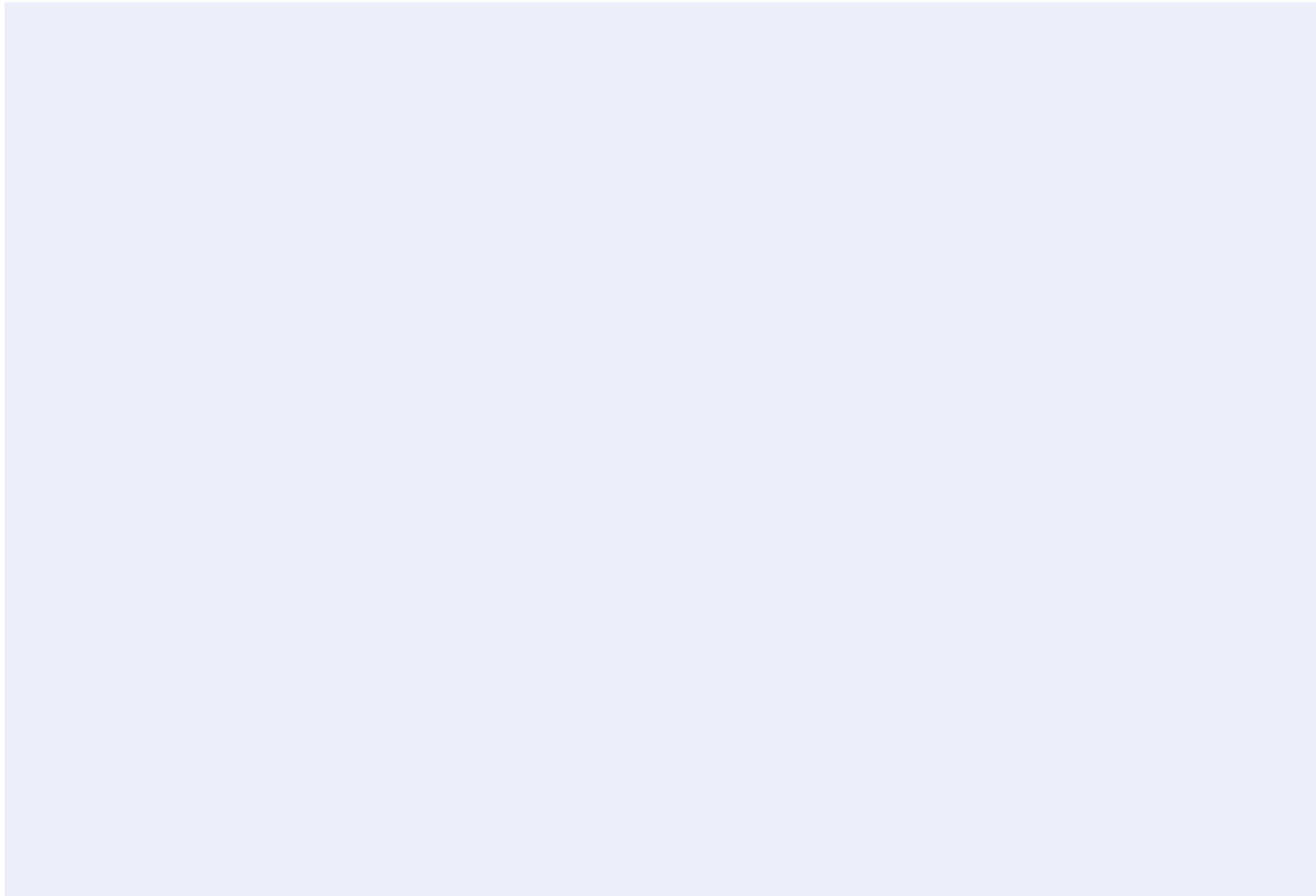
Consumer Loan Complaints

Based on Consumer Complaints



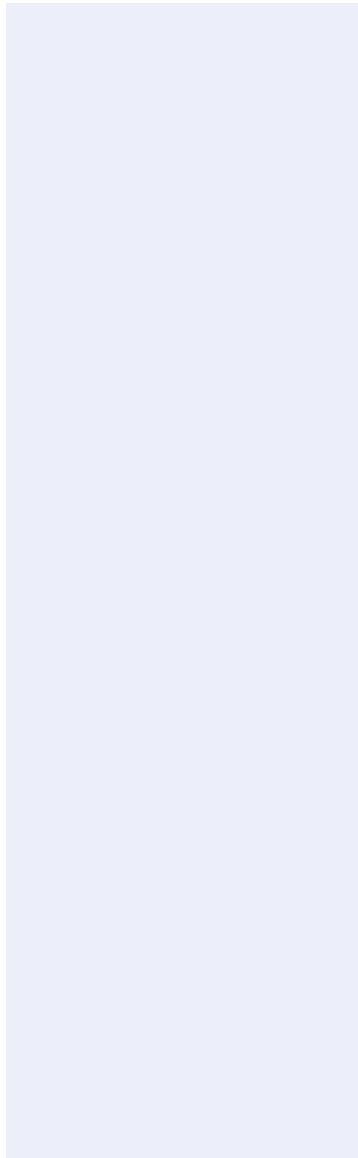
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

05/11/2015	Consumer Loan	Vehicle lease
05/14/2015	Consumer Loan	Installment loan
05/11/2015	Consumer Loan	Vehicle lease
05/11/2015	Consumer Loan	Installment loan
05/14/2015	Consumer Loan	Title loan
05/29/2015	Consumer Loan	Installment loan
05/29/2015	Consumer Loan	Installment loan
05/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX/XXXX/2015 QCS ITEMFEE CK RETURN FEE ID XXXX CO QCS ITEMFEE
CK ACH ECC PPD ACH Trace XXXX {\$25.00} {\$550.00}

making car the car was sold a letter was sent to the title loan company telling them the car going to auction off they never came to get it now they are calling me this loan was made harrssing XXXX XXXX XXXX XXXX XXXX XXXX lone star title loans XXXX XXXX XXXX also XXXX XXXX they call you about XXXX XXXX time per day

I applied for a credit line on XX/XX/XXXX for {\$14000.00} and paid my bill on time every month. The amount I paid was {\$46000.00} to XXXX until they sold my debt to Springleaf on XX/XX/XXXX and I keep paying {\$230.00} each month until today. As yo can see my debt was paid XXXX times more and my balance with Springleaf still {\$12000.00}. I try to contact them and ask a debt reduction but they told me any deal on this issue. I found this company on XXXX with a very bad reputation.

This is my second complaint against Credit Acceptance Corporation and their continual use of harassing behavior. I am a customer who has never sent a payment 30 days late since I obtained the loan with Credit Acceptance on XX/XX/XXXX. On XX/XX/XXXX, I received a notice from Credit Acceptance detailing their intention to repossess my car. The letter was sent from them on

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Optio Solutions, LLC	CA	907XX		Consent provided
Fifth Third Financial Corporation	NY	10025		N/A
BMW Financial Services	CA	90266		Consent not provided
Wells Fargo & Company	CA	90266		Consent not provided
Select Management Resources, LLC	TX	752XX		Consent provided
Globe Loan Company of Moultrie, Georgia, Inc	GA	31771		Consent not provided
OneMain Financial Holdings, LLC	FL	337XX	Servicemember	Consent provided
Credit Acceptance Corporation	DE	197XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	No
Referral	05/15/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No
Web	05/12/2015	Closed with explanation	Yes	No
Web	05/15/2015	Closed with non-monetary relief	No	No
Web	06/25/2015	Closed with monetary relief	Yes	No
Web	06/02/2015	Closed with monetary relief	Yes	No
Web	05/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1370813

1376742

1368883

1370848

1376281

1397997

1397246

1368766

Consumer Loan Complaints

Based on Consumer Complaints

05/29/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Installment loan
05/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/XXXX. Here lies the inconsistency. Credit acceptance sends the letter on XX/XX/XXXX and the coupon book that I have in my possession states that if a payment is received after XX/XX/XXXX that I will be assessed a late fee which implies a grace period. On XX/XX/XXXX, I paid my car note in the amount of {\$330.00}. I have advised Credit Acceptance continually of my intent to pay and I have been a loyal paying customer since XX/XX/XXXX. I have requested a copy of my late fees, which I am not in agreement with, from Credit Acceptance which I have never received. I believe Credit Acceptance is harrassing me in retailiation of my first complaint to Consumer Financial Protection Bureau Agency. There is not reason for them to have the intent to repossess my car when my track record shows my history of paying them. The past due amount stated on the notice is {\$370.00} which includes my monthly payment of {\$330.00} which was paid on XX/XX/XXXX and {\$49.00} in late fees which I requested documentation for and never received but paid on XXXX. Please stop the harrassing behavior. Companies do not send letters of intent to repossess a car that payment is not 30 days late unless the intent is to harrass. Since the history of my loan with Credit Acceptance my credit report shows XXXX for no late payments which they indicated so why would they want to repossess my car. CFPB, I need your help to stop this harrassment.

I purchased a XXXX from XXXX out of XXXX nc they financed the truck at Unifour Financial which owns XXXX, seems like a monopoly. The truck value was {\$4700.00} but after financing it the total cost is {\$16000.00} about {\$11000.00} more than the truck value.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	AZ	85614	Older American	Consent not provided
Credit Central Holdings, LLC	TN	37324		N/A
UNIFOUR FINANCIAL SERVICES, LLC	NC	280XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Phone	05/15/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1397163

1376334

1398103

Consumer Loan Complaints

Based on Consumer Complaints

05/26/2015

Consumer Loan

Vehicle loan

05/19/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

They financed it in my name but since they could n't verify my income they had my Mother co sign, my interest rate was 27 % and after my Mother co sign the interest rate remained the same but it should have been around 7 or 8 % because her credit score at the time was XXXX.

Consumer fraud was committed on behalf of XXXX and unifour financial because they hid problems about the truck which they knew about, like they purchased the truck from an insurance auto salvage auction in XXXX NC But failed to tell me. they failed to tell me they touch up paint and sprayed a thin layer of clear coat on the truck just good enough to sell which the clear coat and paint came off within a week of purchase. the driver and passenger floor board has rusted holes in which they hid by placing vinyl flooring over it. the steering column collar has bolts missing in which the collar is hanging down. the ignition switch wo n't work sometimes. the passenger door can not be unlocked from the outside. the transmission torque converter is slipping since day XXXX. Unifour financial wo n't work with me on anything, they do n't do deferments, they do n't refinance, nothing will they do, XXXX has had all these issues presented to them numerous time but they have always ignored me. consumer fraud has been committed by both businesses

I have a loan with PenFed.

I have paid off the loan. The loan company keeps charging Insurance cost, and refuses to properly refund. I am so sick and tired of this company. They have been a total nightmare to work with. If you look at their XXXX rating, you can see that have many negative reviews.

I have been trying to pay my car note to this company and they charge an {\$8.00} fee that they will not always tell you about. I have been paying on this car for over 2 years and have paid this ridiculous high fee every time I pay by phone or online

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

Pentagon FCU

NY

105XX

Consent provided

Farrell Holdings, LLC

NV

890XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/26/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Web	05/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1390970

1382167

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



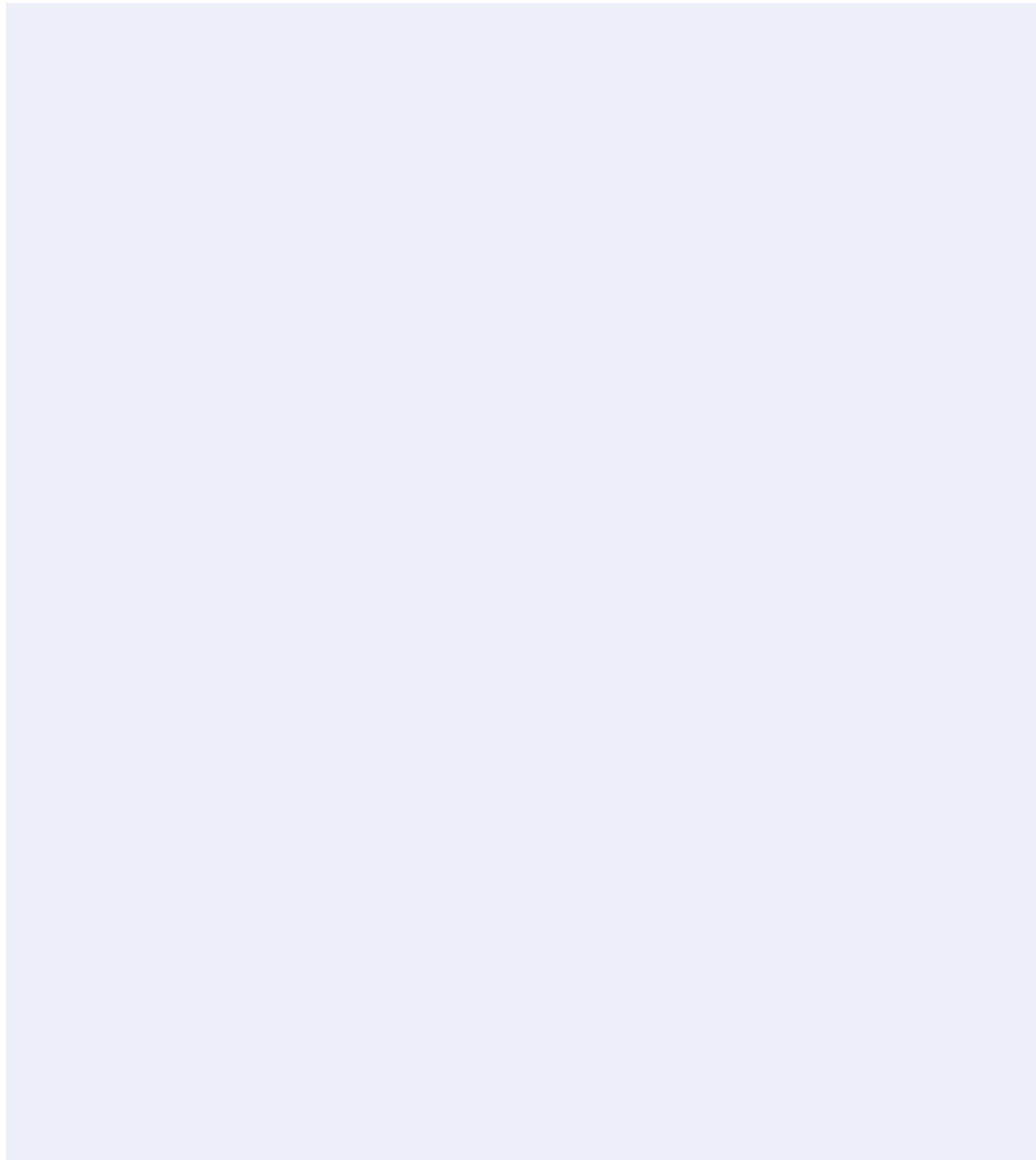
Consumer Loan Complaints

Based on Consumer Complaints

except for XXXX time. The only way to avoid the fee is to mail it in and they wo n't tell you that unless you ask. I 'm having financial issues and I asked if they could waive the fee because I did n't have enough for it. I was told to call back Monday because only a supervisor could waive it and there was not XXXX in the office that day. So I call back Monday and the agent tells me that I have a credit on file and they could use that for the fee. I done see how I could have a credit when I still have a balance. XXXX of the agents told me that they do n't apply it to the balance unless I tell them too. I had no idea that was the case. And I 'm appalled that they would n't automatically put it towards the balance due. I talked to XXXX different agents and both lied to me stating that there is no way the fee could be waived. When I told them that I know that 's not true because it 's been done once before. They put me on hold for a supervisor. The XXXX time it took too long and I disconnected the line because I was at work. The XXXX agent I spoke with got a supervisor on the line. I spoke with collections supervisor XXXX. She was rude right off the back. She told me that there is no reason I should be talking to her because the fee ca n't be waived even before I was able to explain my situation. When I told her I know that is n't true she said " well, we get charged so why do we have to eat the {\$8.00} fee for you?! " When i asked her for her employee ID number or badge number she stated that she does n't have XXXX. She did n't even let me speak without talking over me or cutting me off until I asked her to let me talk. I then told her to notate my account that I will be mailing in my payment she said NO because I 'll be late and pass the 10 day grace period. My payment is due on the XXXX and I spoke with her on the XXXX. When I told her I 'll be filing a complaint her tone completely changed and said " well I 'm still not going to eat the fee for you ". She told me that I had " a late fee or something " when I 've never been late. And how could I have a late fee if there is a credit on file and I 've never been late? she went back to " we can put the credit you have towards the rest of

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



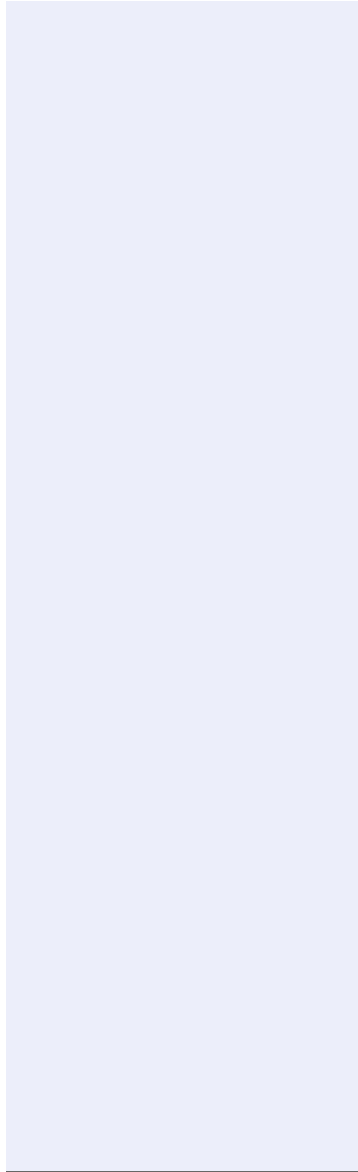
Consumer Loan Complaints

Based on Consumer Complaints



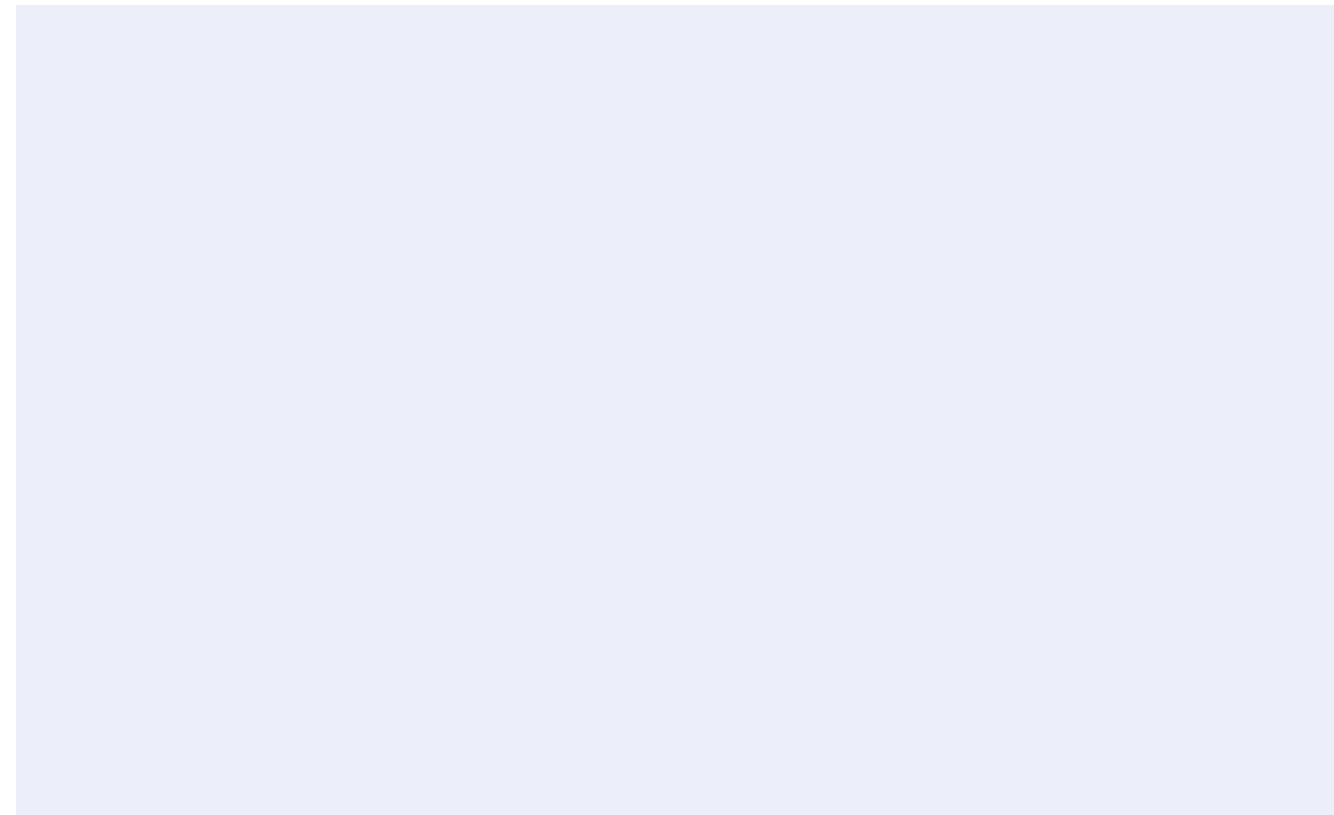
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

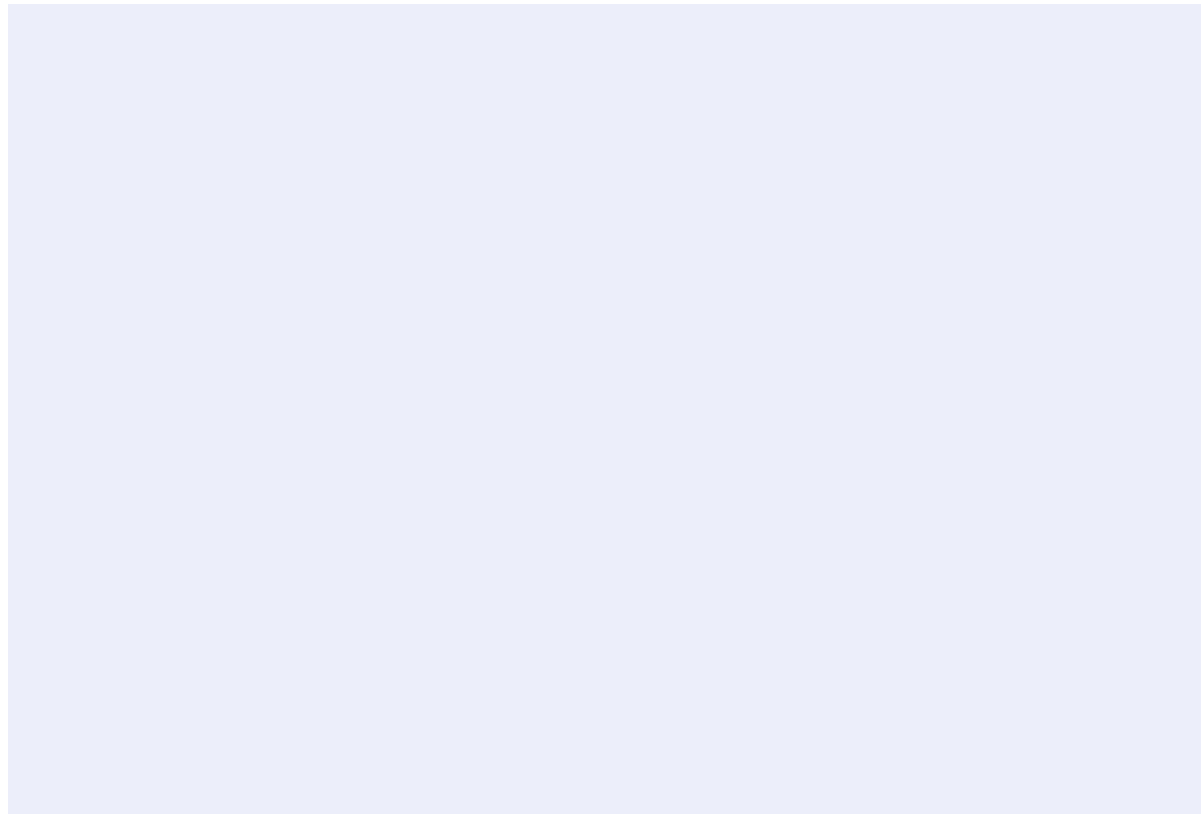


05/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

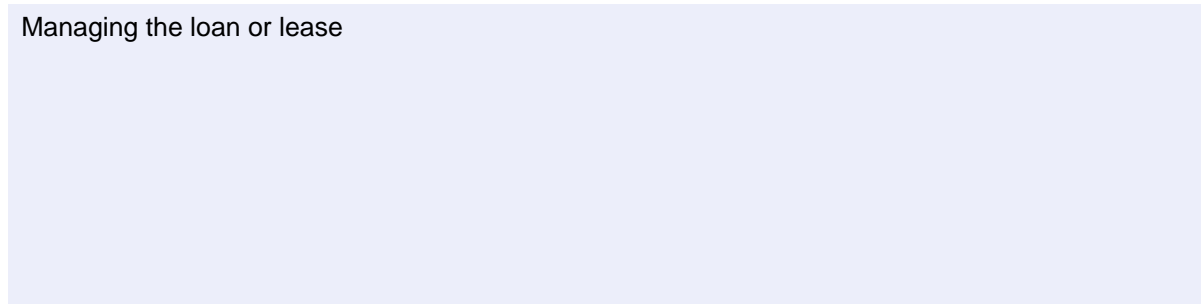
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

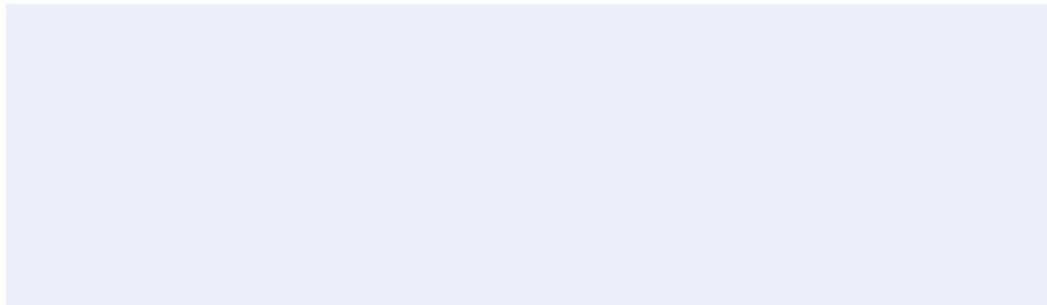
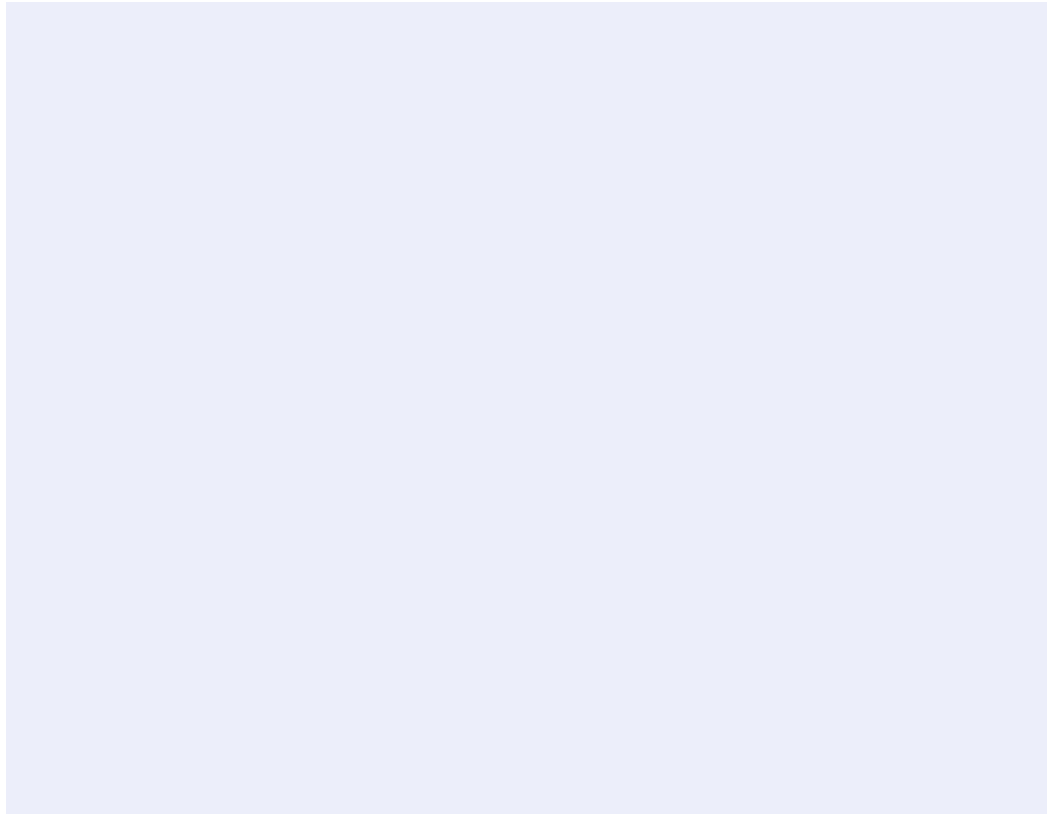
Based on Consumer Complaints

the balance and you pay the fee ". I told her that I do n't have a credit because I have a balance. She then stated that it is applied to the balance, which completely contradicts what the agent who transferred me to her told me. Sthe payment due is {\$280.00} and some change. I told her that my statement says different so I wanted to pay the amount on my statement which is {\$290.00}. She told me that is not what my statement says. I had the statement in my hand when I was talking to her, and she stated " well, I do n't have your statement in front of me. " I was completely shocked on how she handled my account, giving me false information and the when I corrected her or asked her questions on what she stated, she completely ignored it and went back the {\$8.00} fee. I do not want someone like XXXX, the only XXXX there as she claimed to have any type of access to my account. She gave me false information and lied about me being late on my payments and not clarifying if a late fee was assessed on my account or not. there is no other way to avoid a fee unless I mail it in, and if mailed in, according to XXXX, I will assess a late fee. I do not have the luxury of having the money to mail in a payment and ensuring that the payment gets there on time. I try my best to pay my bills and Sometimes I have just enough for the bill due. I want to pay my bill on time but according to XXXX, in order to do that I have to pay {\$8.00} or get a late fee.

In 2007 my ex-wife and I XXXX. I had XXXX vehicles under my name which were with Ford Motor Credit as the cosigner, and XXXX XXXX XXXX which I was the primary. The XXXX proceedings lasted almost XXXX years. On the last day of the court proceedings I communicated with both creditors trying to salvage my credit as best I could. Both FMC and XXXX gave me no special treatment, their only advice was to pay both of the accounts in full by the close of the day, and the accounts can be removed from my credit bureau file after XXXX years has past

Consumer Loan Complaints

Based on Consumer Complaints



Based on Consumer Complaints

Ford Motor Credit Company	LA	700XX	Consent provided
---------------------------	----	-------	------------------

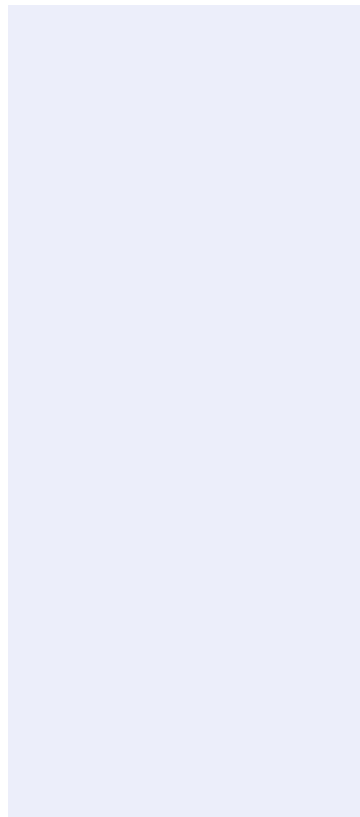
Consumer Loan Complaints

Based on Consumer Complaints

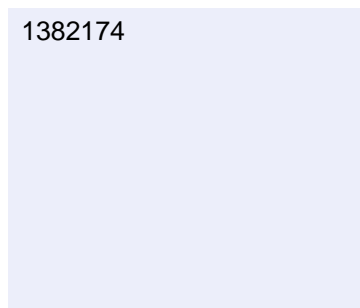
Phone	05/12/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



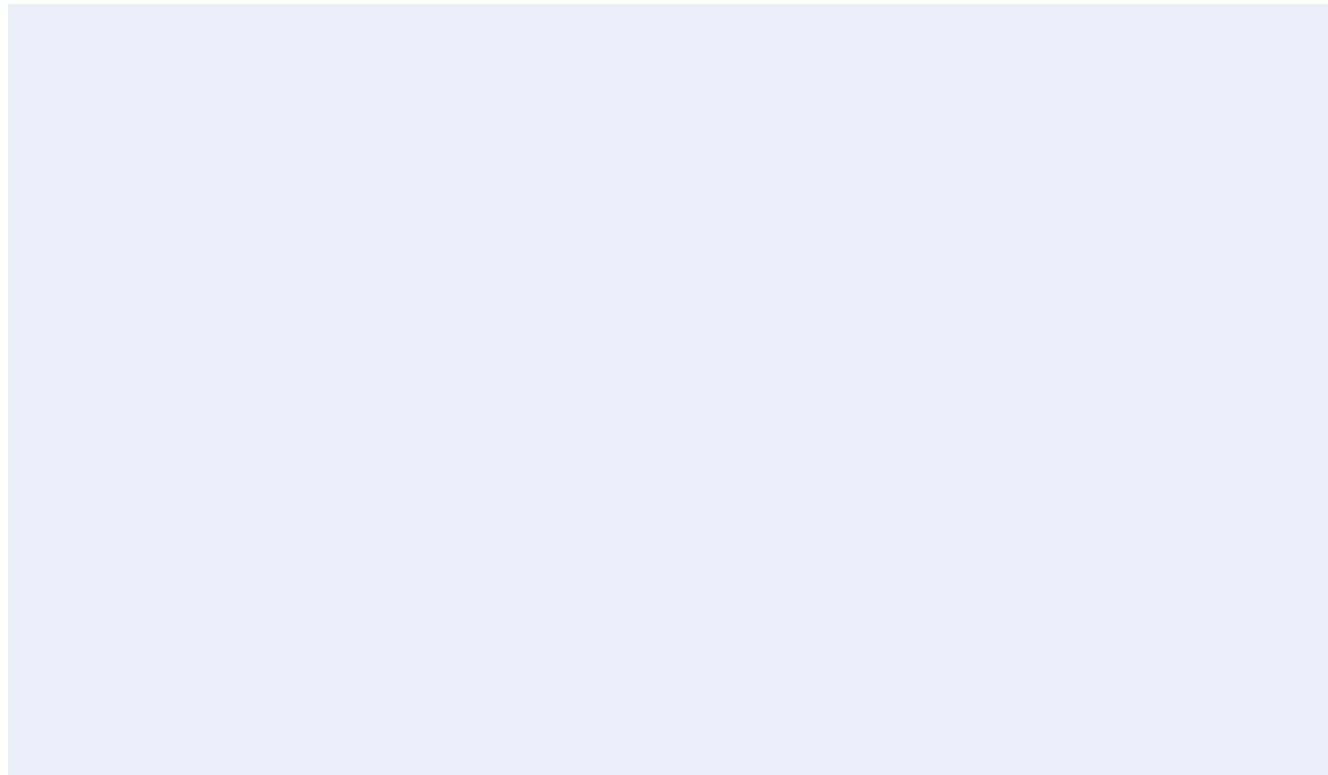
1369041



1382174

Consumer Loan Complaints

Based on Consumer Complaints



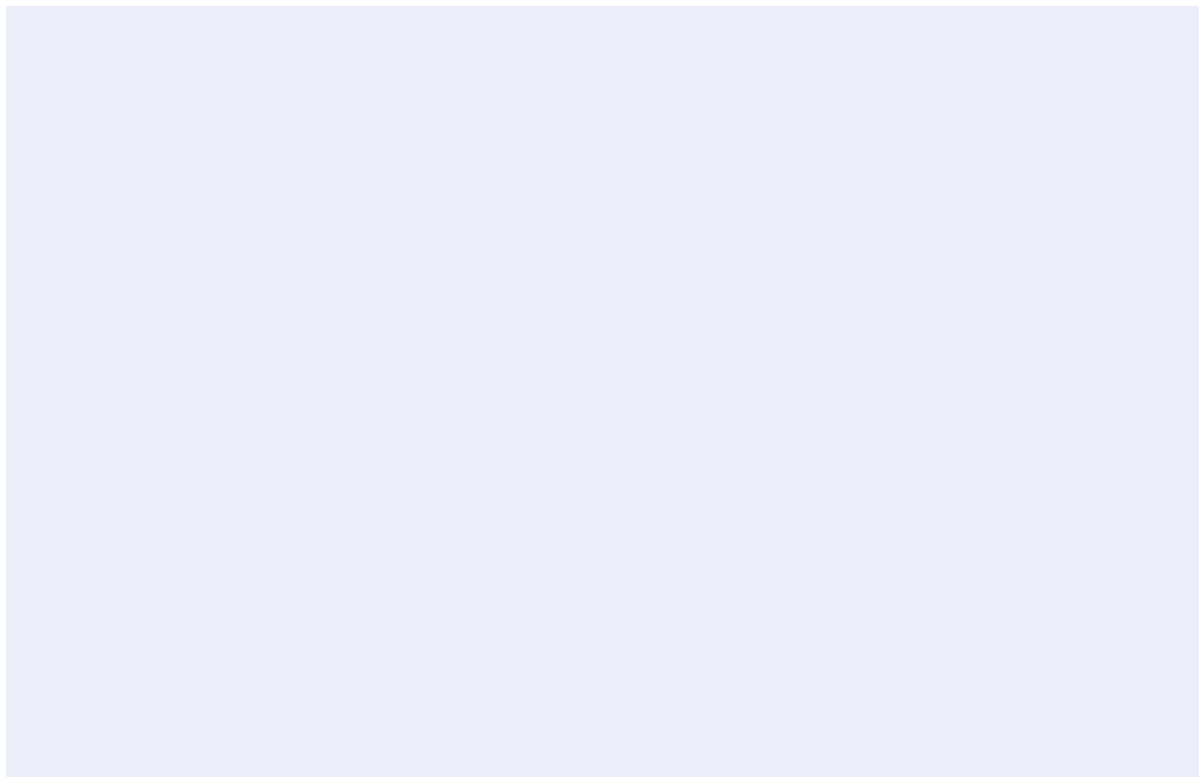
05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

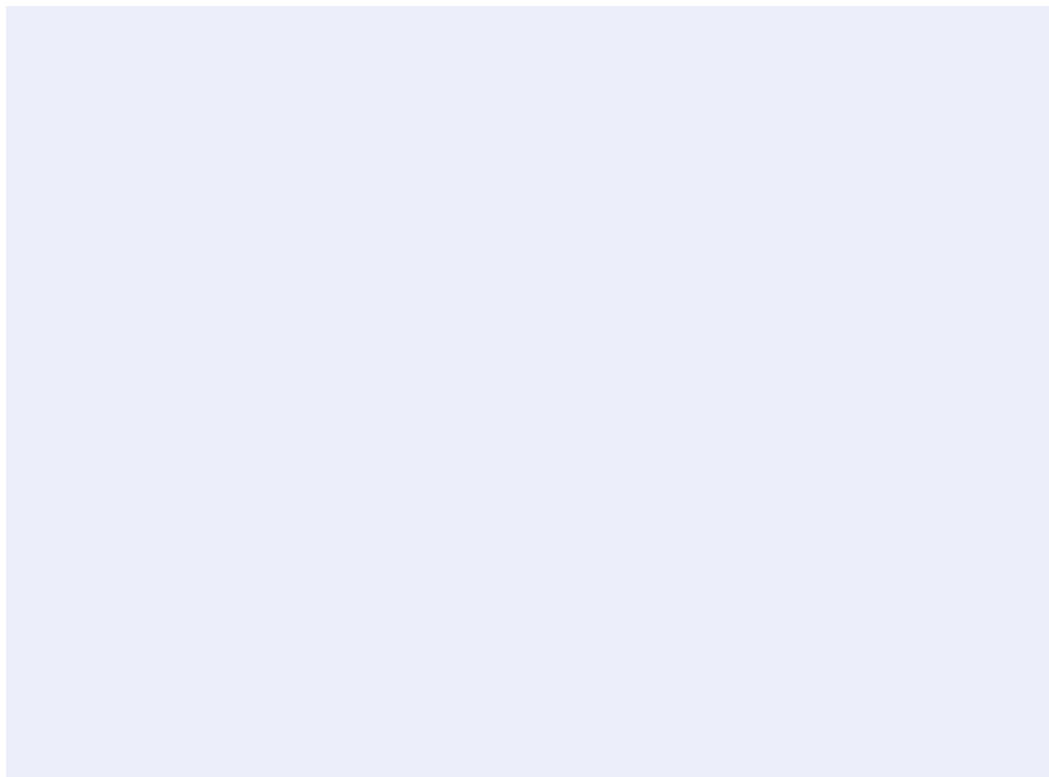
from the first delinquent reporting which was XXXX 2007 for XXXX, and XXXX 2007 for FMC. I agreed with both and settled both accounts immediately. The total pay off for both accounts was over {\$30000.00}. The XXXX years has now past, and I have disputed the information with all three credit bureaus stating the allotted time has past and the accounts were paid in full. The returning investigation shows that the derogatory information has n't been removed but only updated. The first delinquency for the months of XX/XX/XXXX and XX/XX/XXXX 2007 now have been blacked out and report back " NO DATA ". I have contacted both creditors asking why they have n't held up to the agreement made on the last court date. I have suffered with this on my credit report for the XXXX years, paid higher interest rates on everything I borrowed, or saved until I could pay cash long enough in the eyes of the law governing the credit reporting process. They have now changed the information in my files by deleting the XXXX delinquency, and therefor keeping me suffering with this on my file. Why and how are they able to do this? Are they able to do whatever they want regarding my information? They have to hold up to their end of the agreement and release me from my suffering.

Ford Motor Credit Acct # XXXX # ending in XXXX XXXX XXXX XXXX

In 2007 my ex-wife and I divorced. I had XXXX vehicles under my name which were with XXXX XXXX XXXX as the cosigner, and Bank of America which I was the primary. The divorce proceedings lasted almost two and a half years. On the last day of the court proceedings I communicated with both creditors trying to salvage my credit as best I could. Both XXXX and BoA gave me no special treatment, their only advice was to pay both of the accounts in full by the close of the day, and the accounts can be removed from my credit bureau file after seven years has past from the XXXX delinquent reporting which was XXXX 2007 for BoA, and XXXX 2007 for XXXX. I agreed with both and settled both accounts

Consumer Loan Complaints

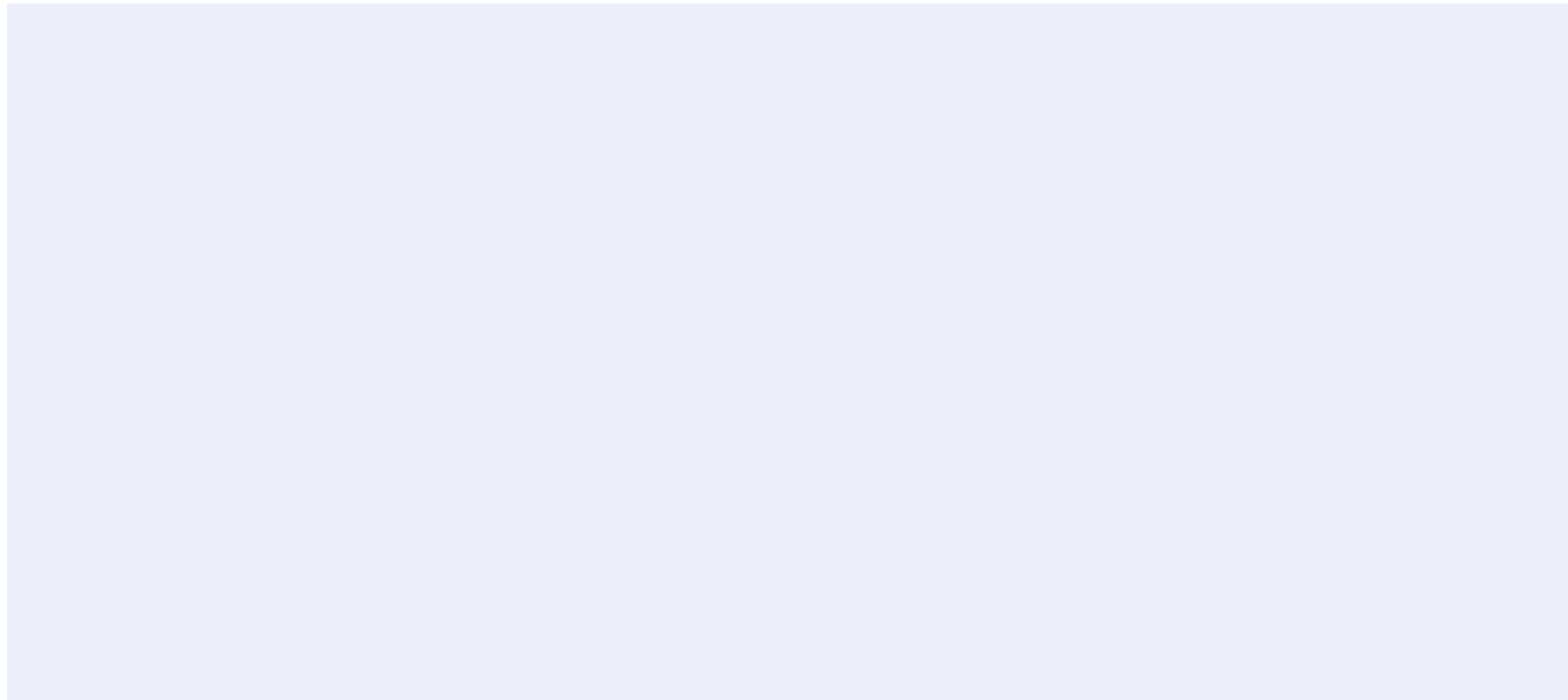
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Bank of America

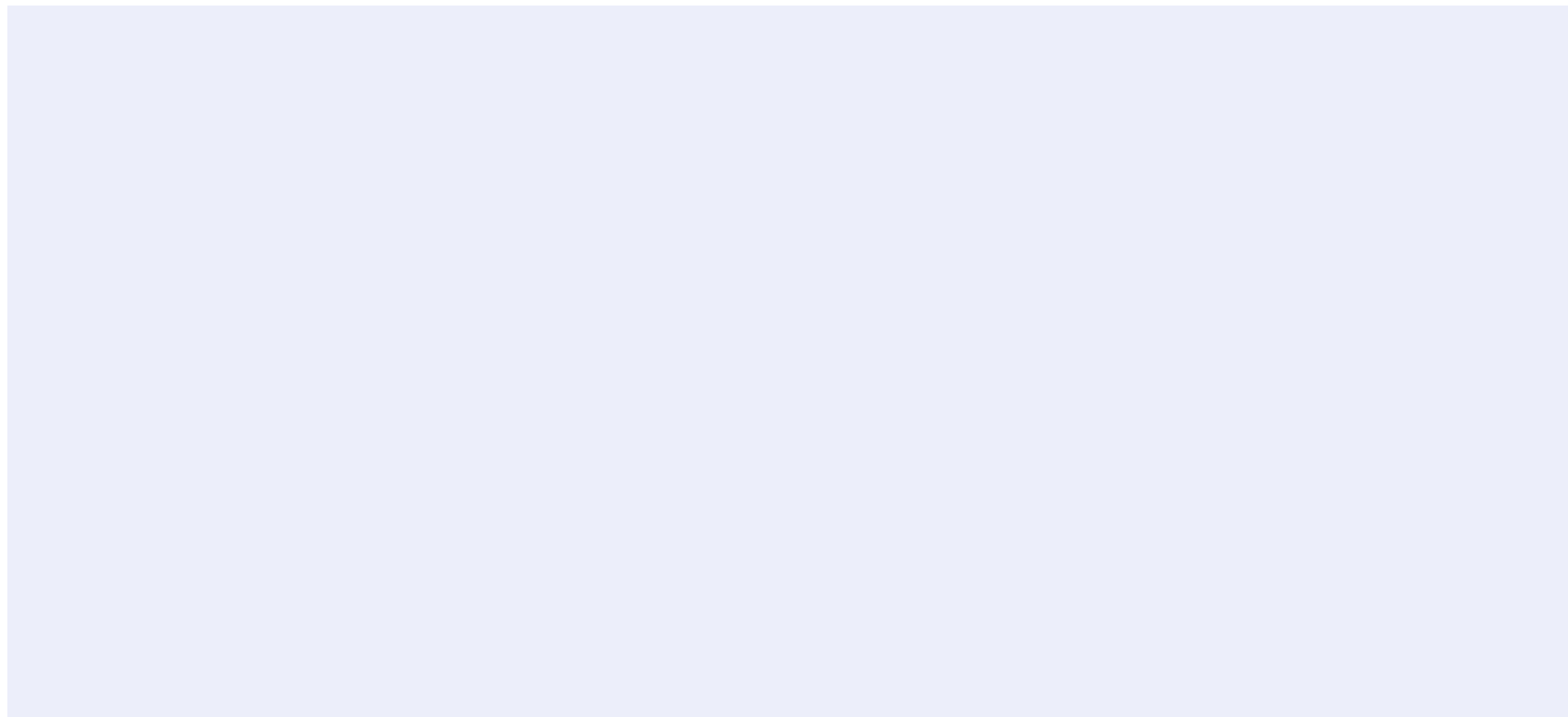
LA

700XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/19/2015

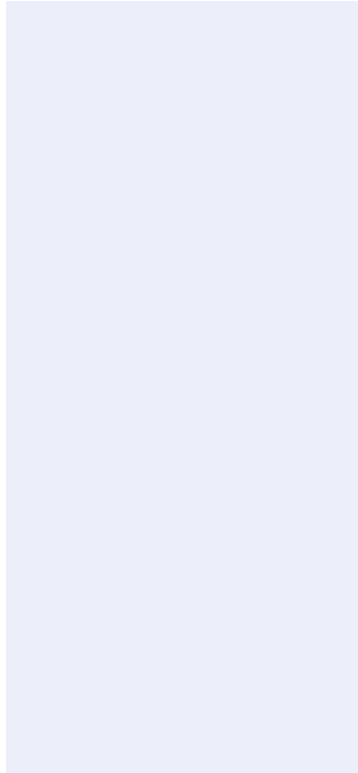
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1382175

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/03/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/11/2015	Consumer Loan	Title loan
------------	---------------	------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

immediately. The total pay off for both accounts was over {\$30000.00}. The XXXX years has now past, and I have disputed the information with all three credit bureaus stating the allotted time has past and the accounts were paid in full. The returning investigation shows that the derogatory information has n't been removed but only updated. The first delinquency for the months of XXXX and XXXX 2007 now have been blacked out and report back " NO DATA ". I have contacted both creditors asking why they have n't held up to the agreement made on the last court date. I have suffered with this on my credit report for the seven years, paid higher interest rates on everything I borrowed, or saved until I could pay cash long enough in the eyes of the law governing the credit reporting process. They have now changed the information in my files by deleting the XXXX delinquency, and therefor keeping me suffering with this on my file. Why and how are they able to do this? Are they able to do whatever they want regarding my information? They have to hold up to their end of the agreement and release me from my suffering.

Bank of America acct # XXXX # ending in XXXX XXXX XXXX XXXX

Springleaf Financial of XXXX, CA Office refused to give me an approved loan after the review of my XXXX Bank Statement showing that I was making Installment Loan payments to XXXX XXXX and offered Today to reimburse me for gas and mileage from XXXX CA to XXXX and return.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	CA	935XX	Servicemember	Consent provided
---------------------------------	----	-------	---------------	------------------

American Honda Finance Corporation	NM	87121		Consent not provided
------------------------------------	----	-------	--	----------------------

Santander Consumer USA Holdings Inc	MN	55434	Servicemember	N/A
-------------------------------------	----	-------	---------------	-----

Third Federal Savings & Loan	GA	301XX		Other
------------------------------	----	-------	--	-------

Check into Cash, Inc.	MO	657XX	Servicemember	Other
-----------------------	----	-------	---------------	-------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/11/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Phone	06/05/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	06/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1403365

1369074

1404699

1398148

1369097

Consumer Loan Complaints

Based on Consumer Complaints

05/26/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Vehicle loan

05/26/2015	Consumer Loan	Installment loan
05/29/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am so furious at this customer service department. Its in XXXX, AZ. And they have givrn me nithing but promises and bam! Last XXXX at XXXX my csr is beingloaded up on a tow truck. Drive Time had repossessed it! After making arrangements to defer my payments to the end of the loan after faxing doctors excuse from work by my XXXX.

I called the customer service number and they have no record of my request. NOTHING!!

Not a phone call or log of any sort of my request on XX/XX/2015..

Only call they have have record of is making an arrangement for that friday XX/XX/2015 that was called in on Monday XX/XX/2015Well thats Hog Wash I have on my phone records numer calls made to them especially on the XX/XX/XXXX. And darn sure gave new phone number to update my accout.

Now forsr they said they dont do loan deferments on new loans then it was well itstoo late bc the vehicle has already been picked up. Well imagine that.

The number the lady resrepresentative gave me for a fax number that I faxed my doctors papers toisnt even a Drive Time number. Ithink its to the XXXX in XXXX.

IDkBut they wont do a thing .help pleaseI have XXXX kids im a single parent we just left their father bc of XXXX have had XXXX XXXX counting XXXX tomorrow on my XXXX. Tomorrow they are schuduling a XXXX bc it wont heal. They will have to XXXX. Its been that serious. Unfortunately all this cameabout well actually has gotten worse ince my purchase and I have been off work bc of it. I need my car.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes the complaint is the result of a misunderstanding

Based on Consumer Complaints

Wells Fargo & Company	CA	92114	Older American	Consent not provided
Circleback Lending, Inc.	SD	57717		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	05/28/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with explanation	Yes	Yes

Web	05/29/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1390860

1382295

1390804

1398319

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015

Consumer Loan

Installment loan

05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX, XXXX my car was repossessed for defaulting on my contract I signed on XXXX XXXX, XXXX. After my car was repossessed I received a 'notice of right to redeem ' from Honda Financial dated for XXXX XXXX, XXXX, I also received a separate 'notice of our plan to sell property- private ' notice date of XXXX XXXX, however, the notice did not provide a date, time or place for when the vehicle would be sold. The notice indicated " that it would be sold sometime after XXXX XXXX. As per New York state laws, I have the right to be notified of the time and place of a public sale and/or of the time after which a private sale you goods will be made. I was not afforded that right to participate in the sale of my vehicle. The last notice I received from them was dated XXXX XXXX, XXXX " XXXX XXXX XXXX XXXX XXXX " which summarizes the sale of the car and fees and amount owed. My rights to redeem car under state law was violated, I do not believe that lender sold the car in a commercially reasonable manner. I had also filed a complaint with the Better Business Bureau on XXXX XXXX, XXXX regarding my personal property that was in the vehicle at the time it was repossessed that was withheld from me. I received a response notice and was told by the XXXX XXXX that the recovery agent had a right to charge me a fee for retrieving my personal property after such the property was sold with my vehicle. I had electronics and other valuable items totaling over {\$7000.00} in the vehicle that has not been accounted for. As per the New York Attorney General office, they did not have a right to refuse me my personal items and charge me a fee to retrieve them, as there was no security interest with them. I am therefore charging the Finance company for the stolen items. The recovery agent did not have a detailed or itemized list of every item in my car and could not account for the items that were in my car.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	NY	117XX	provided	Consent provided
------------------------------------	----	-------	----------	------------------

BMW Financial Services	TX	77382	Servicemember	Consent not
------------------------	----	-------	---------------	-------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/19/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/19/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1381992

1382329

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My family had outgrown our Honda and due to the lack of credit, went to Drive Time to purchase a crossover vehicle. While we were thrilled with the high interest rate or 5 year terms, we were told that it would be reported to the credit bureau and that was an ultimate plus in our book. Less than a year after getting the vehicle, I had a XXXX issue and work was not an option. I was forced to apply for XXXX. I applied for a loan to consolidate a few bills and make a smaller more reasonable payment than the {\$440.00} I was currently paying and found out that Drive Time had never reported anything until I was late. There were no positive markings from them at all. I ended up defaulting on the loan. I contacted Drive Time made a promise to make good on my loan as soon as I received my XXXX. They informed me if they saw it ... they would take it.

Moving forward ... I received my XXXX and kept my promise with Drive Time, I paid over {\$2500.00} and continued making my payments. They were reporting my payments up until XXXX of 2014 and stopped. The amount was written off as bad debt and my credit score dropped by XXXX points. When I inquired about it, they said they would fix it ... it took over 3 months and instead of fixing it, they put {\$1800.00} on my report as a new loan. You would think this would be an easy fix. I kept my promise and did the responsible thing ... the average person would n't have paid off a vehicle that is in default and costs more than its value. Being a woman XXXX XXXX, I feel you get what you put in the world and so I did what I felt was the right thing. It bothers me that Drive Time hasnt. As a XXXX person, I should n't have to make numerous calls, get a run around and no results. As of recently I owe {\$550.00}. In XXXX I was offered a pay off of a little over {\$800.00} ... which I did n't have. So this month I was told {\$400.00} was the best that they could do. I just feel like I 'm being hustled and drug along until the very end of my financial commitment to Drive Time. Yesterday I requested my payment history to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

provided			
DriveTime	TN	373XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1382355

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/19/2015	Consumer Loan	Vehicle loan
05/26/2015	Consumer Loan	Installment loan
06/03/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

show credits I've received for referrals, late fees etc, so I could dispute with the credit agencies and get it fixed ... was promised it yesterday ... I still have nothing.

I will forever be thankful for the blessings and Drive Time 's patience ... but the things I've endured the last few years has made it hard to speak great about them.

I had XXXX loan agreements with Lendmark Financial in XX/XX/XXXX. I ran into some money issues and both accounts went in default. in early XX/XX/XXXX an judgement was granted in favor of Lendmark Financial and the account was soon charged off. I talked to an Attorney and it was discovered that when the judgement was granted, the account was no longer active. (In other words the judgement would remain on my credit report for 7 years from that day). The judgement did indeed stay on credit reports for 7 years and was taken off. However, the items still remain on my credit reports (all XXXX). I fell strongly that Lendmark Financial has altered the roll off dates to keep the items on my report. (the dates do not match on the credit reports). I have contacted the company and reporting agencies numerous time and nothing was done. To sum it up My complaint is that the judgement was removed after seven years but the charge-offs remained. (they are offset) and unfairly doing damage to my credit. I think the charge-offs should be taken off just as the judgments were taken off after 7 years. The judgments actually happened before the charge-offs

US Bank ignored my XXXX XXXX letter.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Lendmark Financial Services, LLC	VA	236XX	Servicemember	Consent provided
----------------------------------	----	-------	---------------	------------------

First Texas Auto Credit, Inc.	TX	76022	N/A
Citibank	NJ	07065	N/A
Bank of America	FL	34753	Consent not provided
U.S. Bancorp	MN	550XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	05/28/2015	Closed with explanation	Yes	No
Postal mail	05/28/2015	Closed with non-monetary relief	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1382361

1382363

1390890

1404867

1381610

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015	Consumer Loan	Vehicle loan
06/03/2015	Consumer Loan	Personal line of credit
06/03/2015	Consumer Loan	Installment loan
06/03/2015	Consumer Loan	Vehicle loan
05/29/2015	Consumer Loan	Vehicle loan
06/03/2015	Consumer Loan	Title loan
06/03/2015	Consumer Loan	Title loan
05/30/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Personal line of credit
05/19/2015	Consumer Loan	Vehicle lease
05/30/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the line of credit

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Can't contact lender

Charged fees or interest I didn't expect

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I have a {\$1300.00} charge off from US Bank, and they wo n't explain why. I have disputed with the Credit reporting agency 's, and it comes back as verified. I then sent US Bank a Direct Dispute request under the FCRA 623 and they completely ignored it. US Bank received my Direct Dispute letter XXXX XXXX, 2015 at XXXX.

Jaguar Credit is listing inaccurate information on my XXXX & XXXX Credit Reports. I have written to the credit reporting agencies in an effort to resolve this inaccurate reporting information, but with no success (Exhibit # XXXX). Jaguar Credit was listed in my Chapter XXXX Bankruptcy filing dated XXXX/XXXX/2012 (Exhibit # XXXX). Jaguar Credit is in violation of federal law and the Fair Credit Reporting Act.

The loan with American First Finance was started XX/XX/XXXX. I had a late payment on XXXX occasions in XXXX and XXXX and had arrangements to pay. They still called my place of employment for payment before the agreement date

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes complaint represents an opportunity for improvement to better serve consumers

Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	NC	28205		N/A
Wells Fargo & Company	NJ	07646		N/A
Wells Fargo & Company	NJ	08753		N/A
Citizens Financial Group, Inc.	FL	33566		Consent not provided
Wells Fargo & Company	AZ	85014		Consent not provided
PNC Bank N.A.	MO	63028		N/A
Citibank	VT	05839	Older American	N/A
Nissan Motor Acceptance Corporation	CA	90024		Consent not provided
Wells Fargo & Company	NJ	08817		N/A
Ford Motor Credit Company	GA	303XX	Older American	Consent provided
American First Finance, Inc.	MO	631XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/08/2015	Closed with explanation	Yes	No
Referral	06/08/2015	Closed with monetary relief	Yes	Yes
Referral	06/08/2015	Closed with explanation	Yes	No
Web	06/03/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No
Phone	06/08/2015	Closed with explanation	Yes	No
Postal mail	06/04/2015	Closed with explanation	Yes	Yes
Web	05/30/2015	Closed with explanation	Yes	Yes
Referral	05/20/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with explanation	Yes	No
Web	06/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1403463

1403490

1403500

1405003

1398608

1405021

1403431

1398978

1381964

1382442

1399065

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

came. I called the main office and asked them to not call my job and reminded them they have my cell and home number and should use those. I was told they use an automated dialer and they would take measures to see that this shouldn't happen again. The same thing happened with the XXXX payment agreement. I again called and asked them to remove my work number because when they call they just ask for "XXXX" as though they are a friend or family member. I was told they would note not to call my employer. There came a time when I missed another payment and they started calling my job again several times a day. I explained I only work XXXX day a week at most and if I am not home to take the call they call my employer. On XX/XX/XXXX I received a text message saying my account was eligible for loan rehab. I spoke with representatives every day for the next few weeks who told me they would send me an email with the details of the rehab program, I explained that each person before them promised to send the email but I have never received it. I spoke with someone named XXXX later in XXXX who stated she would personally be handling my case from now on and she also never sent the email. Now I am getting calls many times a day and usually speak with XXXX people a day who say they will send the email. There was one occasion when they called my job in XXXX and I explained I was at work, a XXXX used her "XXXX" so i had to answer it. I asked the rep if I could call them back when I went on break. She continued to talk to me about my late payment. My superior was sitting near me and told me I can't have calls that disrupt my job like that and someone calls me daily at work and this had to stop. On XXXX I was at work and they called again. I asked the rep if my work number has a note or something showing they should not be calling and she stated "no" but she would be removing it from the system. I got calls XXXX @ XXXX, XXXX, XXXX. On XXXX @ XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, On XXXX @XXXX, XXXX, XXXX. These are just the times from the most recent calls. There have been days

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

05/30/2015

Consumer Loan

Vehicle loan

05/30/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

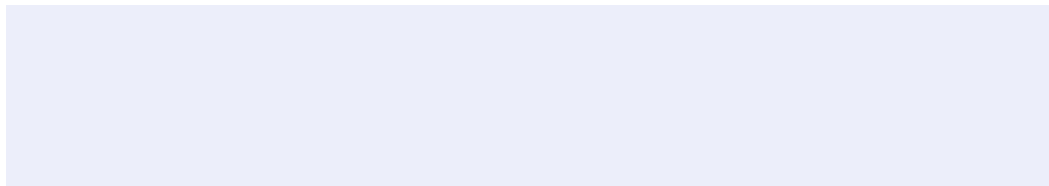
when I speak with at least XXXX people in one day. XXXX I spoke with XXXX who informed me they don't have the loan rehab program and now they have a "fresh start" program which just starts the loan all over again. They have the loan rehab details in writing but she won't send me that because it won't help me (and they don't offer that anymore) I have to use the the fresh start and for that program they have nothing in writing. She also stated that my work number shows up in red but it is still on my account. There seems to be a lot of misinformation coming from this company I've offered to make arrangements that I know I can keep but that is not acceptable to them. My working depends on the amount of XXXX and recently it has been sparse. I ask for things in writing now since I see it is a practice of them to just say anything to get you to make a payment with no thought as to how they are treating their customers. I have written them via email to make them aware I am seeking advice and help and also to report their actions. I have also been told to speak with the store to see if they would take the merchandise back and they would remove the loan. this was also untrue as the store doesn't do refunds. Do they not know the policy of the merchants they deal with or was this just another lie i was being told?

I bought a car from XXXX for around XXXX, after 2 years, i realized the car was not the car i bought on paper it was a XXXX model and the paper work was a XXXX model. After having to have the transmission replaced, and it failing again, front axles wheel bearings and other problems we called santandar to have them pick the car up on a voluntary repossession, and have n't received any paper work since then. We really need this issue resolved and removed from our credit.

My husband I bought a car with Drive Time about 4 years ago in an effort to build our credit back up and we have paid this car note in a timely manner. Now we are trying to buy a house but it appears that Drive Time is not reporting this to XXXX XXXX. When we checked 3 months ago it was not on any of the XXXX credit

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

AL

351XX

Consent provided

DriveTime

MS

390XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

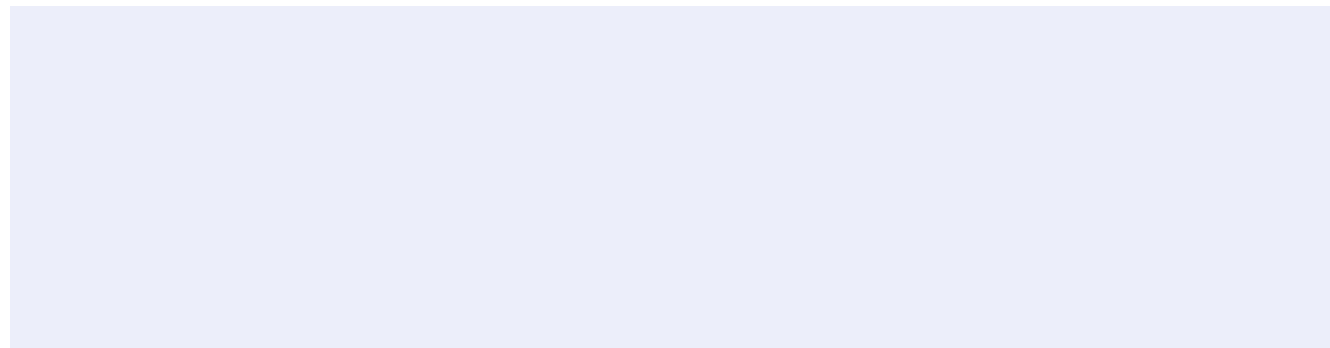
Based on Consumer Complaints

1399113

1399083

Consumer Loan Complaints

Based on Consumer Complaints



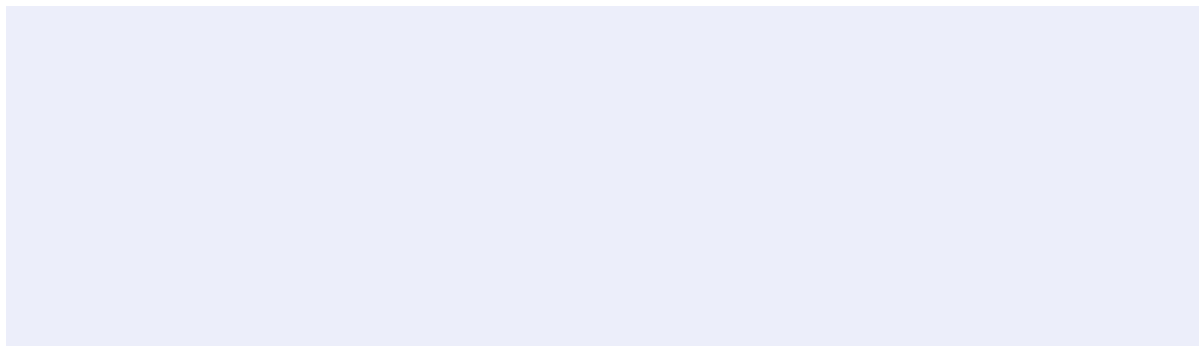
06/03/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

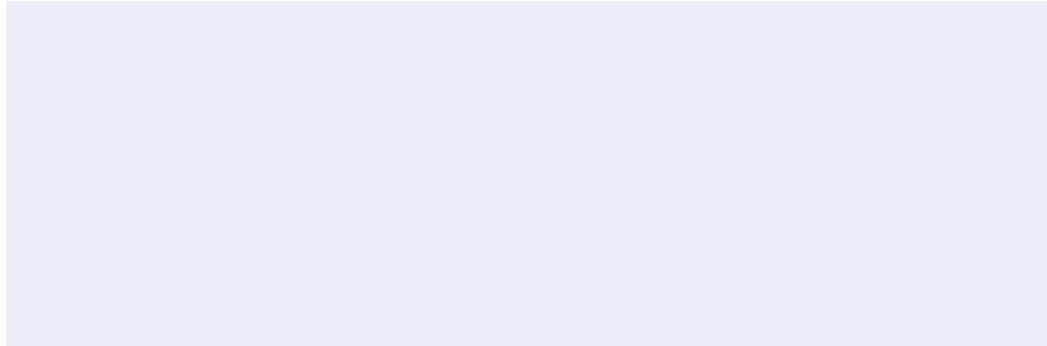
Based on Consumer Complaints

bureaus they said there was glitch in there system. They sent us a letter apologizing with a statement of our good standing. Now it is time to buy the house and they give us the run around. I have called XXXX XXXX and they state it is on their record but it still does not show on the print out. Drive time continues to say it will be down loaded with everybody 's. We do n't care about anybody else at this point they have had 5 months to get this straight. I want you to notify them and let them know this is illegal. I can fax you a copy of the paper work they sent me back in XX/XX/XXXX when the original " glitch " started.

My wife purchased a car from a XXXX dealership in XXXX XXXX, New Jersey. This purchase was financed at the time of the purchase through Ford Motor Credit. The purchase consisted of a down payment with the balance to be paid in monthly installments over a XXXX year term. On the same day financing was set up - we enrolled in automatic (recurring) payments from our deposit account. Nevertheless, each month my wife would log on to Ford Motor Credit 's web portal to make each installment payment and effectively overrode the auto-pay function. In the first part of this year we failed to manually make the payment as we were out of the Country (XXXX) and we were for the XXXX time relying on the auto-pay to make all of all periodic payments (including this auto installment loan). When my wife logged on the following month to make a manually payment, she was informed that the payment was not processed. She immediately made that payment (inclusive of a late fee) and the following XXXX, in addition to orally confirming with Ford Motor Credit 's customer service that the auto-pay was active for future months. In inquiring about the matter, I was informed by that our auto-pay request was not transferred from dealership to Ford Motor Credit when we initially financed the vehicle, but is now confirmed to be active on this account. There is now an inaccurate derogatory mark on my wife 's credit history because of their error which is negatively affecting our ability to purchase a new home.

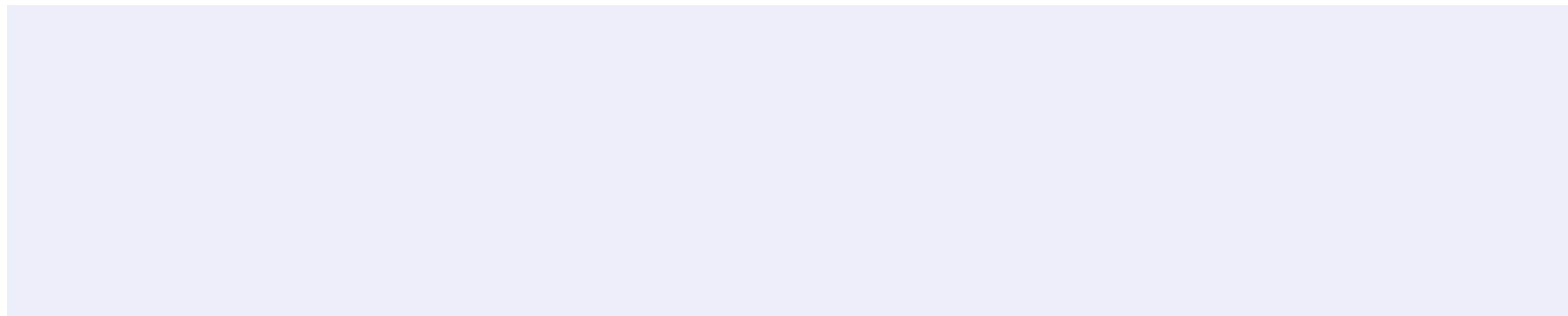
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Ford Motor Credit Company

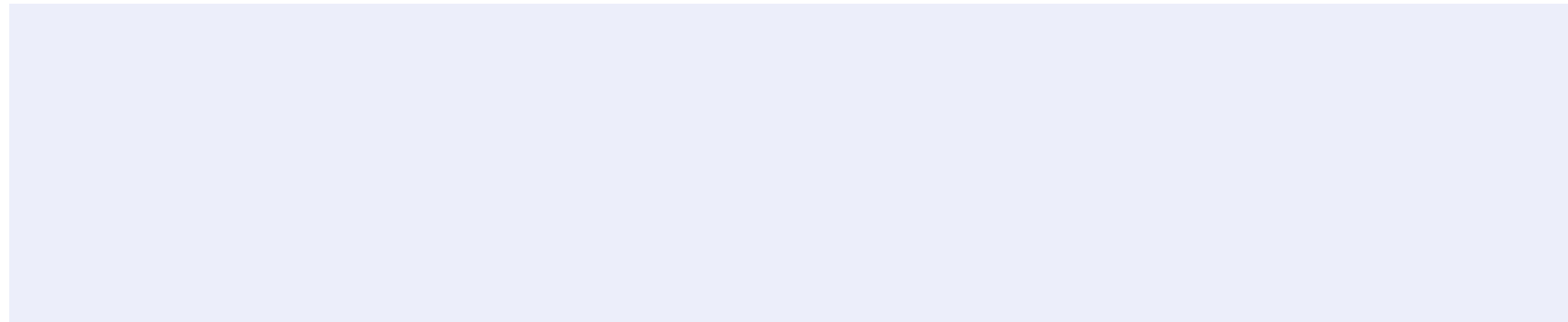
NJ

077XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

06/03/2015

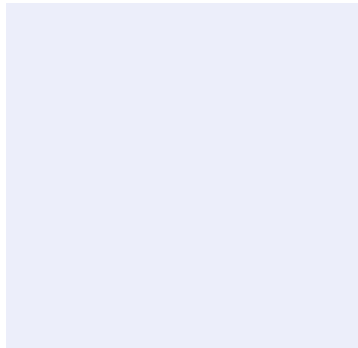
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1405203

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/19/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

We reached out to Ford Motor Credit regarding this error in which they responded with a form (XXXX) letter that failed to address the claim. To wit they responded : " [t] o prevent derogatory information from being reported to the credit bureaus, the full payment must be received, or an extension requested and processed before the payment is XXXX days past due. As the reported information accurately reflects our experience with your account, we will not request the Credit Reporting Agencies to remove it from your credit file. " The account was not XXXX days past due, rather any failure to process the full installment payment was a result of their own failure to execute the previously authorized automatic electronic funds transfer from our deposit account.

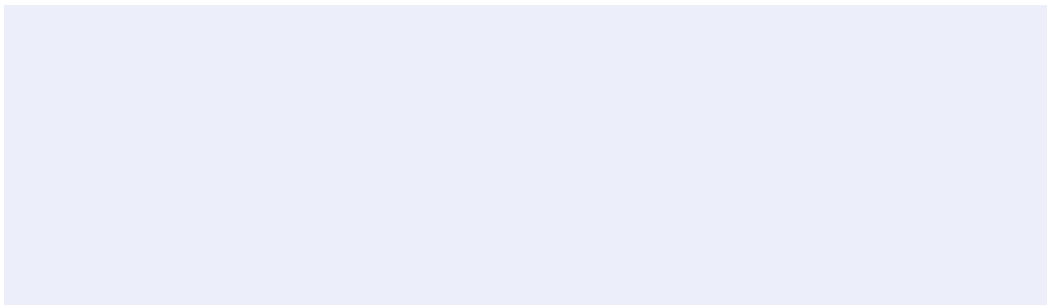
We put a few notes to the back and they did n't tell us they were accruing interest, so when the time came that all our notes due were paid. We still owed XXXX dollars from interest on those payments. Even though we were paying all future notes on time for a period of about XXXX years. They kept reporting we were late paying and still had an outstanding balance. This interest that was gained on the post dated notes were going to cost us the XXXX plus interest while paying on that. We tried to get it straightened out but to no avail.

I got a levy from this company XXXX. It is an account that is over XXXX years old. I would like to settle XXXX accounts ASAP.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Atlanticus Services Corporation	OR	97003		Consent not provided
Hyundai Capital America	AZ	85142	Servicemember	Consent not provided
JPMorgan Chase & Co.	FL	33031		Consent not provided
Harley-Davidson Financial Services, Inc.	TX	773XX		Consent provided
Amex	CA	907XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed	Yes	No
Web	05/19/2015	Closed with non-monetary relief	Yes	No
Web	06/02/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	06/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1405198

1382727

1399112

1399109

1398898

Consumer Loan Complaints

Based on Consumer Complaints

04/11/2016	Consumer Loan	Vehicle loan
05/19/2015	Consumer Loan	Installment loan
06/04/2015	Consumer Loan	Installment loan
06/04/2015	Consumer Loan	Vehicle loan
06/04/2015	Consumer Loan	Installment loan
06/04/2015	Consumer Loan	Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Account terms and changes

Consumer Loan Complaints

Based on Consumer Complaints

I have a loan secured by a vehicle with USAA Savings Bank NA. I had made my payment after speaking to a loan representative, as I was past due at the time, that posted on XXXX XXXX, 2015. This brought me due for XXXX XXXX, 2015. They repossessed my vehicle that same evening, after the bank closed. I was able to get my vehicle back the next day but I had to drive over XXXX miles and take off work, from a brand new job. I have made the XX/XX/XXXX payment. When I went to pay today for XXXX XXXX, the account on line is showing I owe for XX/XX/XXXX and XX/XX/XXXX. They can not explain but the representative is telling me that the website is wrong. I am still worried that they will take my vehicle while my account is current again. I can not explain how disrespectful and rude the person I spoke to during the period they took my vehicle was.

Hello, My name is XXXX XXXX and recently I received a large envelope from DISCOVER with a card inside saying " PROOF " and inviting me to apply for a personal loan " Because of my Excellent Credit record " (see attached copy) but when I applied on the internet, I received a deny note!

This is wrong to try to get all my personal info by pretending that they know about my credit history and convince me that I will get the loan if I apply and then they deny me.

This also could damage my credit score. and I do n't appreciate that either.

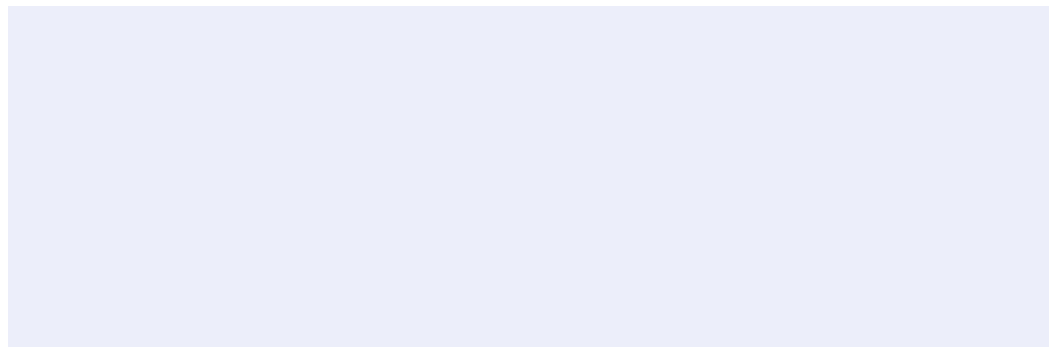
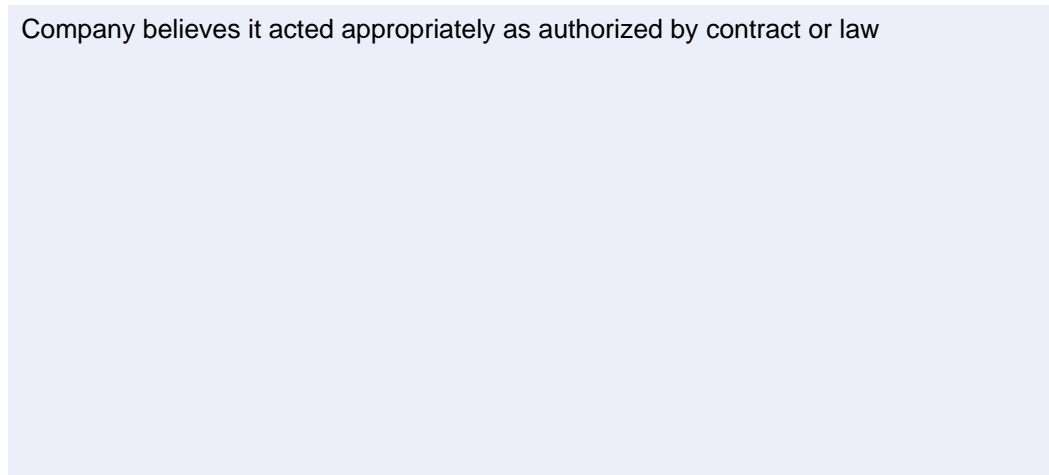
On XX/XX/XXXX2015 went to the branch in XXXX Ohio to Fifth Third Bank on XXXX XXXX XXXX XXXX, XXXX, Ohio XXXX. I made a withdrawal of {\$990.00} {\$790.00} was the cash amount that I was to get back. And {\$200.00} was to be

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	FL	339XX		
Capital One	AZ	85142	Servicemember	Consent not provided
USAA Savings	TX	762XX		Consent provided
Santander Consumer USA Holdings Inc	CA	93101		Consent not provided
Discover	CA	920XX		Consent provided
Fifth Third Financial Corporation	OH	436XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/11/2016	Closed with explanation	Yes	
Web	05/19/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	Yes
Web	06/04/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	Yes
Web	06/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1872766

1384266

1406069

1406009

1405434

1405542

Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------


06/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

{ \$790.00 } was the cash amount that I was to get back. And { \$200.00 } was to be deposited into my sons account. Later that evening I got a phone call from a cell phone number of XXXX never said who he was or anything. Just said his draw was short and asked if I had the correct amount of cash back? I said yes it was and that I always check. I think that this is harassment on his part. What gives him the right to call me after hour on his cell phone and ask questions?

I was lied to about the credit check process

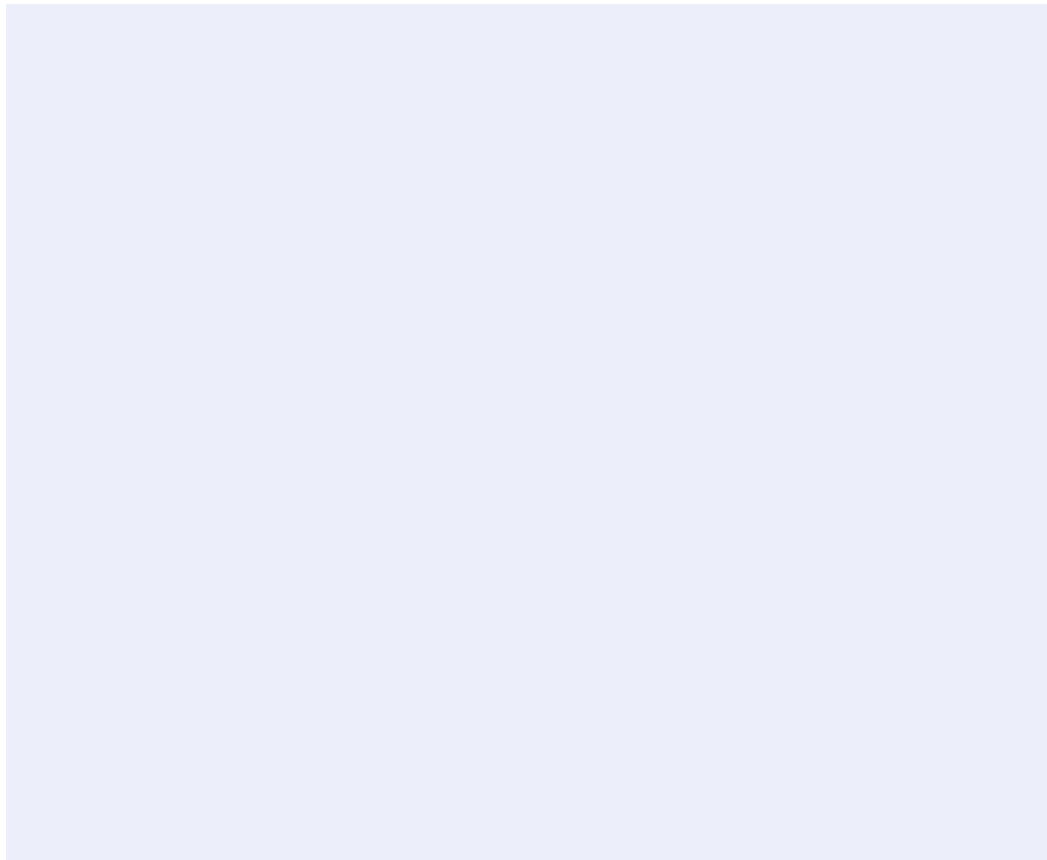
Re : Complaint for Drive time Car Payment Credit Bureau Reporting
THE PROBLEM : Today, I was informed that there is a problem with re-reporting my car payment to the credit bureaus from Drive Time Financial by their own customer service. Specifically, I spoke with XXXX in Customer Service, who is a supervisor. I was told that XXXX supervisors above her rank were in XXXX for a company event (XXXX XXXX and XXXX), but I could email their address with my complaint. So, I decided to write my letter once (because it is extensive) and address all parties involved ; including the FTC and Consumer Financial Protection Bureau. I was asked to contact them per the credit bureaus whom I spoke with directly at XXXX and XXXX ; whom I also asked to report this incident, while opening an investigation.

(So, please forgive if there are any typos within the document below, as I am a XXXX student and single mom, who had to drop all that she was doing in order to send this letter because I was so upset by this matter).

What is not clear within this conversation is 'why ' I was denied a reporting of my payment, due to a bankruptcy ; even though I have had this payment for over a year with initial reporting. Also, the paperwork clearly stated from the original Drive Time location that this would NOT be included within the Bankruptcy. And, in fact it is impossible for it to have been included ; as my bankruptcy attorney knew

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Sterling Jewelers Inc.	NM	882XX	Consent provided
DriveTime	VA	236XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1406115

1406121



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

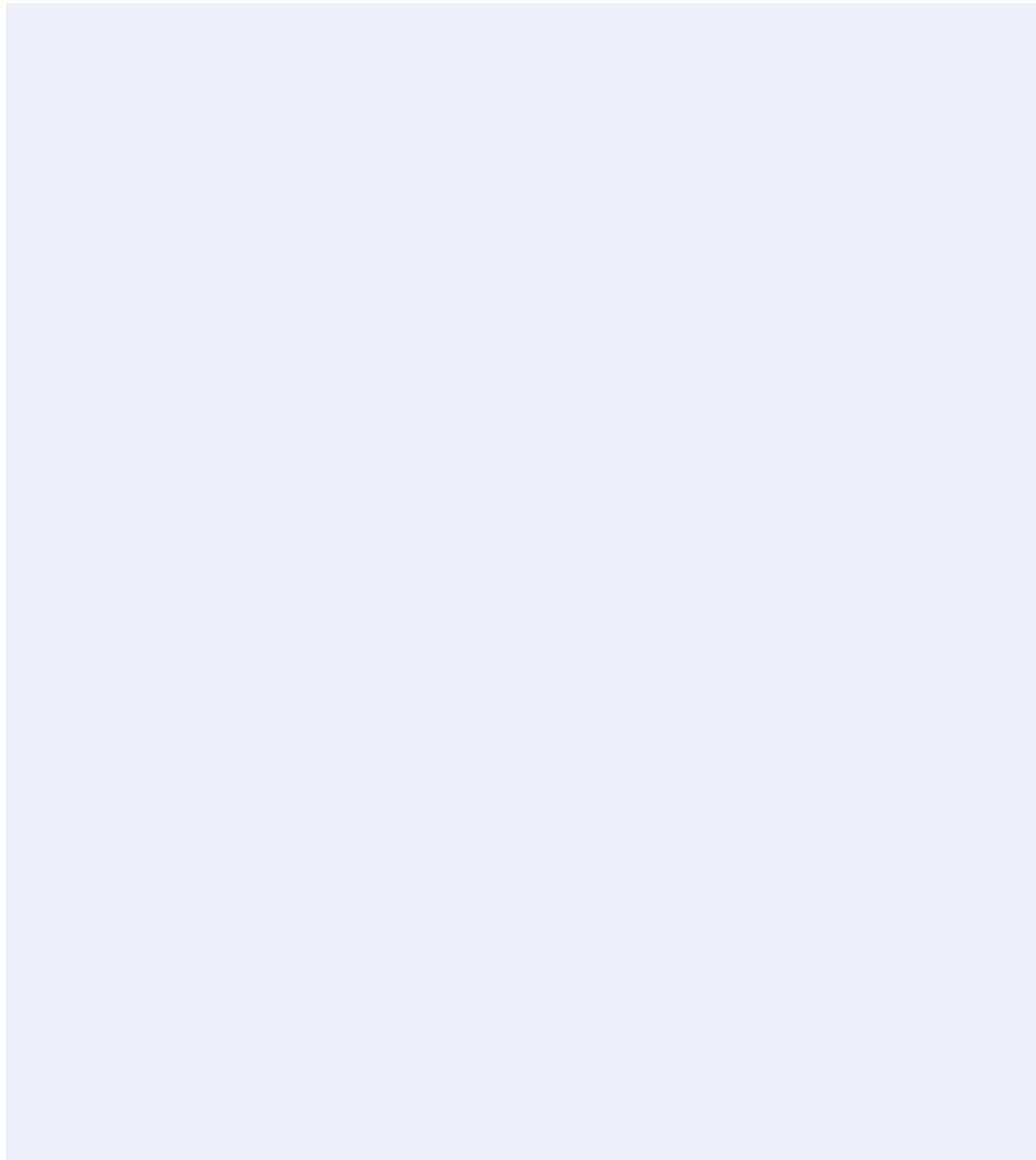
nothing of this account. In fact, it was reported AFTER the bankruptcy to the credit reports for several months and then abruptly stopped. This was a post-bankruptcy car loan ; which makes no difference.

In fact, I do n't even know how anyone except for the originators of the loan would even have any information about Bankruptcy ; as this was the only time I have ever needed to mention it. And, it would be expressly illegal to state that a company can re-review a customer 's credit file periodically without their permission. Therefore, I am deeply confused about how the customer service representative knew when I called today. In addition, she stated that Drive Time had just 'found out ' about the Bankruptcy two weeks ago. I am unsure of what that means, as this would be against Federal credit law, if it had n't been included in the original paperwork. In addition, I asked for this situation to be investigated over 2 months ago with their customer service, and constantly got the run around. I spoke also with another supervisor there today (XXXX x XXXX), who reluctantly finally told me the truth. This truth was that supposedly ALL bankruptcies (even those from before customers acquired their Drive Time car payments) would NOT be allowed to have their particular payments reported to the credit bureaus.

DRIVETIME CUSTOMER SERVICE 'S HANDLING OF THIS ISSUEI am unsure of if the customer service agent was supposed to have told me this before she transferred me, but XXXX confirmed that it was Drive Time 's new policy after they had " updated " their system in XXXX of 2014. This was when they had originally stopped reporting. This was also the first time that I had been told this after almost 3 months of calling. And even then, I was given at least XXXX different reasons for this happening. The first was that the new system would NOT allow for this to be reported and that NOONE there could figure out actually HOW to do it as of yet. It

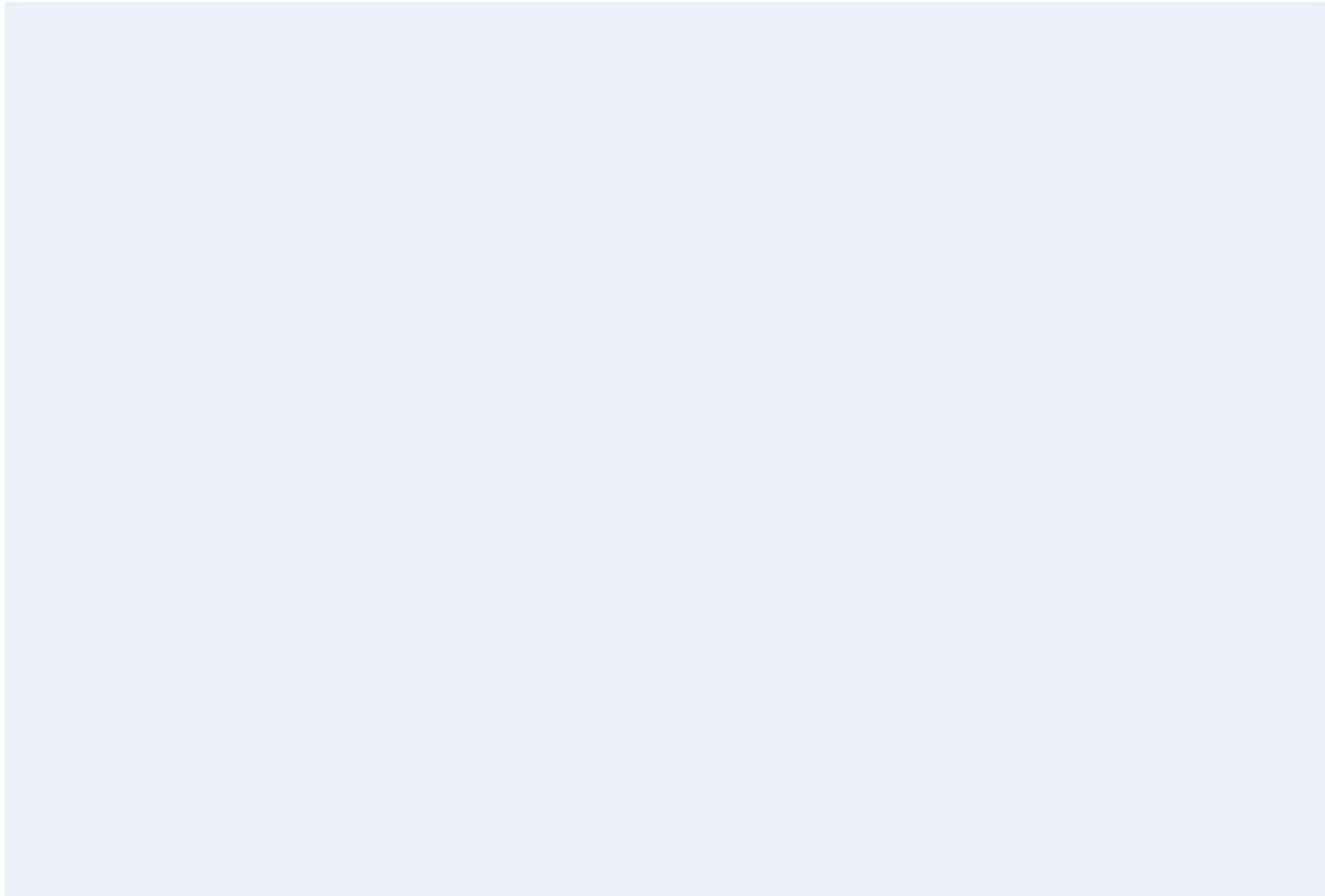
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



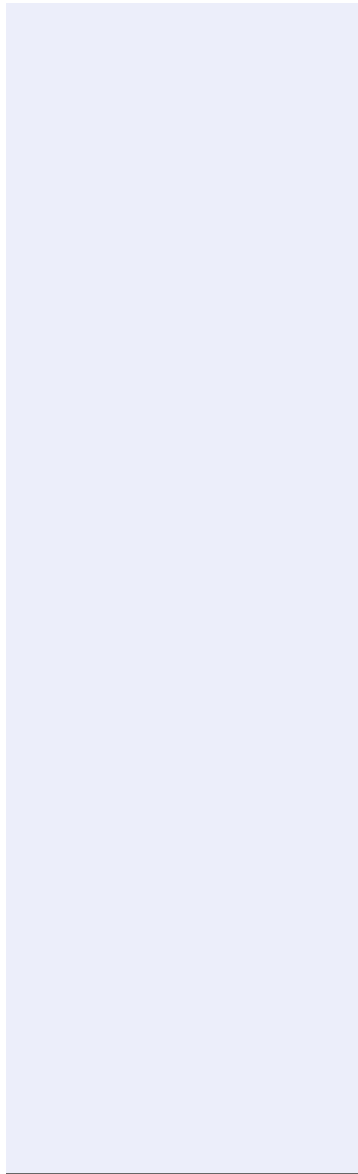
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



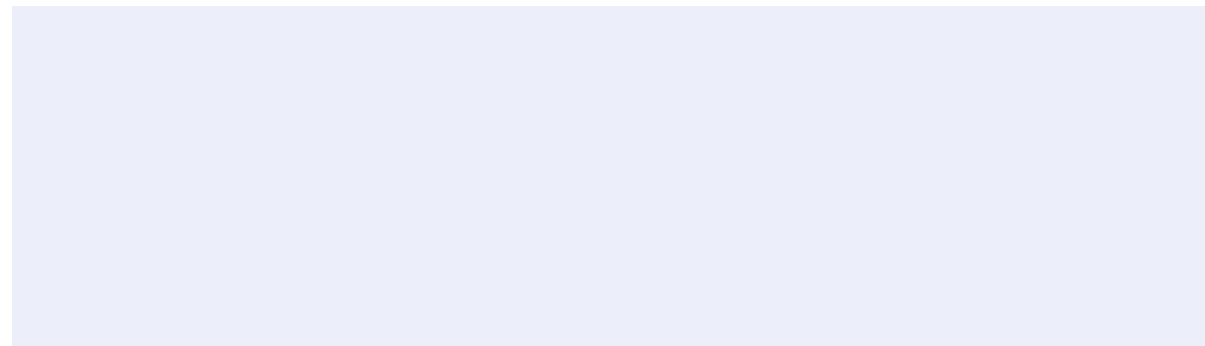
Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Vehicle loan
05/19/2015	Consumer Loan	Personal line of credit
05/19/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Vehicle loan
06/04/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

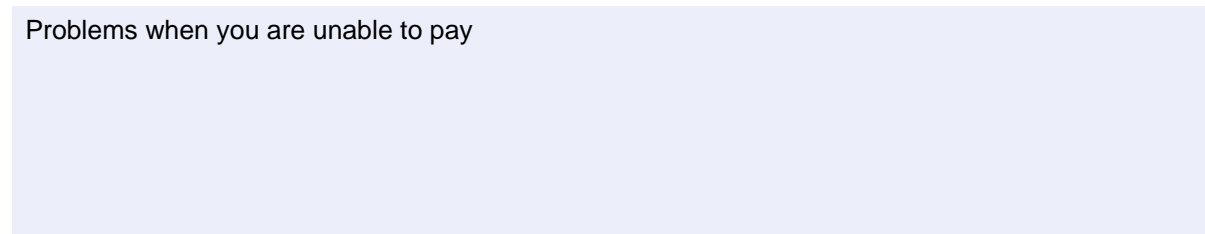
Shopping for a loan or lease

Managing the line of credit

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

has been over 9 mos., so I doubt that. But, this is exactly why also (supposedly) that the only way I could get ANYTHING in writing regarding this new policy (period) was to have a " credit letter " sent to me by the credit department, stating that I was making payments. However ; there was no 'definite ' time period for when they could EVER report for anyone who has had a bankruptcy, even before they had their car payments.

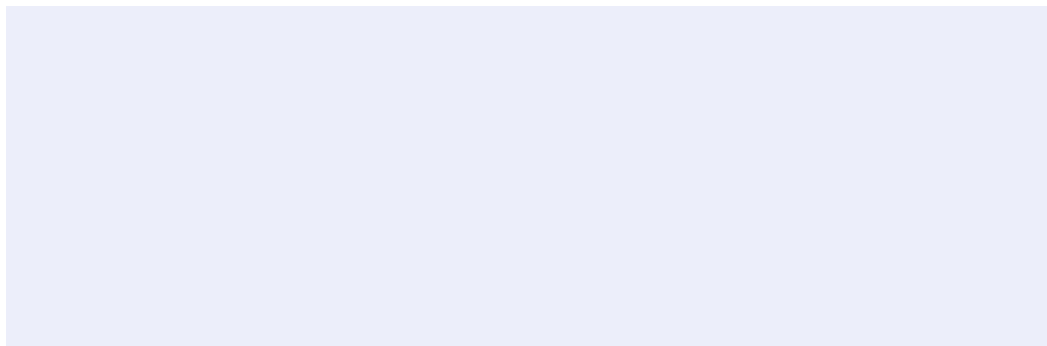
This is an unbelievable credit discrimination case.

A problem happened with the allotment I had set up and it stopped, so I got behind in payments. They agreed to refinance so that I could get current but for the past XXXX years all the payments I have made have gone only to the interest. And they told me today that I am XXXX dollars behind and the total balance is XXXX. The total original amount was XXXX. When I requested a copy of my loan documents they refused to send them. When I tried to access the documents through their website the site only comes up with an error message and directs you to contact Pioneer via phone or email.

I leased a vehicle from Autotrakk in 2013. It was to be a one year lease. I never received a copy of the lease. I was told by the auto dealer that Autotrakk would send it to me. The lease is up and I made arrangements with XXXX, XXXX, XXXX and others in collections to bring the car back to the dealer. However Autotrakk sent someone to repossess the vehicle. The repo company they sent left several

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

MidCountry Financial Corp.	CA	920XX	Servicemember	Consent provided
Ally Financial Inc.	OH	45202	Older American	N/A
Citizens Financial Group, Inc.	MI	48302		N/A
SunTrust Banks, Inc.	NC	27357	Older American	Consent not provided
GM Financial	OH	45202	Older American	N/A
Auto Trakk, LLC	NC	275XX		Consent provided

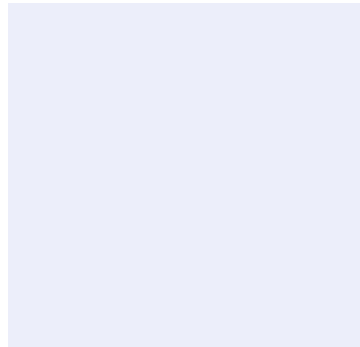
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/09/2015	Closed with explanation	Yes	No
Postal mail	05/20/2015	Closed with explanation	Yes	No
Referral	05/22/2015	Closed with monetary relief	Yes	No
Web	05/20/2015	Closed with explanation	Yes	Yes
Postal mail	05/22/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1406123

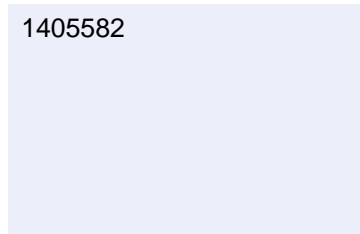
1382860

1383312

1384267

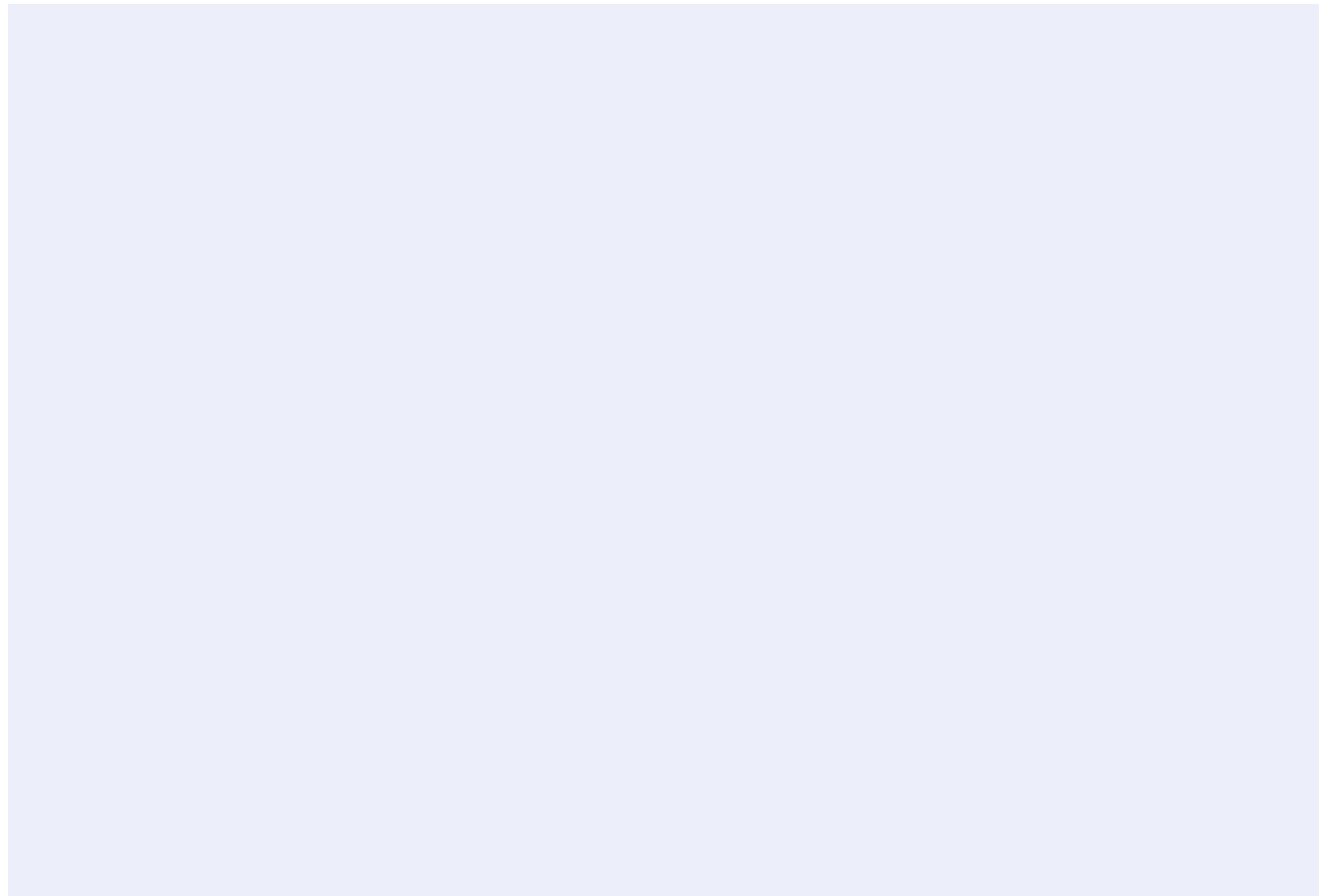
1382861

1405582



Consumer Loan Complaints

Based on Consumer Complaints



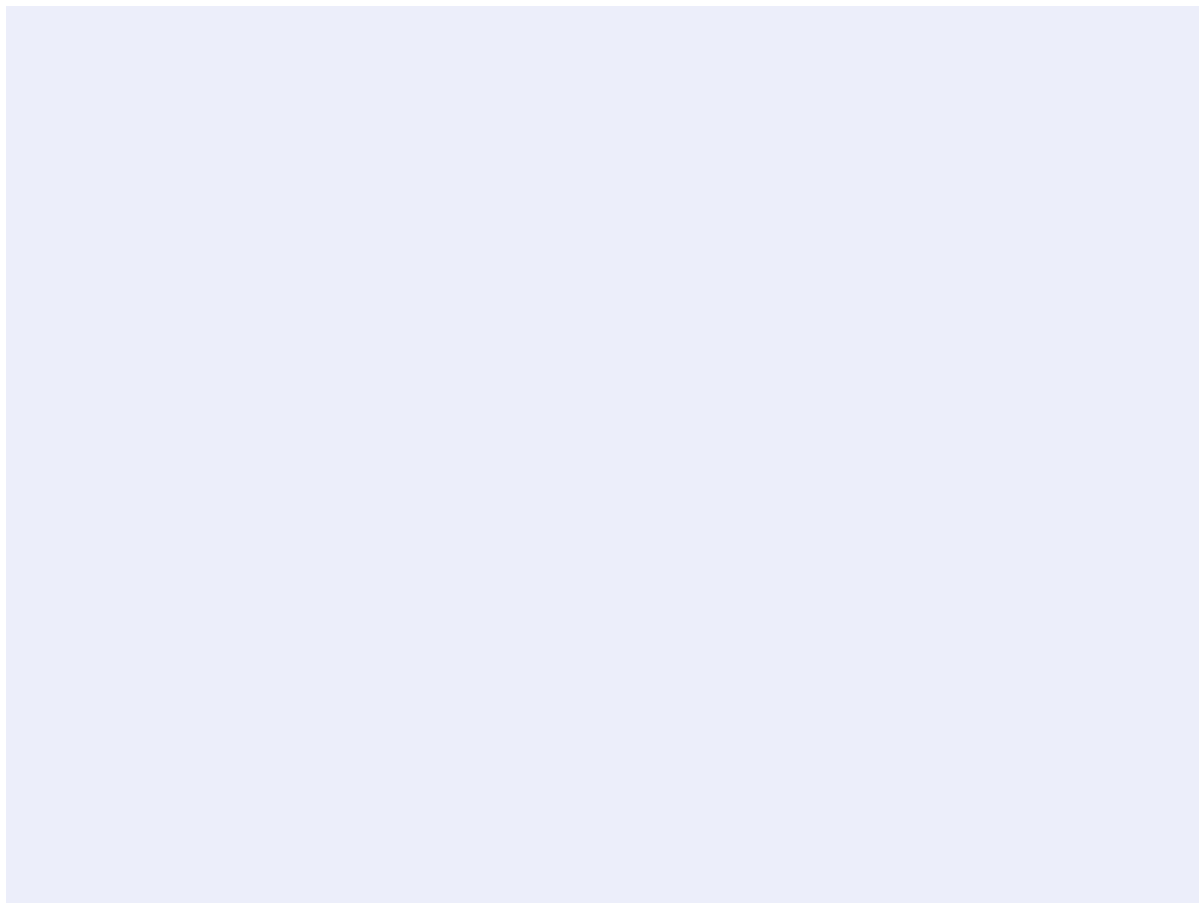
05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

threatening notes on my door and breached the peace by opening my door. I notified Autotrakk and they said they would call the company they use. I finally left the vehicle at the dealership as agreed. Autotrakk sent me a letter saying they were going to auction the car on XXXX XXXX. The whole process with Autotrakk was mostly illegal. They installed a tracking system without my knowledge and charged me for it. What I would like to see done is for Autotrakk to not call this a repossession on my credit report because this is what they promised. The police was called because of them breaching the peace and they came to the house. I should be able to get the vehicle back because of this breach. There are too many people at Autotrakk passing the ball. I'm not asking for the vehicle back I am just asking for them to honour their promise to accept the car back and not list it as a repossession. The agreement was for me to pay {\$28000.00} and be settled with them. If the credit department can not do this the only other thing I can do is to sue for damages for the violations. Breaching the peace. Physical and emotional. I have the threatening letters and voicemails Autotrakk left. I did not receive any certified letter regarding how to get my belongings. Although XXXX XXXX said she mailed it XXXX XXXX, the person they sent out to get the car name is XXXX.

Resolution : Autotrakk needs to pay for the violations. They can do this by working with me so I can pay the XXXX and not have it reported as a repossession, because what they did was unlawful. That is what collections promised.

Chase Auto Finance- In XXXX 2011 we purchased a vehicle and were offered an outrageous rate. We were desperate at the time and accepted. We recently got behind on payments due to a job lay off. I had been in contact with the bank and made a payment XXXX XXXX. They asked me my plan for getting caught up and I let them know I would make over the minimum payment until it's caught up. It was XXXX payments behind. They were fine with that and we moved on. This past Sat

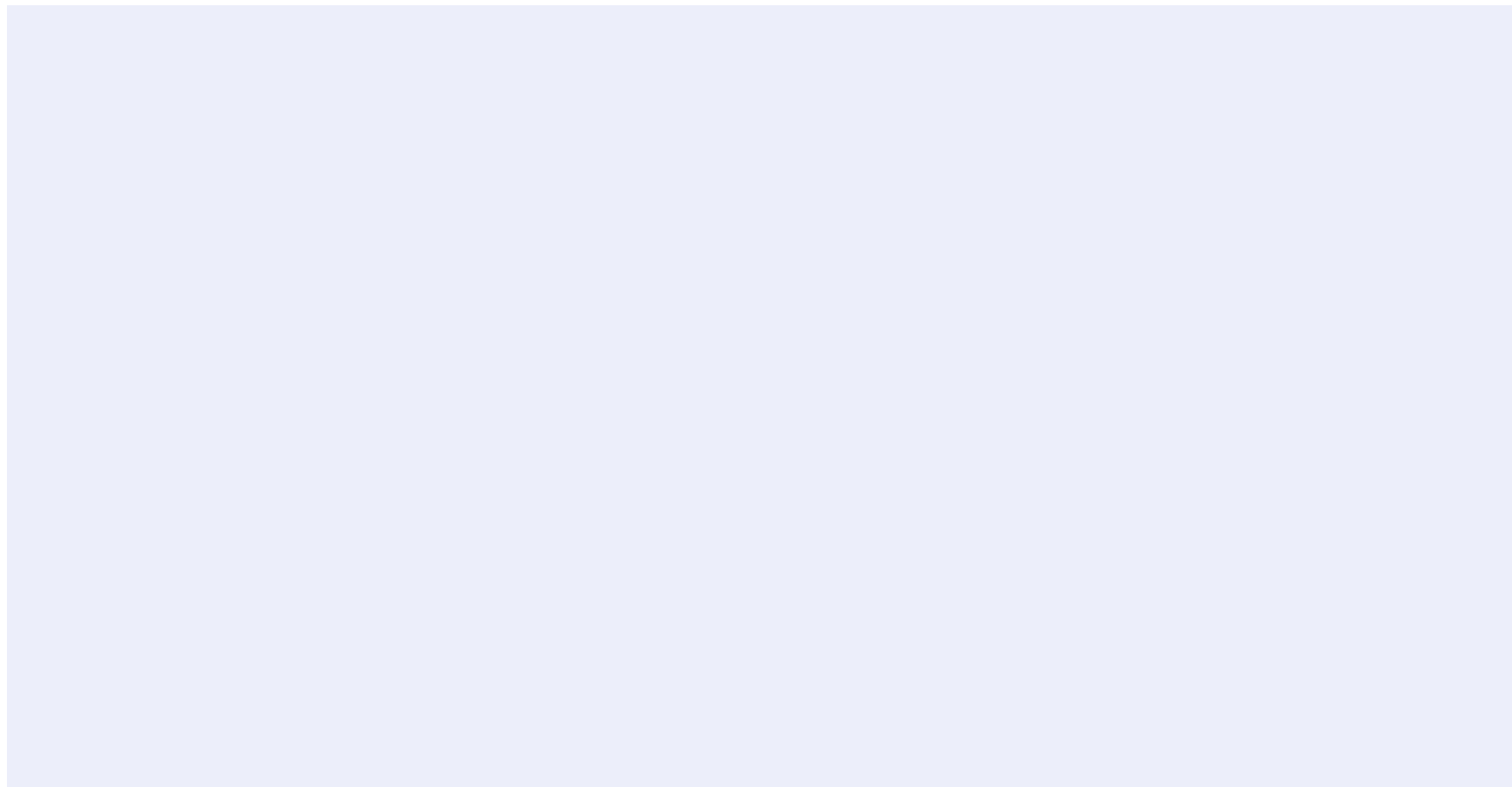
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



JPMorgan Chase & Co.

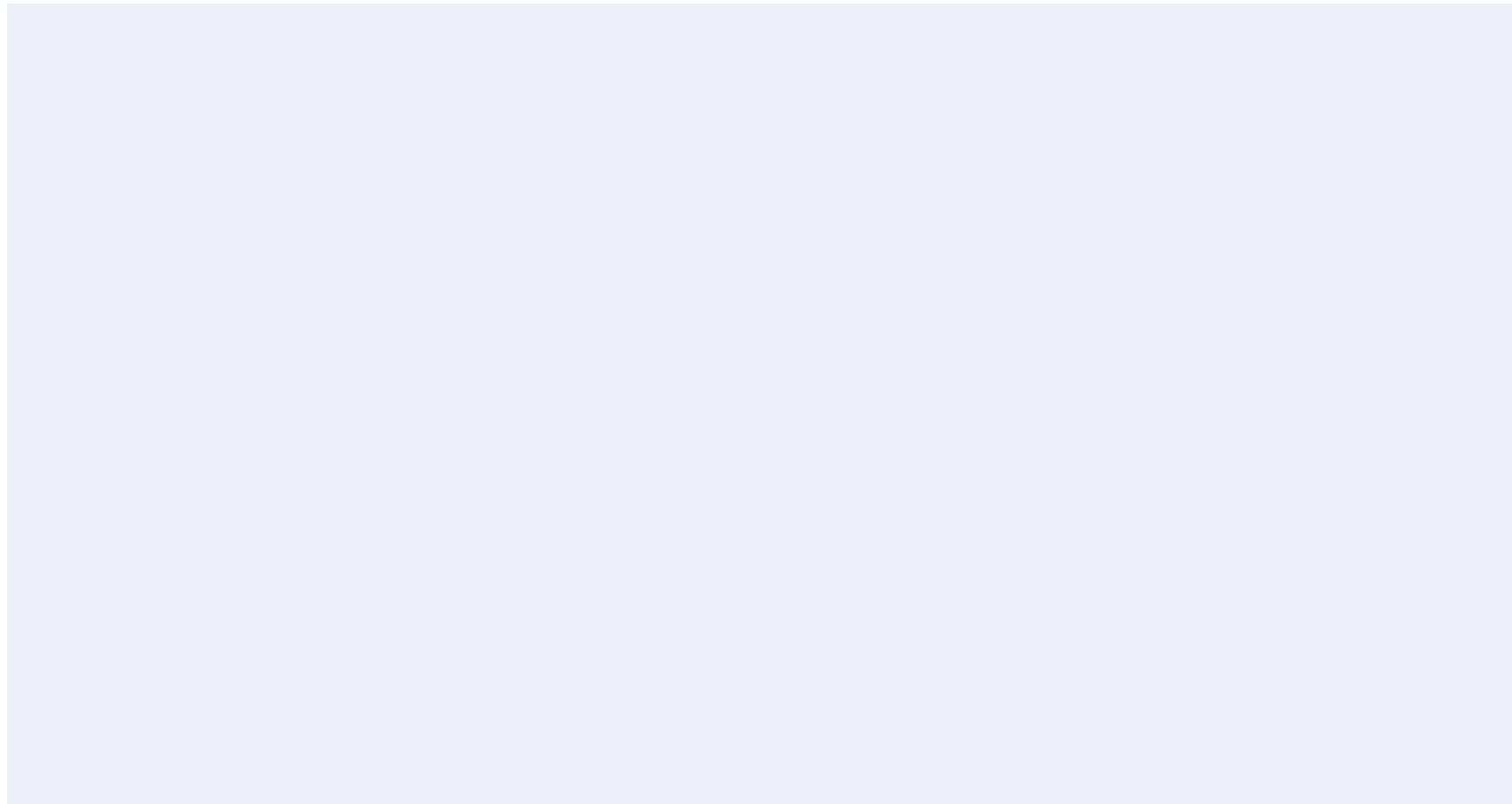
CO

801XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/19/2015

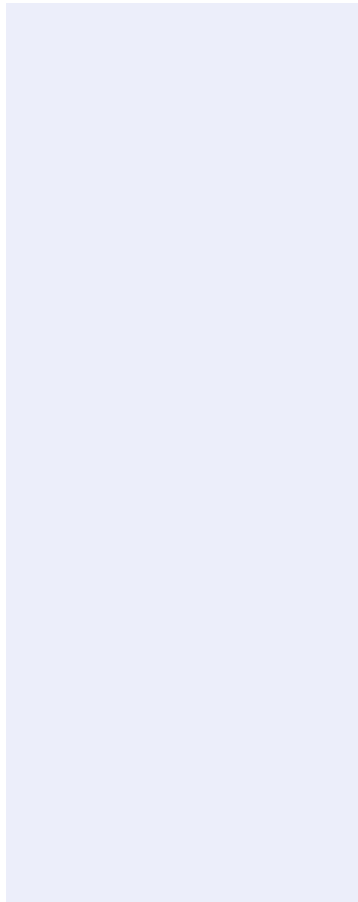
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1382997

Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I came home to it being repoed. I jumped on the phone asking what was going on and they said that they have n't been able to get ahold of us and that they have been calling and sending letters for XXXX months. I tried to make the entire past due payment and they refused it. I updated my address and phone back in XXXX when this all began. They claim to have been calling me for XXXX months I spoke to a rep on XXXX XXXX that processed my payment for me. They claim to have sent letters but to an old address and that they did n't have the new one yet the driver was at my house. I also have to verify my address every time I call in and for them to process my credit card payment. The loan was originally for \$ XXXXk and change. My last payment paid off the principal balance plus some. Coincidence? I still owe over \$ XXXXk. This loan was never meant to be paid off and they knew that. It would be impossible. On Monday I went to log into my online account and they had already deleted it from the system. Please let me know if there is anything we can do. Thank you!

I had a previous auto loan contract for a defective Certified Pre Owned car that was in an undisclosed vehicle accident prior to be listed for sale and falsely certified as a Certified Pre-Owned car. I also had contract void issues due to the contract not being fully signed. Selling auto dealership refused to buy back the vehicle at time of original sale (which was purchased out of state and online in XXXX while I resided in XXXX). I had contacted financial provider, who refused to initiate a vehicle contract void, and used predatory practices to threaten me with damage to my credit if I did not continue to send in monthly payments. I did make all payments to the financial auto loan servicer to protect my credit, and kept contacting dealership, manufacturer and financial loan provider to return car and

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	MI	48331	Consent not provided
Security Finance	TX	78221	N/A
BMW Financial Services	TX	799XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/04/2015	Closed with explanation	Yes	Yes
Phone	05/20/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1406298

1383042

1383084

Consumer Loan Complaints

Based on Consumer Complaints

04/04/2016	Consumer Loan	Vehicle loan
06/04/2015	Consumer Loan	Installment loan
06/04/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

contacting dealership, manufacturer and financial loan provider to return car and refund money. I filed with the XXXX, XXXX Attorney General, XXXX Attorney General and used the dealerships own biased arbitration clause to exhaust all possible remedies to no avail. At the time of warranty being close to expiration and with over XXXX different warranty repair history and car still not free of defects, arrangements and notice was given to financial provider that car was going to be returned to the local authorized brand dealership due to car still having leaks, mechanical failures, engine issues that were not repairable. Instead, financial loan provider is reporting a false charge off to my credit reporting bureaus and had refused to refund my {\$24000.00} plus {\$8000.00} attorney fees. It is falsely reporting a negative account charge off and this is predatory and a violation of the Fair Credit Act. My credit needs to be in compliance with the Fair Credit Act, the loan provider is prohibited from using predatory and exploitation in credit reporting and retaining funds and demanding payments and refusing to void contract from the beginning. All payments were sent on time to protect my credit and I was told that the car was mine, and I was responsible even though it was not a Certified Pre Owned car, but was instead a previous collision vehicle that was falsely labeled as a CPO, when it had front end damage prior to sale, which the dealership concealed and sold the car anyway as a CPO, when it was not.

My bank mailed a check to Wells Fargo on XXXX/XXXX/15. I have confirmation and can send you an image of it. Wells Fargo claims the mail did not arrive until XX/XX/2015. The payment was due on XXXX/XXXX/15. Wells Fargo charged me {\$38.00} for a late payment and will not waive the charge.

TJX TJMAX said that I have an account and I told them that it did not belong to me. They have since destroyed my credit report and I want it removed.

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	GA	30083		N/A
Wells Fargo & Company	NC	287XX	Servicemember	Consent provided
Synchrony Financial	TN	374XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	04/04/2016	Closed with explanation	Yes	
Web	06/08/2015	Closed with monetary relief	Yes	Yes
Web	06/08/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1863399

1406432

1405680

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

paid off my vehicle XXXX/XXXX/XXXX to M & T Bank and I still am unable to obtain my car title from the state of XXXX. When I purchased this vehicle, I resided in XXXX XXXX but moved to XXXX in XXXX of XXXX.

When I paid my loan in full, I did not receive my title. I did provide a change of address when I moved to XXXX. I called M & T and was only provided with a lien release letter but no title. M & T stated I needed to obtain the title myself.

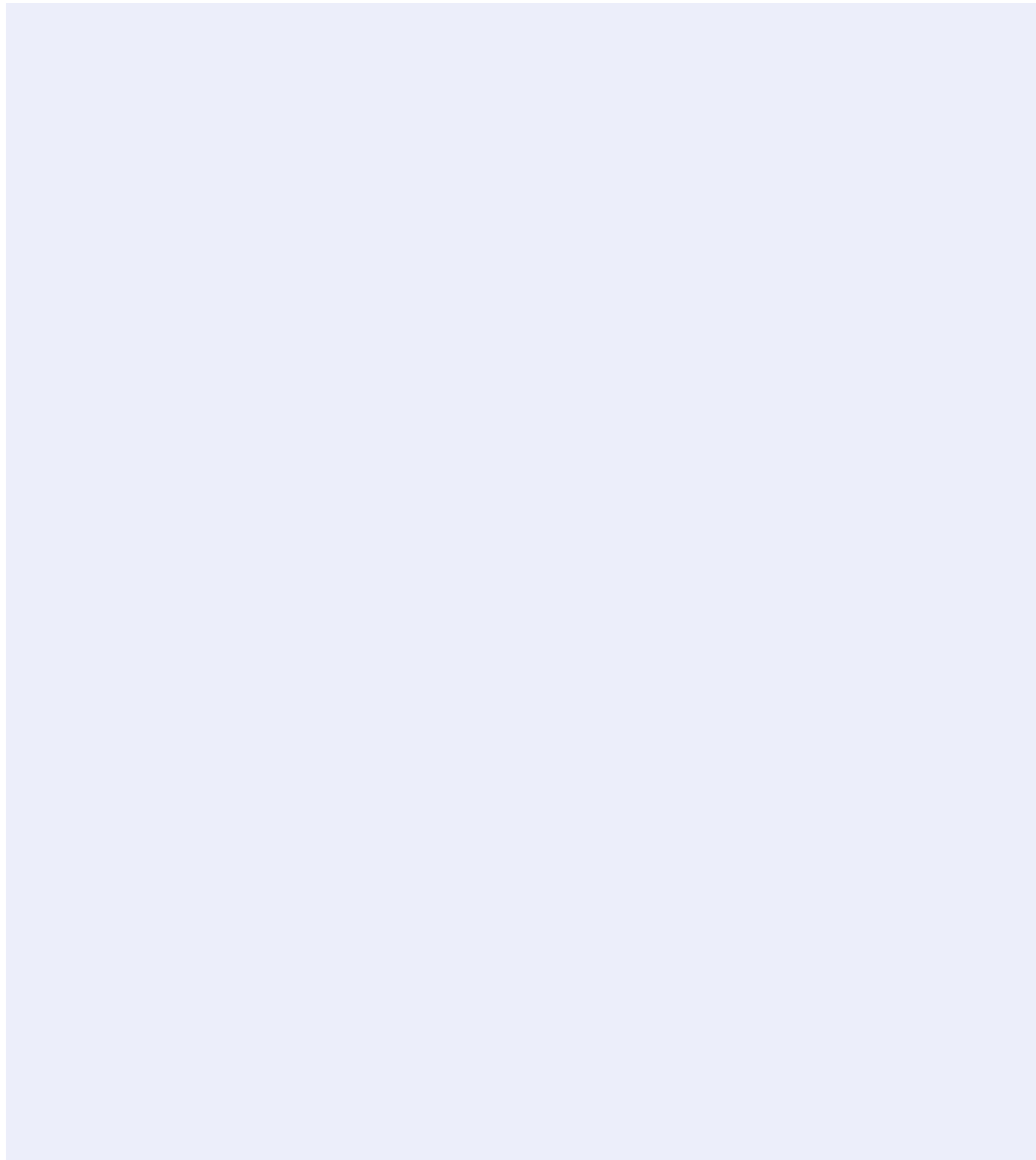
In XXXX XXXX, I received a notice from the XXXX stating that there is an error with my title work. I contacted them via email and they advised me of the following (see attached email from XXXX XXXX XXXX : It appears as though you brought the vehicle in from the state of XXXX and applied for registration and title, but had a lien holder on your vehicle. We produced your registration and then sent a letter to your lien holder asking for the title but they never responded.

If you are still making payments on the vehicle and your lien holder is still in possession of the title, please contact them and ask them to either send the title to us, or provide us with a better mailing address so that we can send them a XXXX request for your title.

If you 've completed your contract for the vehicle and are now in possession of the out of state title, then please send us your out of state title with either the loan stamped paid on the face of the title or the title along with a letter of lien release that includes:1.) The company 's letterhead2.) The vehicle identification number3.) Names of all owners4.) Signature of an authorized representative of the company.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

M&T Bank Corporation

IL

617XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/19/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1381617



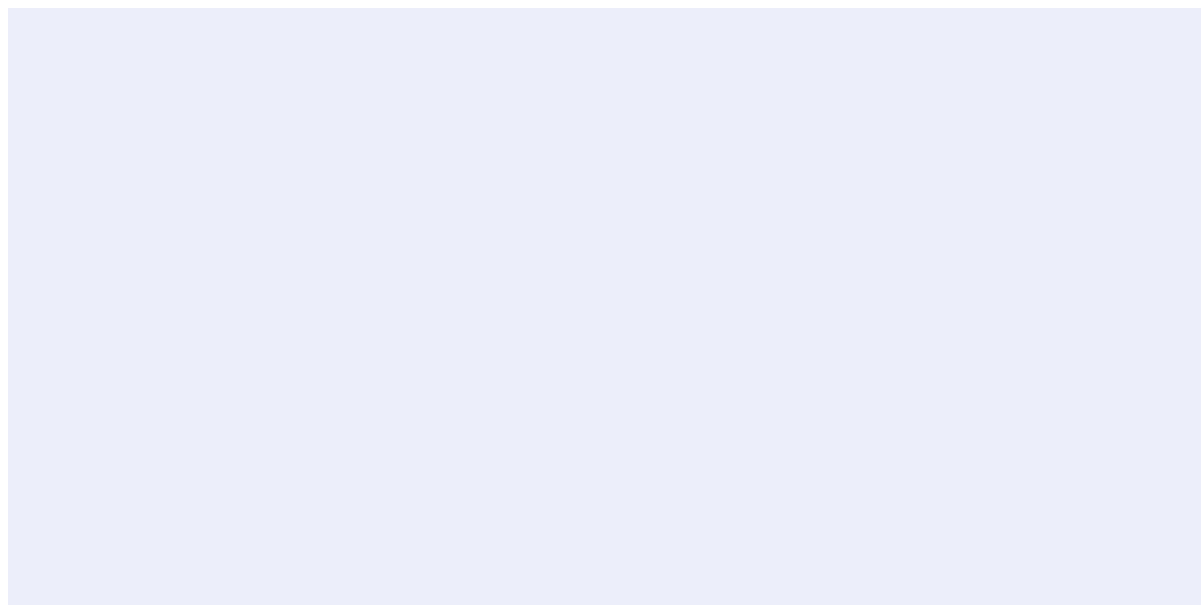
Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015	Consumer Loan	Installment loan
05/19/2015	Consumer Loan	Vehicle loan
05/19/2015	Consumer Loan	Personal line of credit
06/04/2015	Consumer Loan	Vehicle loan
06/04/2015	Consumer Loan	Vehicle loan
06/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Account terms and changes

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

What we will need to process your transaction is: 1.) The original out of state title.
2.) A current odometer reading for your vehicle if the model year is XXXX or newer.
3.) A statement with your current address.

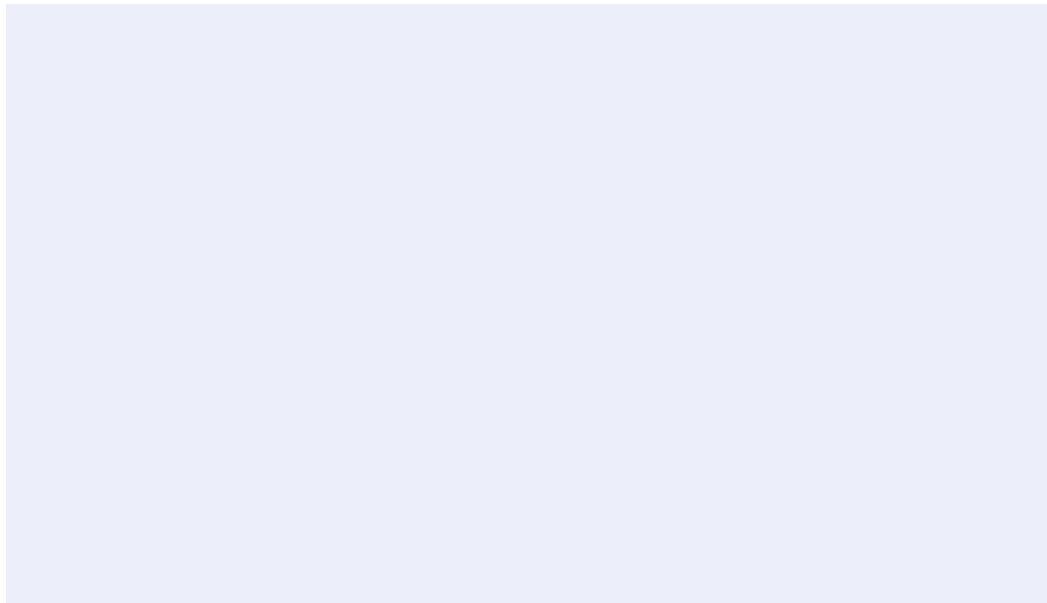
In addition, they stated the following (see attached) : Now that you 're an XXXX resident you 're going to need to get your XXXX title produced. If you have paid off the vehicle but do not have the out of state title then you 'll have to apply for a duplicate out of state title. The XXXX XXXX XXXX XXXX XXXX XXXX (XXXX) is showing that the last state to issue title was XXXX. You 'll need to contact the XXXX XXXX about obtaining a duplicate title from their state and then surrender that title to us to produce your Illinois title. When you apply for their title, use the lien release that your lending institution sent but keep a copy because we 'll need one as well because your lien was recorded in both states.

PayPal signed me up for a loan when I thought I was paying for some goods with my checking account. I did not want to open a credit account with them.

Santander had picked up my vehicle as a repossession due to non-payment. Within XXXX hours, I had picked my vehicle back up, paid all applicable fees to have it released to me and have not had any problems since. To date, the company still shows the account as charged off and rarely updates the balance

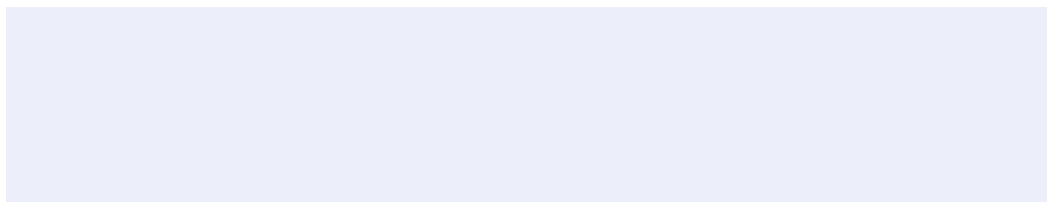
Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	773XX		Consent provided
Wells Fargo & Company	AZ	85022		Consent not provided
BBVA Compass	TX	77069	Older American	N/A
Banco Popular de Puerto Rico	PR	00926		Consent not provided
Santander Consumer USA Holdings Inc	WA	98112	Older American	N/A
Santander Consumer USA Holdings Inc	MD	207XX		Consent provided

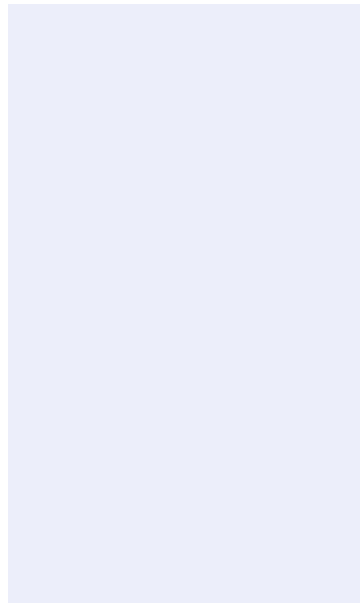
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/20/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with non-monetary relief	Yes	No
Referral	05/22/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Phone	06/08/2015	Closed with explanation	Yes	No
Web	07/20/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1383279

1381909

1382019

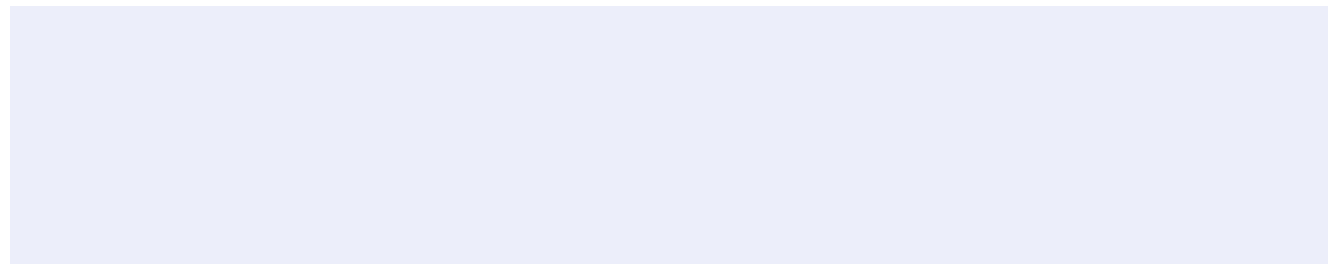
1406570

1406579

1405647

Consumer Loan Complaints

Based on Consumer Complaints



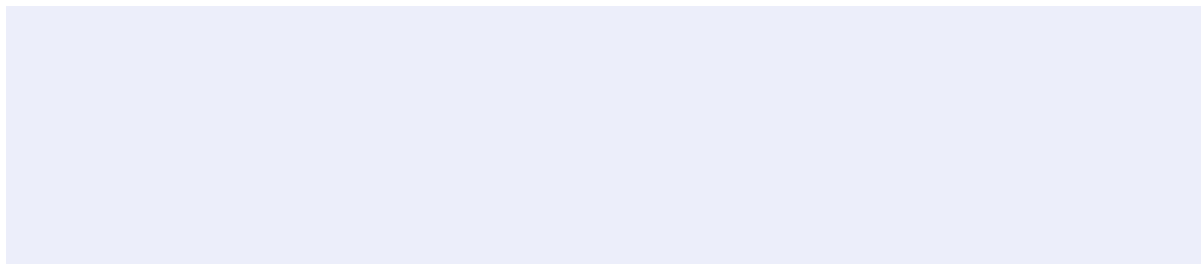
05/19/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

due. I pay my regular note each month and they are still reporting as a charge off. According to the definition, a charge off is considered uncollectable debt. My biggest concern is that it should show an updated status versus charge off. Also, the lender may have written this debt off but collected the credits at year-end that came with the write off. Is n't this double jeopardy, especially if I have the vehicle and am still making payments?

From the Desk of XXXX XXXX : XXXX XXXX XXXX XXXX XXXX XXXX, NY,
XXXX Email : XXXXXXXXXXXXXXXX XXXXTo Whom It May Concern, I am writing this letter in the hopes that you will help me with this unfair and overwhelmingSituation that I find myself in. I believe now that these original consumer lease agreement that was granted to me by Ford Credit Company was illegal and violated my rights as a consumer. I will list below some of the issues and facts that are the most obvious and reference.

The Ford Dealer and the Company Ford Credit discriminate me by my national origins offer me XXXX flipped loans with terms that are less favorable, like a higher interest rate.

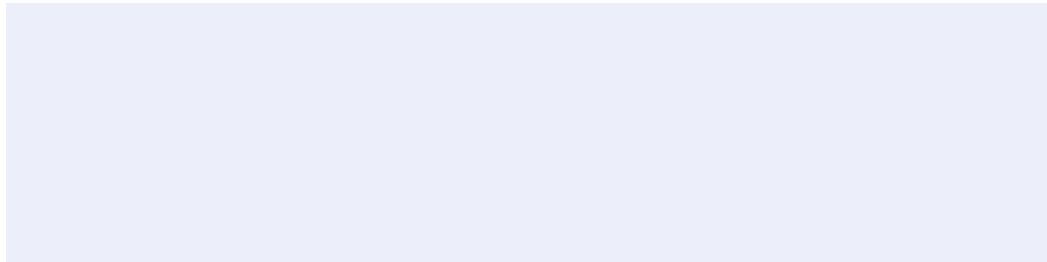
The company flipped my cars 3 times and the last time it was a lease .I got a Ford Explorer XXXX for 24 months lease terms.

The payments were very high at the end of my Lease after 24 months Ford Credit told me that I have 36 months. I asked them that it was not what I signed it in the Ford Dealer.

The Ford dealer closed it. Now Ford Credit has those Predatory Lending contract with the 12 months added by the dealer that now it is not in Business for fraud and malpractices. The Dealer represents Ford Company as a Franchise. Ford Credit has the predatory lending contracts. I am paying for every month to Ford Credit, not to the Dealer.

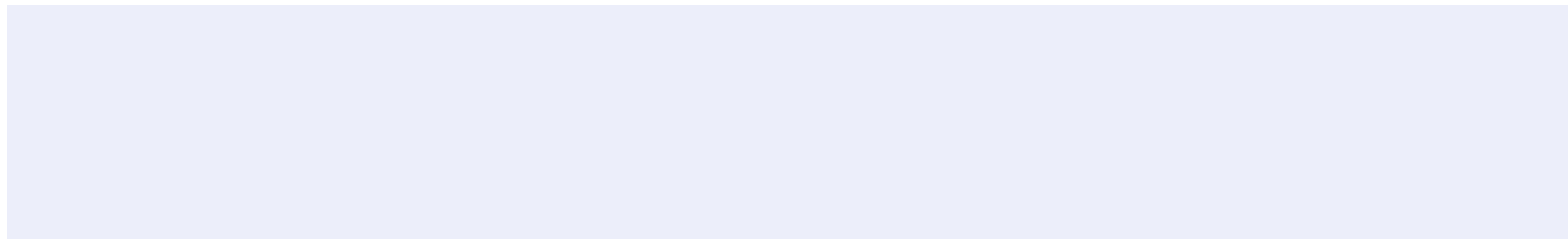
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Ford Motor Credit Company

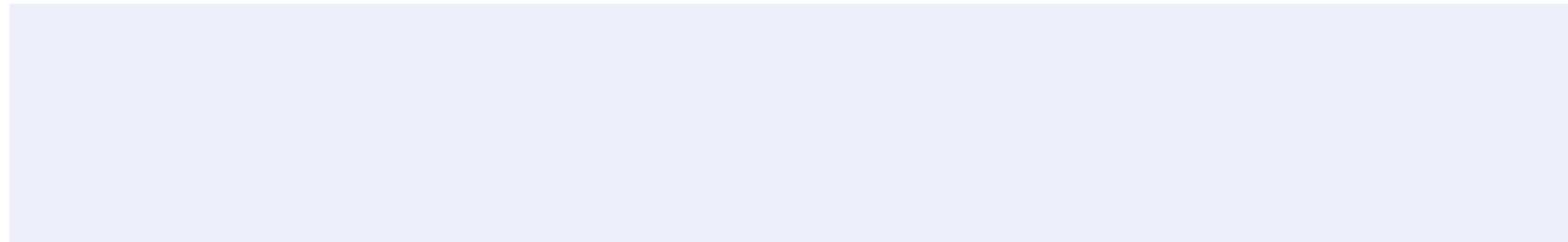
NY

105XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/19/2015

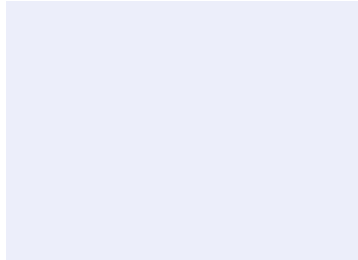
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1381765

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The company offer me in market the same car a Ford Explorer with a lease for 24 months for {\$220.00} per month. My lease was 24 month for {\$470.00} per month and also the Ford Dealer and Ford Credit added another year.I am paying almost XXXX around 50 % interest compare with the prices in the market.

It looks to me like a Predatory Lending in a car lease and flipping of Car Loans.

I need the reimbursement me for the high interests that I did pay already for my lease.

I need assistance from the Financial protection Bureau to stop the harassment, abuse and stop the treats of legal retaliation in my credit report. The Lease is over paid.

Best Regards, XXXX XXXX

Capital One Auto Finance provided a statement regarding erroneous 30 day lates on my credit report and attached a transaction history of my payments covering the time period in question.

In their response Capital One states that the purpose of an extension is to keep the account current, catch up on payments and avoid negative impacts on credit.

However, on that log, in regards to the XXXX 2012 payment extension (the payment I needed extended), Capital One mistakenly entered in that I could get an extension if I paid {\$790.00}! This is a gross error because {\$790.00} would have made the account current and there would not be any need for a payment extension. For example if someone asks for more time to payback {\$100.00} and the XXXX owed replies " Sure, just give me {\$100.00} and I 'll give you more time " that would be deceptive and insincere.

Similarly, Capital One Auto 's response as demonstrated by their own records is equally unfair and insincere.

I only needed XXXX 's payment to be extended (due to a financial hardship) for my account to be free from any 30 day lates and the extension granted in XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Capital One

CA

945XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/19/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1384213

Consumer Loan Complaints

Based on Consumer Complaints

05/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

2012 should have happened in XXXX 2012. Capital One made a mistake.

The proof lies in the transaction record which Capital One Auto Finance provided.

In XXXX, XXXX, XXXX, XXXX and XXXX 2012 I only made the normal payment required, nothing additional. I had not done anything different since missing the XXXX 2012 payment, yet I was contacted in XXXX 2012 by Capital One and the rep told me that my extension was going to be processed and that I did not have to make any additional payments. Since I had n't made any additional payments, why is it that in XXXX XXXX when my account was a month behind) I was n't required to pay anything more than XXXX 's payment of {\$400.00} but in XXXX I was being required to pay {\$790.00}? This again proves my point which is that I only needed XXXX 's payment of {\$400.00} to be extended. Also, if I could have paid {\$400.00} in XXXX then I would not have needed an extension. Somewhere between XXXX and XXXX, Capital One finally corrected the problem and my account was back in good standing but they penalized me for the error that occurred on their end. The attached statements clearly prove that the Capital One representative who entered the information regarding the XXXX 2012 extension simply made a mistake. The individual from Capital One Auto Finance who provided the attached transaction log, failed to notice and correct the discrepancy. As such my credit report must be immediately corrected and updated by removing the 30 day lates from Capital One Auto Finance on my credit report. The data furnisher has also failed to correct the error within the statute of limitation set forth by law and, according to the FCRA, also constitutes the immediate removal of this errant misreporting.

Attached is the transaction log which is below the insufficient response from a Capital One representative who clearly ignored the facts evidenced by the records she supplied.

The vehicle was surrendered as agreed upon by santander and myself. They are reporting it as a repossession. They have refused to correct this and have stated

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

IL

622XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/19/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1383508

Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/19/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

that they do not need too even though it was on a recorded line. I have asked them to change it and adjust the costs and they refused.

In XXXX 2008 I purchased a car that was finance with Santander Consumer I was making monthly payments until my bank account was compromised and I fell behind in my payments. I notify Santander, it took the bank some time to replace my funds in my account. Santander stated they was going to place me in collections, when the bank did replace my funds, again I notify Santander and informed them I was ready to pay all payment in the rear. Santander stated if I pay the total balance they would not put any derogatory information on my credit report. I kept my promise and paid them of, f but Santander did not keep their promise.

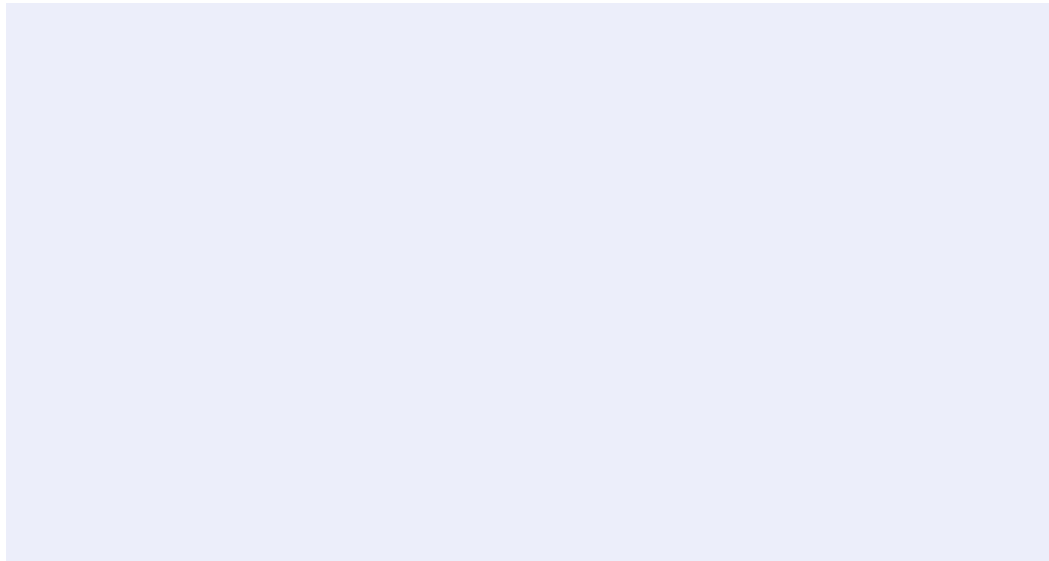
In XXXX of this year I found out they did report my account as a charge off. When I called them and reminded them of their promise they change their report to paid after charge offl would like for Santander to keep their promise and remove all derogatory information on my credit report. They have their money

WHILE PURCHASING A VEHICLE, I WAS TURNED DOWN BY ALL THE BEUARAUS BECAUSE MY SOCIAL SECURITY NUMBER HAS BEEN REPORTED THAT I AM DESEACED.

In XX/XX/XXXX my ex spouse and I were purchasing a car, where GM financial required me to co-sign on the loan. In XX/XX/XXXX we split and I called GM to take my name off of the car loan as I was not a primary borrower. For a while account was not reporting on my credit but my ex let the loan go and the car was sold out at the auction. GM tried to go after me for a balance as they claim and up to this date they are harassing me with calls and letters trying to collect on the account which is NOT mine. I requested a validation of debt and they fax me a copy of XXXX stating that debt was a charge off and they filed a XXXX in my exs

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

The Best Service Co.,Inc	CA	91010	N/A
Santander Consumer USA Holdings Inc	FL	330XX	Consent provided
Equifax	WY	820XX	Consent provided
GM Financial	CA	940XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/10/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	05/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1406784

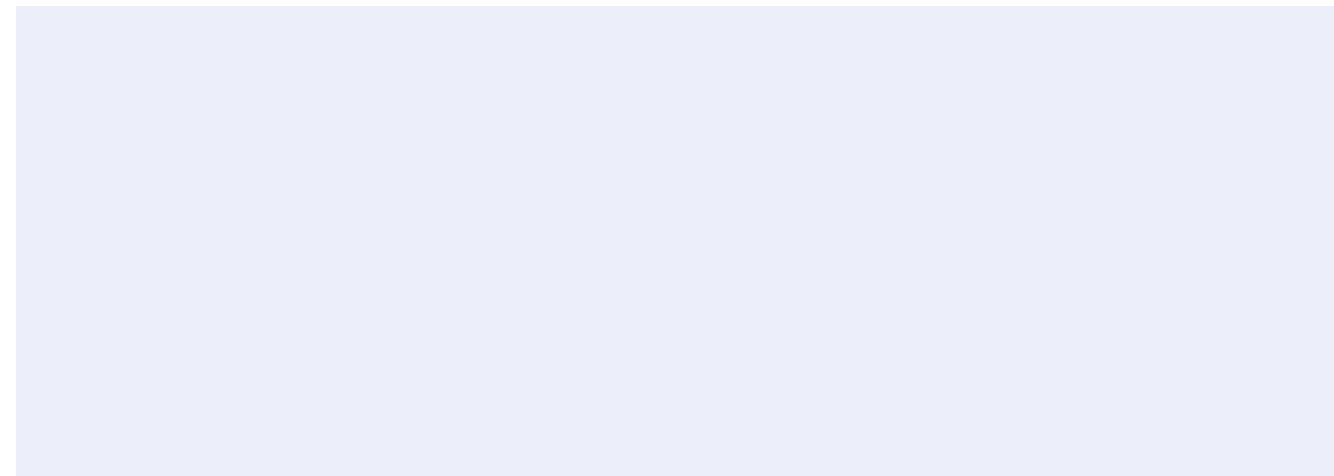
1381717

1383595

1384320

Consumer Loan Complaints

Based on Consumer Complaints



05/20/2015

Consumer Loan

Vehicle loan

05/20/2015

Consumer Loan

Vehicle lease

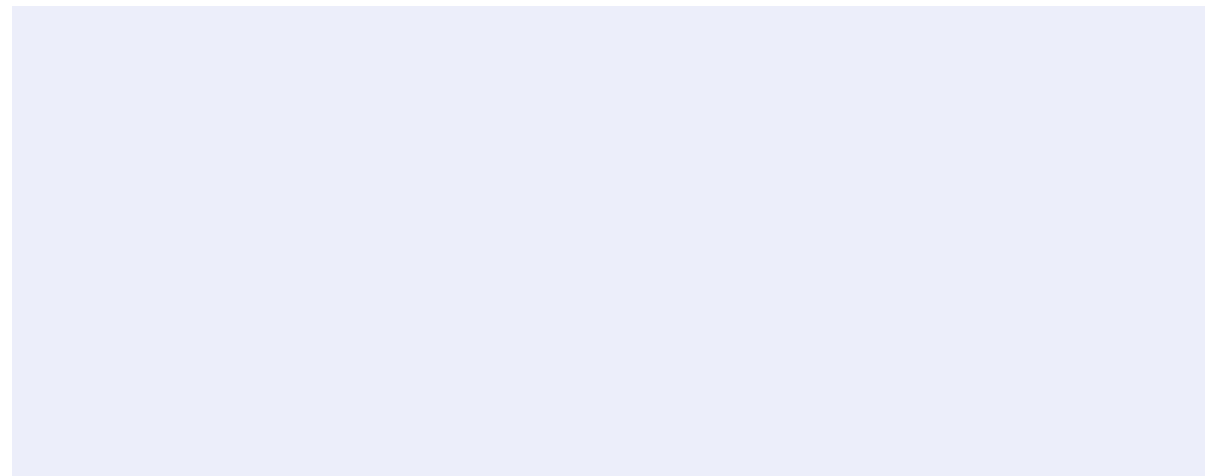
05/20/2015

Consumer Loan

Vehicle loan

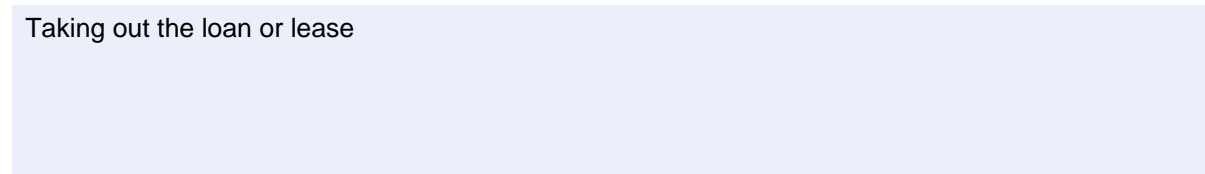
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

copy of XXXX stating that debt was a charge off and they filed a XXXX in my exs name. However, they are trying to collect on this charged off, cancelled debt from me in the amount of {\$12000.00}. I disputed this account with all XXXX credit bureaus, however GM is still reporting this account with outstanding balance, which is hurting my credit report in a major way. They are refusing to report the balance to be {\$0.00} even though it is a charged off, and cancelled debt with XXXX filed to IRS, and they are refusing to remove this account from my credit report, which it should not be reporting in first place since I was NOT a primary borrower on this car loan. I have written XXXX letters to GM by now and have called several times and all my cries and requests for deletion of this unfairly and un accurately reporting account went ignored.

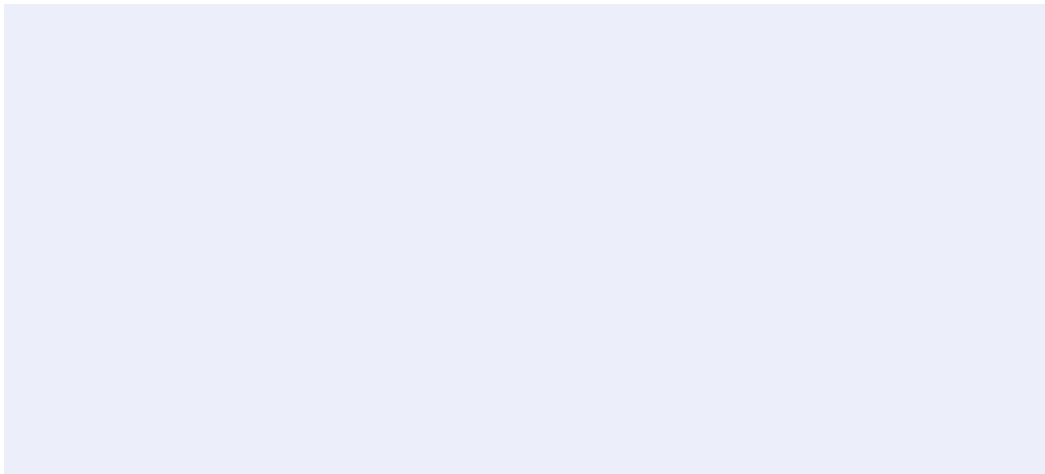
This debt continues to show on my credit report. It is over XXXX years old. I contacted Gateway 1 (Gateway one) to explain the debt issue in XX/XX/XXXX, which is I signed for a vehicle for a family which after three months decided not to pay I gave them all of their information Social security numbers addresses and phone numbers.. Prior to that I contacted Gateway to find out what I should do, and was advised to turn the car into the nearest XXXX Dealership which I did in XX/XX/XXXX. The debt continues to show on my credit.

I have car lease on my name but the car is for my daughter ; she has bad credit and thethe financial company refuse to pass the contract lease to may Daughter ; we my wife and myself wear in the proses to refinance de mortgage and the late payments of my daughter affect our credit it is my problem I

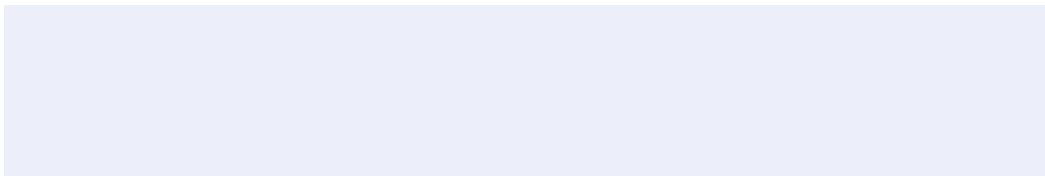
I sent a financial hardship letter to Capital One Corporate Office on XXXX XXXX, 2015. At that time, my balance was {\$1400.00}. This includes late fees and interested. XXXX XXXX responded from the office of the President on XXXX XXXX, 2015. I spoke with him over the phone as well. XXXX XXXX placed my account into their repossession department, froze my access to my account

Consumer Loan Complaints

Based on Consumer Complaints



Company can't verify or dispute the facts in the complaint



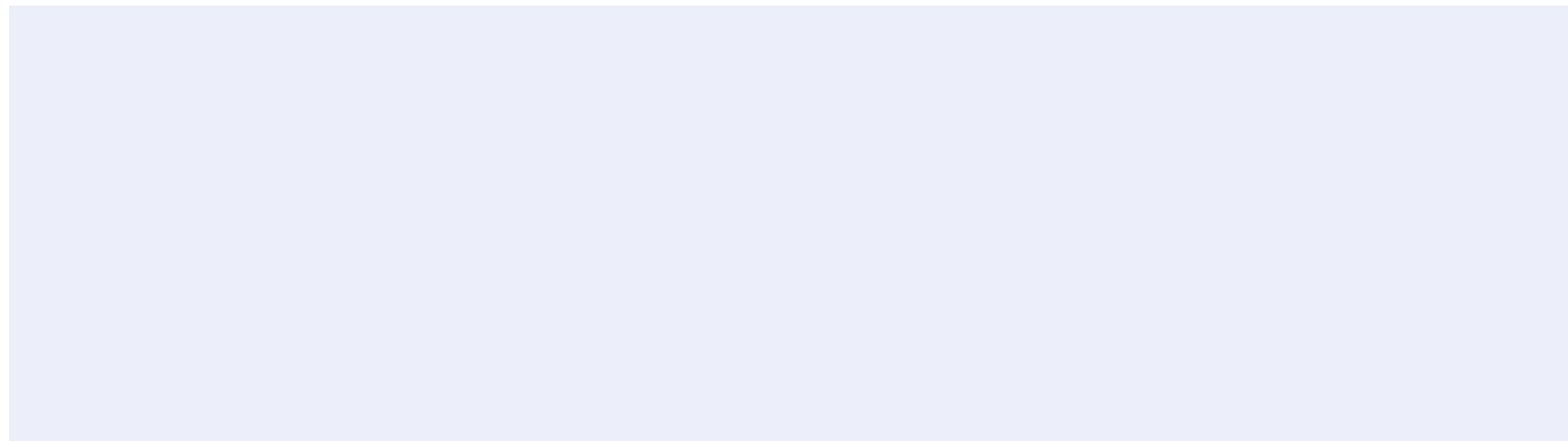
Consumer Loan Complaints

Based on Consumer Complaints

TCF National Bank	CA	923XX	Consent provided	
Hyundai Capital America	NV	894XX	Older American	Consent provided
Capital One	NE	681XX	Consent provided	

Consumer Loan Complaints

Based on Consumer Complaints



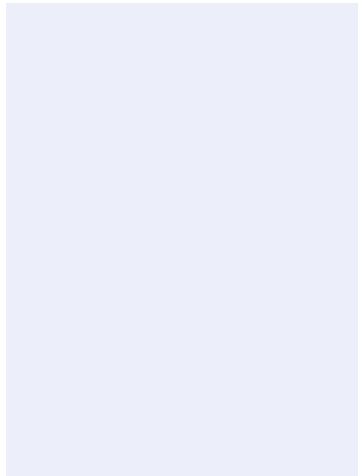
Web	05/20/2015	Closed	Yes	No
-----	------------	--------	-----	----

Web	05/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

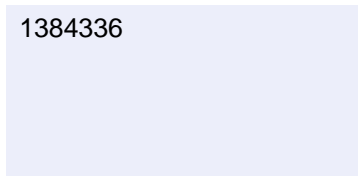
Web	05/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1384070



1384336

1386150

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

online, which does not allow me to view the payments that are being applied to my account. In his letter, the balance that I was told was past due is {\$1700.00}. On XXXX XXXX, XXXX XXXX also told me that my loan was too new to do anything, plus the value of the vehicle was not worth enough to work with me on lowering the interest or the payments. When I contacted the number that he provided, I was told that my balance was {\$1900.00}, and that my loan was suspended. In order to prevent the vehicle from being repossessed, I had to pay a settlement amount of {\$440.00}. I paid this amount, and asked what was the remaining balance. They could not provide an immediate response. Each time I contact Capital One, the balance is going up, and they are not applying my payments! I am being taken by interest and late fees. I spoke to an XXXX over the phone this past Thursday, I made a payment plan with her, however, she refused to provide anything in writing showing what has been paid, what is owed, and what is charged. She did say that she is forwarding the payments that I have made to the appropriate department to make sure that they are being applied. My payment history is as follows : XXXX/XXXX/15 {\$440.00}, XXXX/XXXX/15 {\$300.00}, XXXX/XXXX/15 {\$370.00}, XXXX/XXXX/15 {\$650.00}. Currently, I have paid Capital One {\$1700.00}! It is astounding how I still owe them {\$150.00} from now until XXXX! Where is all this money going? Why do they keep going up on my balance? This is the most awful company that I have EVER had to deal with. They are leeches to the core! I would recommend them to no one. I am waiting for the day to not have to do business with them, but meanwhile, I am doing the best that I can to repair and maintain my already damaged credit. I need straight answers from them now, or, I will have to see legal counsel.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Colony Brands, Inc.	ME	04042	Servicemember	Consent not provided
Wells Fargo & Company	OR	97080		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/22/2015	Closed with non-monetary relief	No	No
Phone	05/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1384128

1371726

Consumer Loan Complaints

Based on Consumer Complaints

05/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

10/13/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

05/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In XXXX I signed a contract to purchase a car with Ally Financial through XXXX XXXX XXXX. My XXXX payment was due XXXX XXXX, 2015. In that time, I suffered some financial difficulties and could not make my minimum monthly payment. I spoke with a representative of Ally to notify them of my situation and hoped that we could make alternative arrangements until such time as I got back on my feet. I informed them I could n't make the minimum monthly payment of {\$170.00}, but I could make at least {\$100.00} payment every month. The company refused to lower the payment amount, and is now harassing me with telephone calls asking for payment. They call me on my cell phone, they call me on my work phone (State agency), and they call my home number which is no longer in service. They have at least XXXX different representatives call throughout the day, every day, seven days a week. They are also sending me threatening letters in the mail, telling me that they will repossess the car if I do n't pay the minimum amount every month and make another payment to catch up what 's left. I am doing what I can to ensure they are at the least getting something. I have no alternatives.

Wells Fargo Dealership Services has not sent the credit bureau 's information saying that my loan with them has been paid off. I have been disputing late charges that they think I accrued to the amount of {\$390.00}. I have paid the principle of my loan off and they are holding my title because they think I owe them Late Charges. On top of it they are telling the credit bureau 's that I still owe {\$1.00} and now have been given a 30 day and a 60 day late charge on my credit. Is this legal?

I have been unemployed for the last 6 weeks and I am applying to government

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	KY	40601	Consent not provided
Ally Financial Inc.	MD	210XX	Consent provided

Ally Financial Inc.	FL	33414	N/A
Wells Fargo & Company	CA	917XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	10/15/2015	Closed with monetary relief	Yes	No
----------	------------	-----------------------------	-----	----

Web	05/12/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1372529

1371619

1604547

1371830

Consumer Loan Complaints

Based on Consumer Complaints

05/12/2015	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have been unemployed for the last 6 weeks and I am applying to government agencies that look at credit reports. This could and may effect my hiring with an agency. Every time I call the person says they can not help me, then they transfer me to someone else that says that they can not help me, and then I reach someone that said he would call me back and never does. The last person that said that was from the number XXXX XXXX (XXXX).

I do n't believe I owe the amount of Late Charges and I have called to negotiate but the people I keep talking to say they do not have the power to do so and will not let me talk to someone that has the power. I have paid my car off, I deserve my title, and my credit should not be affected by so called Late Charges they are accusing me off.

I have attached my bill for this month of XXXX for you to review. In the description box it says I owe {\$390.00} for Late Charges, Current Payment Due {\$3.00}, and my Loan Balance is {\$1.00}. I DO NOT owe anything on my loan, it is paid off, they are lying.


Please look below the Description box and it says in bold, " The Total Payment Due includes Past Due Amount of {\$0.00} and Late Charges Accrued of {\$390.00} due immediately. I have no past due amount yet they are saying I owe a dollar at the top. My loan is paid off and they are ruining my credit to try and get me to pay them fees I do not believe are correct at all.

Who and what is this company? It needs to be removed from my credit report! This is only XXXX out of about XXXX that should not be there!

i had a loan from texas auto brokersthen they sold the loan to mid atlantic finance companythen i get a call from XXXX that they have my loan, and can not reach mid atlanticso who do i send the next payment to? im kinda sick of gettin the

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint is the result of an isolated error

Consumer Loan Complaints

Based on Consumer Complaints

BBVA Compass	AZ	853XX	Older American	Consent provided
Capital One	AZ	85338	Older American	Consent not provided
Mid-Atlantic Finance Co., Inc.	TX	773XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	No
Web	05/21/2015	Closed with explanation	Yes	No
Web	05/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1371775

1371776

1371888

Consumer Loan Complaints

Based on Consumer Complaints

05/12/2015

Consumer Loan

Installment loan

05/12/2015

Consumer Loan

Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a line of credit

Consumer Loan Complaints

Based on Consumer Complaints

runaround here and just want a definitive answer.

First off the loan agent, looks up my family members through social media and contacted them. Also she stated to me she even Googled my boyfriends name, and searched out his police record (his name is not on the loan.) She shows up at my home with a police officer and tells me it 's a felony repo for my listed calatorel but the officer never gets out of the vehicle. She agrees for me to come to the office by the next Monday to make a payment and do a hardship form and she leaves. About 20 minutes later she shows back up at my home (no police this time) asking me to write a false statement saying that the original loan manager took half the money and made me take out the loan. she told me what to say and even had her boss on speaker phone. When I said no they both got upset and refused to let me do a hardship form and made threats that they would get me and the original loan manager even with out my statement. I asked y she brought the cops the XXXX time n she said it was for repososetion, the XXXX time I asked her y she said because she felt threatened (even this she 's never met me seen me or spoke to me before). The XXXX time I asked y the police had came the XXXX time she said it was because she googled by boyfriend and he had a record. So I 'm still not sure as to the real reason the police where here. I made a complaint to her main office and they forwarded it to her boss and he as well tried to get me to make a statement saying could help me out if I gave them the statement so they could go after the original loan manager (who no longer works at the company) they r trying to get wrongful statements to incriminate her. As well as threaten me the into helping them or they will press charges as I am behind on my loan. At this time I am an out of work widowed mother with XXXX kids (XXXXwith XXXX and can not get caught up on this loan) I feel they r targeting me due to the issues they have with the previous manager

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Security Finance

GA

300XX

Consent provided

Regions Financial Corporation

TN

37803

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Postal mail	05/13/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1371922

1371929

Consumer Loan Complaints

Based on Consumer Complaints

05/12/2015

Consumer Loan

Vehicle lease

05/16/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I leased auto from GMAC back in XXXX for about XXXX year lease. I lost my job and was unable to continue making payments. GMAC took me to court and repossessed the vehicle. They are continuing to report this account after the passed XXXX year limitation. They seem to modify the date of this account to prolong this account as active. If you look at the account they have not updated this account until I made contact with them for status of this account. The are still operating under the name of GMAC when in actuality they are now XXXX Bank which is deceiving within itself as a corporation.

This duplicate case is in reference to complaint no. XXXX. The attached documents are XXXX credit reports pulled on XXXX XXXX, 2015 and XXXX XXXX, 2015.

The XXXX XXXX report shows a total balance of {\$280.00} with an on time account, last paid in XX/XX/2015. In XXXX 2015, the new report shows the following inaccuracies that show the Company BACKTRACKING information. The last payment shown is in XXXX 2015 and the charge off is shown as disputed. I never disputed the charge with Toyota or any credit companies. I was working with the CFPB and can be quoted on an XX/XX/XXXX call with TFS as having said so. Also, how can an account in 15 days, go from on time status to charge off with no notice or communication to me? The XX/XX/XXXX bill was sent 15 days later and nearly five months after I returned the car to the dealership and reached out to them immediately, asking them for the balance due (even though my XXXX 2015 credit report showed {\$280.00}). After months of TFS and the dealership telling me they are " trying to figure it out " they finally sent me the bill on XXXX XXXX, while at the same time without notice put me into collections. I should have had enough time to cut them a check.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ocwen

CA

914XX

Consent provided

Toyota Motor Credit Corporation

RI

028XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

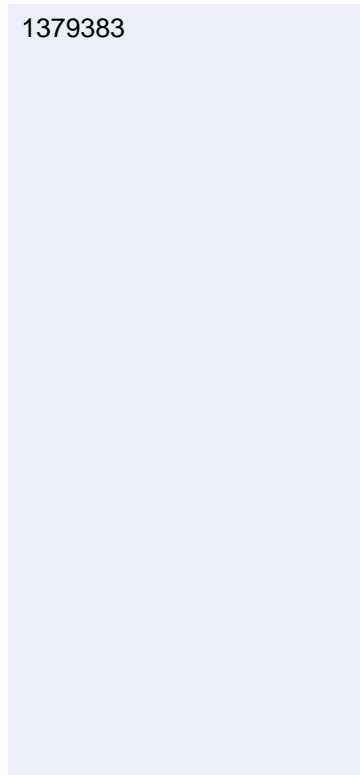
Web	05/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



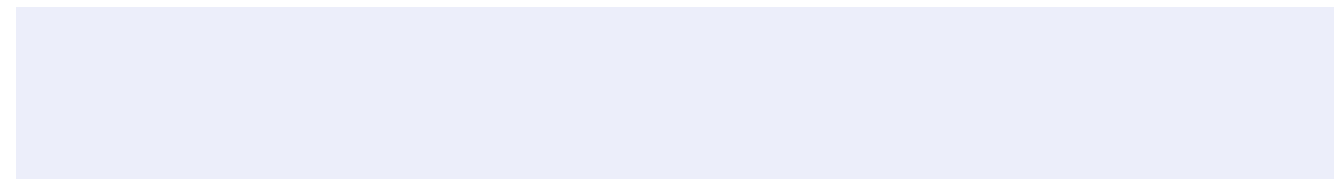
1370850



1379383

Consumer Loan Complaints

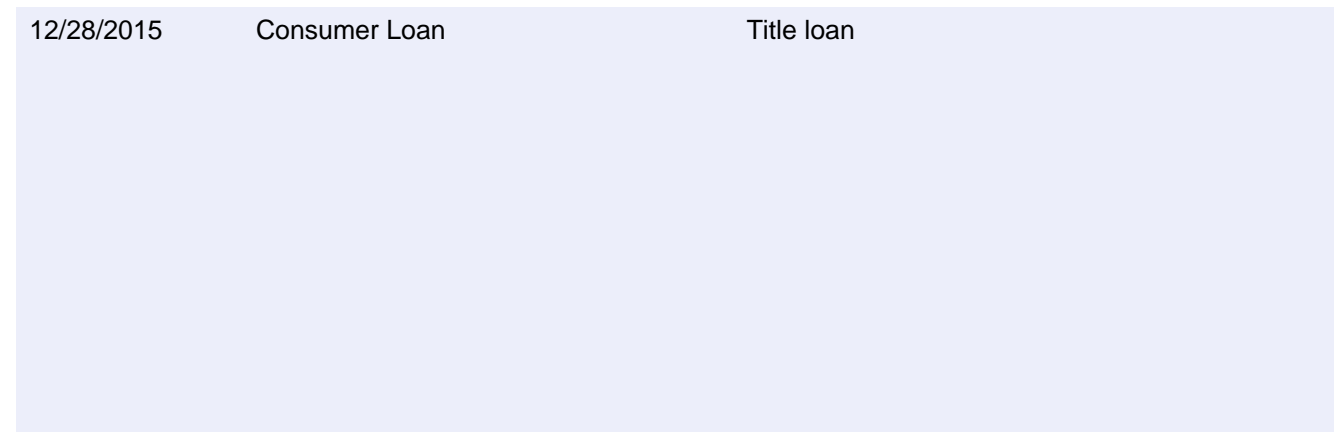
Based on Consumer Complaints



05/16/2015

Consumer Loan

Vehicle loan



12/28/2015

Consumer Loan

Title loan

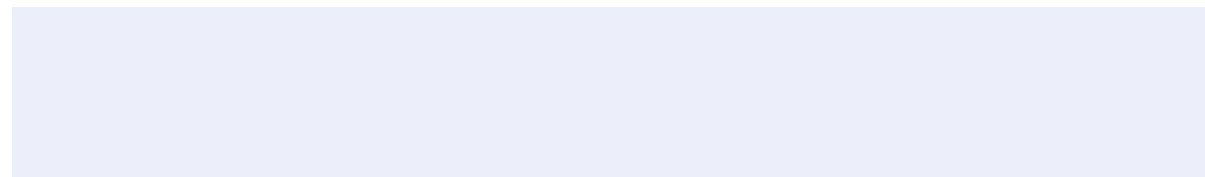
05/17/2015

Consumer Loan

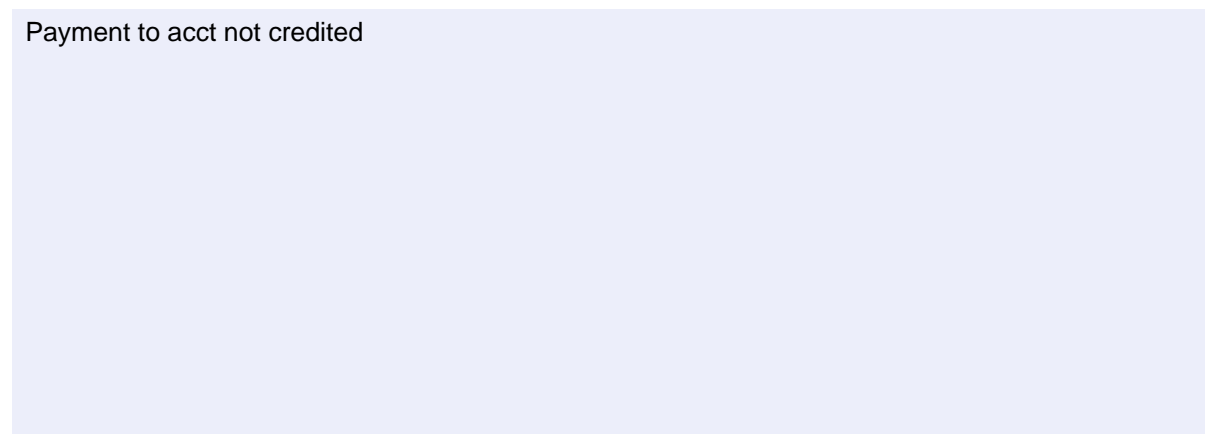
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Payment to acct not credited

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

According to the Fair Credit Reporting Act, " Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information within 30 days. " I want this removed from my credit. After that is completed, I will pay off the total balance owed on the account.

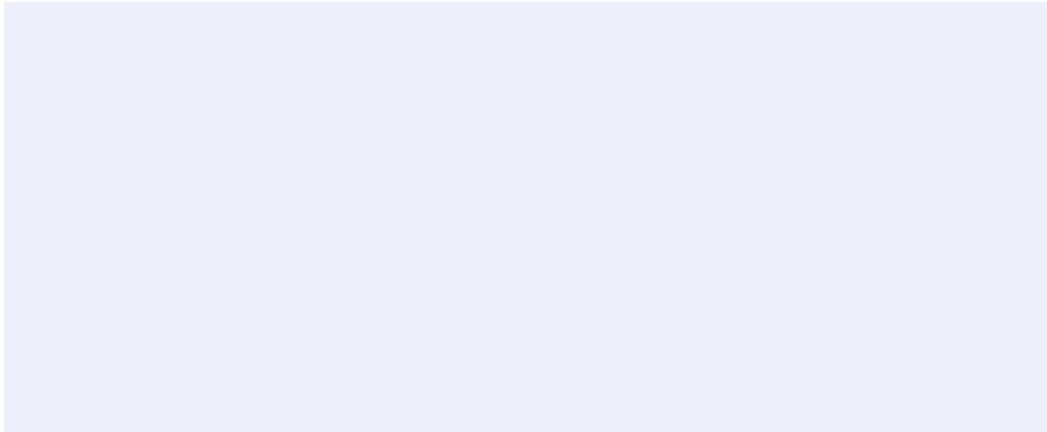
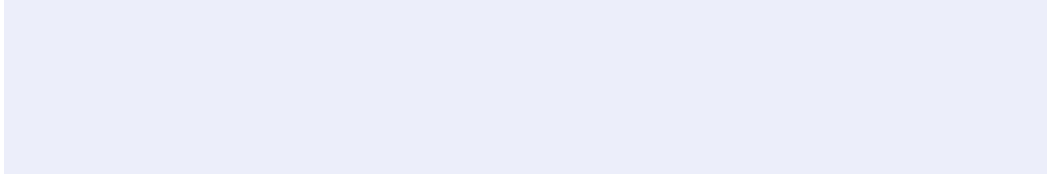
I took an auto loan from Fifth Third Bank in XXXX of 2014 via a Car dealership. I was actually approve dby a different institution but the car dealership suggested I will save more money if I were to go with Fifth Third Bank. My monthly payment is {\$440.00}, but I have been paying {\$500.00} for the past 7 months, despite this, when I compared my loan info and payments compared to online loan calculators, I learned that I have been paying a lot more in interest charges due to the manner in which Fifth Third Bank is compounding interest, this was never explained to me either by the dealership nor by the Bank. I believe this is very misleading, pernicious and predatory practice. Can the CFPB please investigate this?

Took out a loan on XX/XX/XXXX for the term of 14months. XX/XX/XXXX had XXXX and was out of work for 3 1/2 months. fortunately I had taken out XXXX insurance to cover the payments while recovering for XXXX. I returned to work XXXX and still have not received a full paycheck due to therapy and bi-weekly office visits. XXXX is threatening me with repossession instead of working with me to help me get back on track. I am 73 days behind on a payment that was due XX/XX/XXXX. now I am confused if the insurance company made my payments while I was recovering why is there a payment late from XX/XX/XXXX? seems like the logical thing to do is reset the contract instead they are threatening me with a large sum due or reposesion.

I was involved in an auto accident and my car was paid off to Compass Bank. They misplaced a warranty check for three months, when they finally admitted there mistake they have refused to send an update to the credit bureau, which is ruining my credit.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

Fifth Third Financial Corporation

CA

951XX

Consent provided

Automobile Acceptance Corporation	GA	302XX	Servicemember	Consent provided

BBVA Compass

AZ

853XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

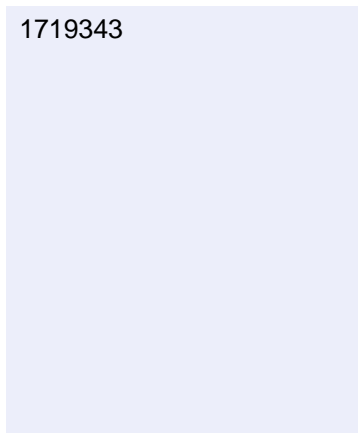
Web	05/16/2015	Closed with explanation	Yes	No
Web	01/19/2016	Closed with explanation	No	No
Web	05/17/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1379244



1719343

1379466

Consumer Loan Complaints

Based on Consumer Complaints

05/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/06/2015	Consumer Loan	Title loan
------------	---------------	------------

05/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This bank has bully tactics and while they had misplaced check I continuously received collection calls and the run around from this company. I hired an attorney and they have sent communication that they would remove this line item from my credit XXXX XXXX, the last regional manager informed my attorney on XXXX XXXX that it would be removed by 45 days .It is the XXXX day and it is still not removed. I have filed a complaint with the BBB, the attorney general, the banking commission, hired an attorney, now filed this with you. Hopefully this helps

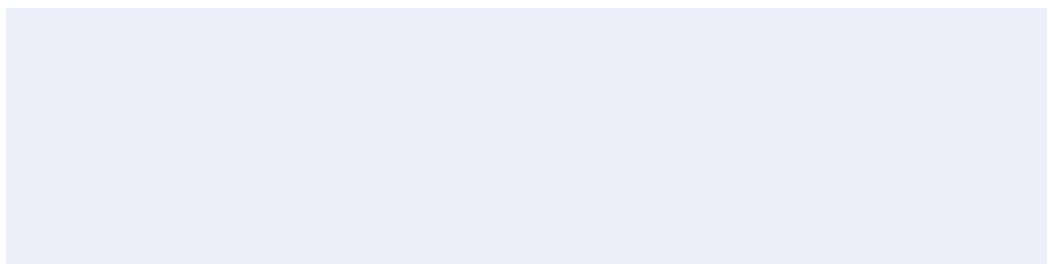
ON XXXX XXXX 2015 MY CAR WAS REPO BY SANTANDER CONSUMER. THE REPO GUYS BROKE THE LAW FALSE IMPRISONMENT BY BLOCKING ME IN AND PUTTING A WHEEL LOCK ON MY CAR WHILE I WAS ATTMEPTING TO DRIVE CAUSING BREACH OF THE PEACE. THE REPO GUYS FORCED ME TO GIVE THEM MY CAR KEY. THEY DID NOT SHOW ME ANY PAPER WORK. THEY CANE ON PROPERTY THAT WAS CLEARLY POSTED NO TRESSPASSING..

I borrowed {\$1500.00}, on a Title Loan from Title Max, XXXX, TN, on XX/XX/XXXX. As of XX/XX/XXXX, I have paid {\$2000.00} ({\$570.00} over the {\$1500.00} borrowed, - in 9 months). Yet, the Merchant claims TODAY I still OWE- Balance - {\$1000.00}, requesting a total -- SUM of {\$3400.00}, -effectively Interest & Fees of -- -- - {\$1900.00}, on a {\$1500.00} -- 9 month loan (exceeding appx. 700 % APR), abusing State & Federal Laws..

I got a letter in the mail from Pioneer Credit Company that that had an actual check for a loan that they created pending deposit of the check or cashing the check. If this got lost in the mail this could 've hurt my credit. Anyone could 've cashed this

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NC	282XX	Consent provided
-------------------------------------	----	-------	------------------

TMX Finance LLC	TN	381XX	Consent provided
-----------------	----	-------	------------------

Pioneer Credit Company	KY	405XX	Consent provided
------------------------	----	-------	------------------

CashCall, Inc.	CA	91709	Consent not provided
----------------	----	-------	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/08/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1363835

1365982

1363855

1379512

Consumer Loan Complaints

Based on Consumer Complaints

10/07/2014	Consumer Loan	Title loan
05/06/2015	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Installment loan
05/18/2015	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Vehicle loan

05/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Terms are inconsistent with original contract for payment and balance and inconsistencies with the legality of loan reporting.

The lender calls repeatedly each day although I have discussed the reasons I can not presently pay the loan.

On XXXX/XXXX/2015, I made a complaint on Santander Consumer USA about my car loan. I have since spoken to different people again. I spoke to a XXXX, who stated he was with the management team. However I still DO NOT see any results. Again on XXXX/XXXX/2015, my statement said my principal was {\$8700.00} and the ESTIMATED payoff was {\$8800.00}. On XXXX/XXXX/2015, I made a car payment of {\$470.00} and on XXXX/XXXX/2015 I made a principal payment of {\$1000.00}. On XXXX/XXXX/2015, I received my XXXX statement. It showed a principal of {\$7400.00} and a ESTIMATED payoff of {\$7500.00}. On XXXX/XXXX/2015, I made a principal payment of {\$1000.00}, on XXXX/XXXX/15 a car payment of {\$500.00} and again on XXXX/XXXX/15 another principal payment of {\$1000.00}. I check my account on XXXX/XXXX/15 and it shows an ESTIMATED payoff of {\$5000.00} (HOW). I 'm BEGGING for some help with this matter. I just want to be treated fairly. Can someone PLEASE assist me with this matter? PLEASE

We started a car loan with Santander back in XXXX for a truck in the amount of {\$16000.00} for 72 months. It is now XXXX and our current balance is {\$8900.00} and even after talking to several customer service reps from other countries and managers I still do not understand why. I do admit that we have been late on some

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Cash America International, Inc.	TX	77469		N/A
Enova International, Inc.	NM	87107	Servicemember	Consent not provided
Social Finance, Inc.	MA	02135		Consent not provided
BB&T Financial	VA	221XX		Consent provided
Avant Credit Corporation	MO	640XX		Consent provided
Santander Consumer USA Holdings Inc	FL	342XX		Consent provided
Santander Consumer USA Holdings Inc	WV	254XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	10/07/2014	Closed with explanation	Yes	No
Web	05/06/2015	Closed with explanation	Yes	No
Web	05/08/2015	Closed with explanation	Yes	No
Web	05/20/2015	Closed with explanation	Yes	Yes
Web	05/11/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No

Web	05/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1060748

1364543

1364568

1381368

1364579

1364467

1372245

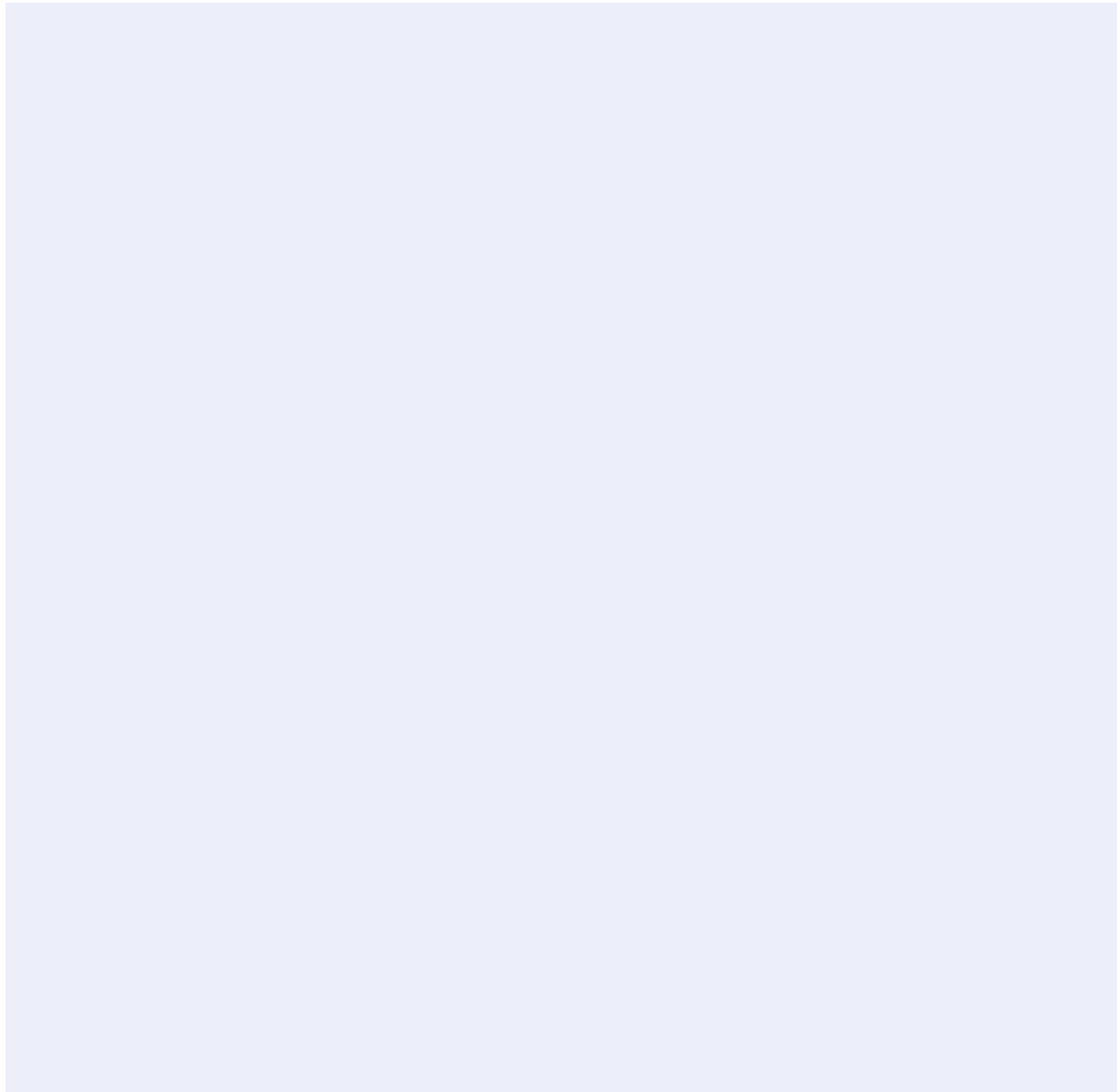
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



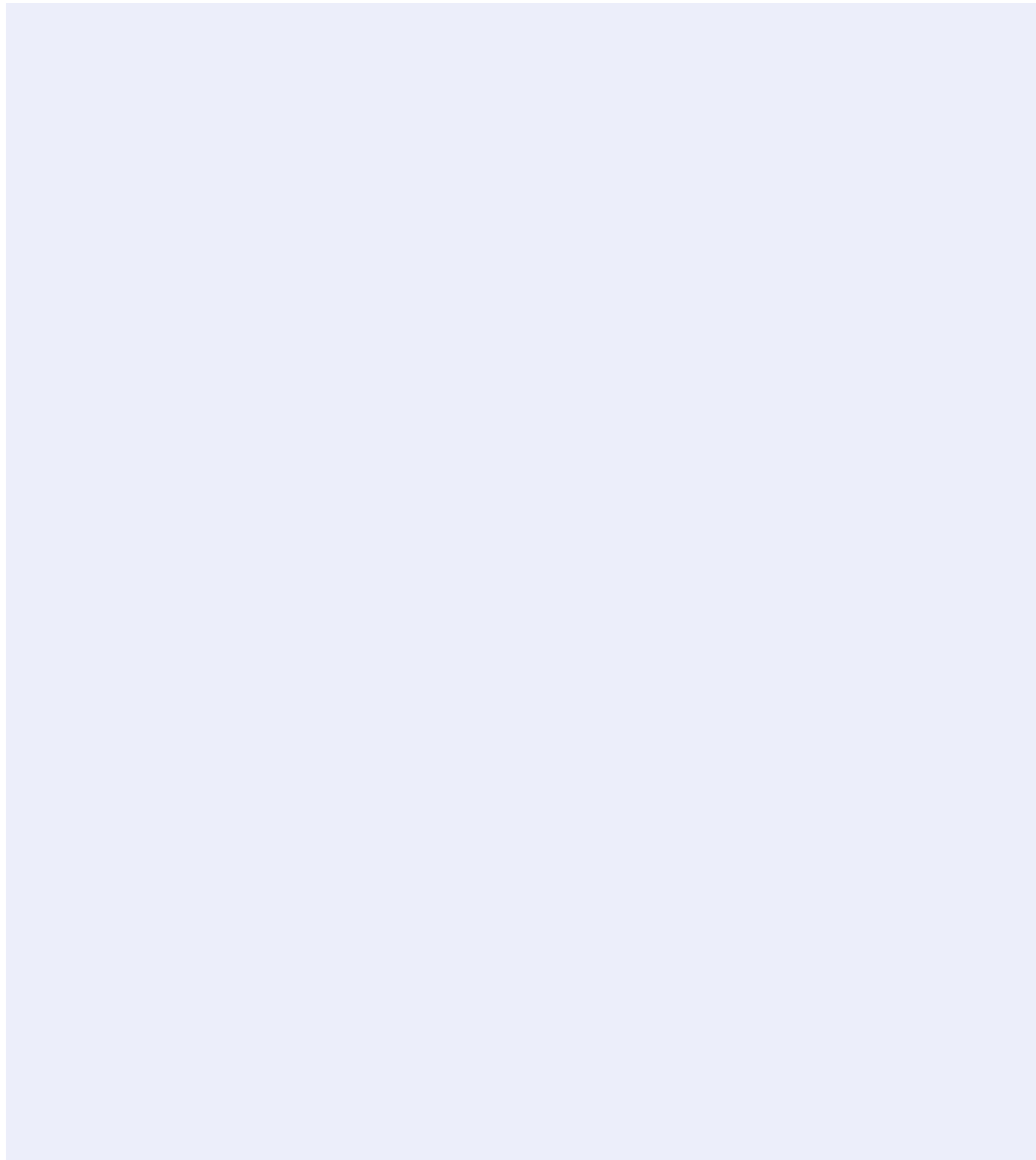
Consumer Loan Complaints

Based on Consumer Complaints

managers I still do not understand why. I do admit that we have been late on some of our payments, asked for XXXX extensions, and had six months of agreed partial payments but this remaining balance does not add up. XXXX of the representatives noted that we had made XXXX payments of XXXX and that part of the payments we going to interest and part was going to principle depending on the number of days between payments (interest is {\$5.00} a day) and in old math if we made a payment every 30 days and you multiplied by {\$5.00} of interest by XXXX the amount is {\$160.00} which would be the interest deducted from my payment of {\$410.00}. I looked at my account and saw absurd amounts of late fees and interest charges that were deducted from my monthly payments. I also noticed that for the entire XXXX of payments (XX/XX/XXXX) none of my payments were being added to principle but all were going towards interest. I was also told that my interest was 21.99 % on my contract which I know was 11 % when we signed the contract. The representative stated that we have made XXXX payments of {\$410.00} and that our contract would have matured this years XXXX but, due to extensions (only XXXX) and six months of partial payments of {\$250.00} that our balance is currently {\$8900.00}, something is not right. If we have made XXXX payments of {\$410.00} which equals {\$27000.00} and if you deduct interest of {\$160.00} multiplied by XXXX payments that comes out to XXXX. The payment amount of \$ XXXXXXXX subtracted by the interest of XXXX leaves a payment of XXXX. The contract was started with a balance of XXXX so, how do we owe a balance of {\$8.00}. We should have a credit of XXXX and if you add in the 6 months of extensions and XXXX partial payments that comes to {\$3400.00} and then deduct the {\$250.00} which leaves a balance of {\$3100.00} which makes sense. This company has been falsifying records by changing documents, charging outlandish interest charges and late fees and justifying their erroneous practices with predatory contracts on hard working families. Companies

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



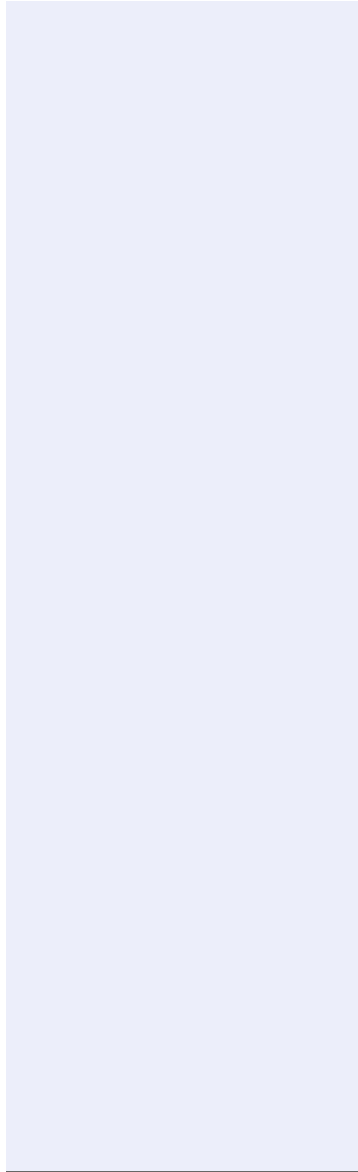
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

05/27/2015

Consumer Loan

Vehicle loan

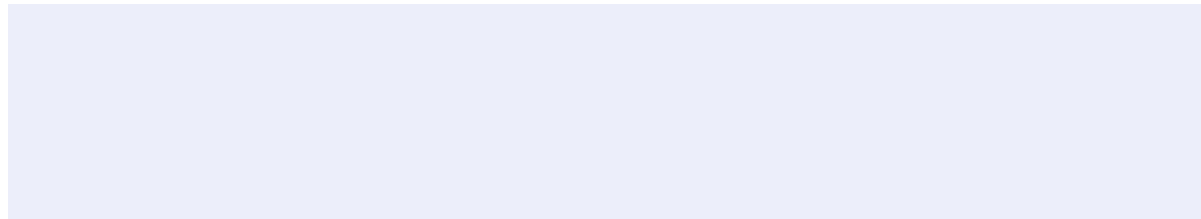
05/07/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Shopping for a loan or lease



Consumer Loan Complaints

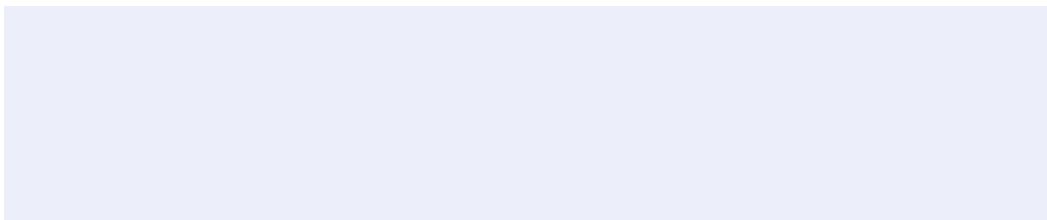
Based on Consumer Complaints

such as these need to be investigated thoroughly and blocked from targeting people with credit issues or are trying to establish credit. We have been paying on this truck for nearly 7 years and according to Santander still owe more than half the original balance. There is no bank or auto loan company that I have ever had or know that has used such unethical practices as Santander.

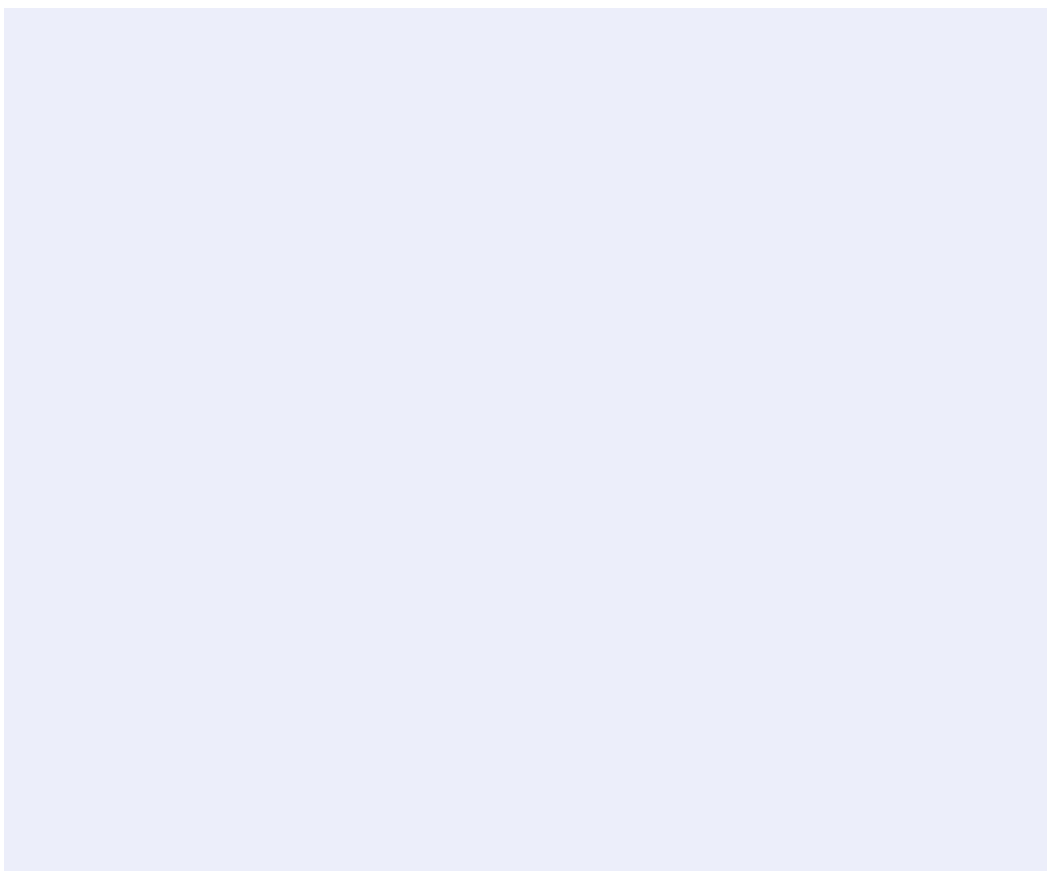
I 'm an XXXX. I purchased a brand new 2014 XXXX XXXX from a dealership on XXXX 2014. I did not know I was getting tricked into signing a contract for 73 months for a monthly payment of XXXX which Equals XXXX plus a down payment of XXXX that I had upfront during the purchase of the car which adds up to XXXX. My car is in excellent condition and only has about XXXX miles on it. The blue XXXX worth is XXXX and at the dealership the sticker price was XXXX. I have paid all my payments every month. I spoke to a financial counselor and made it clear I was taken advantage of simply because I was a XXXX. The dealership even knew how much I made as an XXXX. I will be paying over XXXX when I 'm done paying this car. I have a family of XXXX that I need to support and this unfair and unjust. I did n't know what I was going to pay over XXXX what the vehicle is worth. They never explained none of the APR % or how much I 'd end up losing and I fell really taken advantage off. I 've been XXXX for over 5 years, executed XXXX in order for businesses to sell their product in our great country. When I return home I get taken advantage of with no mercy. If this has been done to me I wonder how many other service and non service members they have gotten. I wish for my payment to be lower as well as the total of the vehicle. The dealers sales men never shared the information of the deal they made with the financial company that gave the loan nor explained why I had to pay XXXX for 73 months. I want to dispute this. This always happens simply because I am a XXXX member, and I

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Mariner Finance, LLC	NC	28659		Consent not provided
Toyota Motor Credit Corporation	CA	920XX	Servicemember	Consent provided

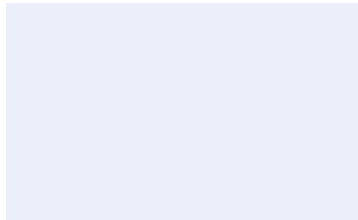
Consumer Loan Complaints

Based on Consumer Complaints

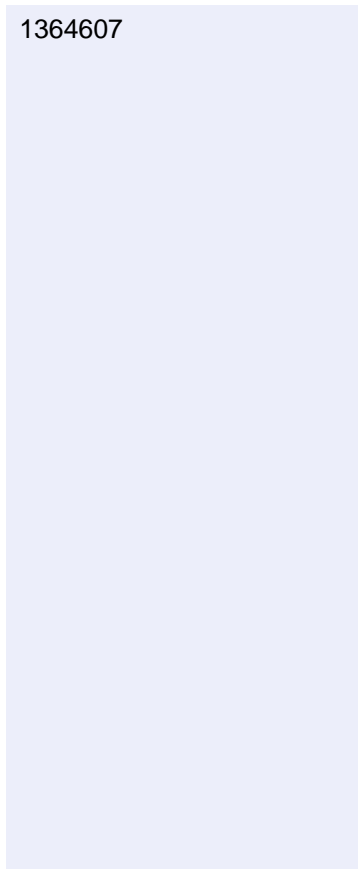
Web	05/27/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1394178



1364607

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/27/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

05/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

live near a base so all these businesses set up and sell their products advertising " we do military finiance " they reel us in like fishes. This is an outrage. Will you be able to help?

DISCOVER PERSONAL LOANS IS ADVERTISING AN INTEREST RATE AS LOW AS 6.99 %. I HAVE A CREDIT SCORE OF XXXX WITH GREAT INCOME AND LOW RATIOS. THE BEST RATE THEY COULD OFFER ME WAS 8.99 % WITH AUTOMATIC DRAFTS. IT IS MY BELIEF THAT NO ONE QUALIFIES FOR THE 6.99 % AND THAT THIS IS FALSE ADVERTISING. THE CSR ASK ME WHAT MY CURRENT RATES ARE ON MY CREDIT CARDS THAT I WANTED TO CONSOLIDATED. THIS SEEMS LIKE A WEIRD QUESTION UNLESS YOU ARE TRYING TO JUST BEAT THOSE RATES. I 'VE BEEN IN THE XXXX FOR 21 YEARS SO I KNOW AN A+ BORROWER.

I got a vehicle loan at XXXX XXXX XXXX XXXX XXXX, in XXXX, MO, which was financed through Wells Fargo Dealer Services, on XXXX XXXX, 2015, according to my loan documents. I called yesterday, to try to make the current interest payment and a {\$500.00} principal reduction on my loan, but Wells Fargo does n't have any record of the loan in their system yet. I called the dealership, and was told that the loan has n't been completely processed and funded yet, and that my payment is n't due until XXXX anyway (which is utterly beside the point). I called back to Wells Fargo and asked if I could make a payment, using my name and

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	OK	74012	Consent not provided
Wells Fargo & Company	WI	53913	N/A
Discover	TX	750XX	Consent provided
Santander Consumer USA Holdings Inc	FL	32779	N/A
GM Financial	NY	11433	Consent not provided
Wells Fargo & Company	MO	640XX	Consent provided

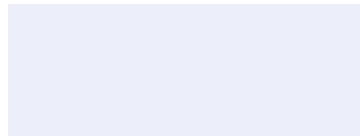
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Closed with explanation	Yes	Yes
Referral	05/29/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	Yes
Referral	05/29/2015	Closed with explanation	Yes	No
Web	05/18/2015	Closed with explanation	Yes	No
Web	06/02/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1364615



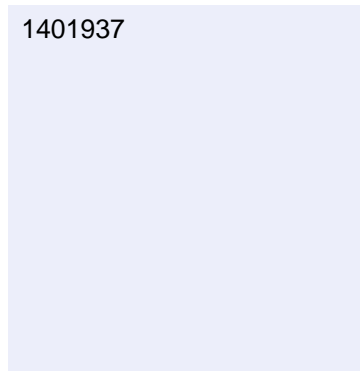
1393932

1364618



1394201

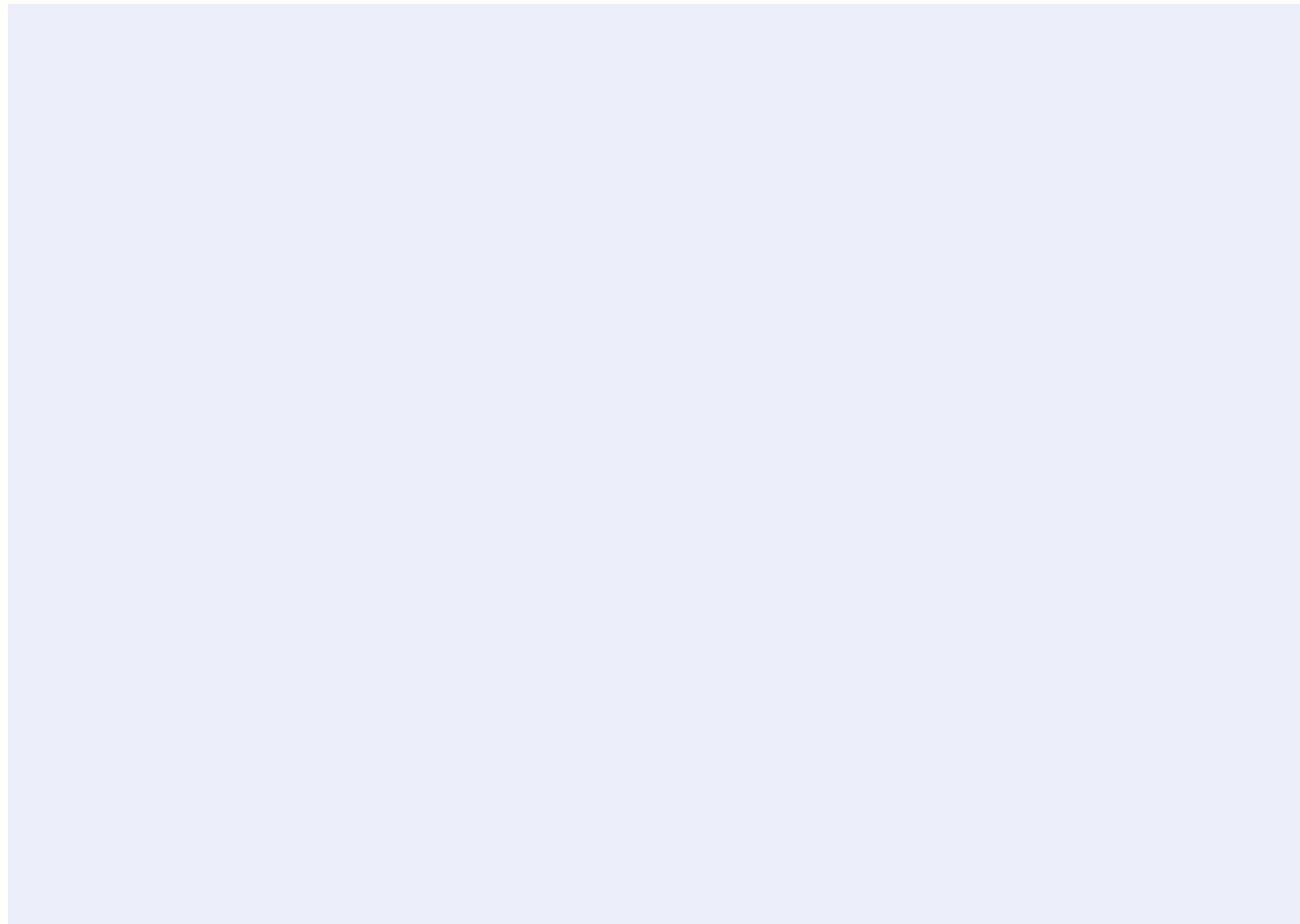
1379880



1401937

Consumer Loan Complaints

Based on Consumer Complaints



05/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Consumer Loan Complaints

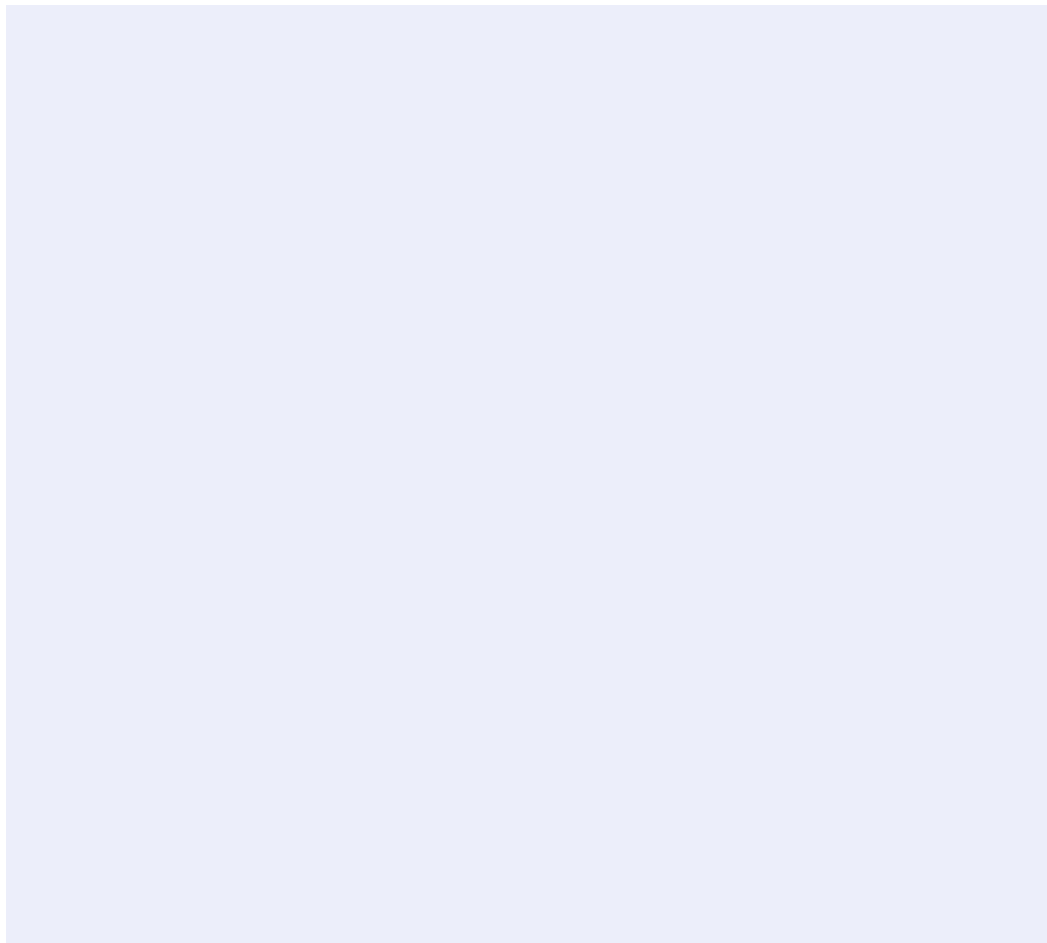
Based on Consumer Complaints

SSN, and have it applied with an effective date, once they receive the paperwork. I was told that they could not do that because the loan may not even go through them. I offered to send her a copy of my documents showing that Wells Fargo was the lender, and she said it did n't matter because they had no record of the loan. I asked if I was the accruing interest, since they did n't have the loan yet. I was told that the loan would be accruing interest as of the date of the contract, but it did n't matter, because the interest charge was calculated on the date of the loan. After explaining interest accrual to the nice young lady, and how principal reductions affect the accrued interest, I asked to speak with a manager, and was told the same thing by her. They will be charging me interest from XXXX XXXX, but as of XXXX XXXX, they are refusing to accept a payment, which would reduce my daily interest. At this point, the difference is only {\$0.00} a day, but if you take that XXXX cents times all of Wells Fargo 's customers, they could be making a pretty sizable chunk of change over the course of a year. I 'm also going to be receiving a good-sized check from my insurance company for the replacement cost of the vehicle we totaled, and will be wanting to apply that to the loan also. If they are n't in any hurry, because my XXXX payment is n't due until XXXX, I could be out a good amount of money by the time they decide to process my loan. As someone who works at a bank, I know that there are consumer regulations that state how loan payments have to be applied, and that it has to be done in a timely manner and such. Since they 've not actually " funded " the loan yet, am I just stuck in no man 's land? What recourse do I have?

Hello. Please assist me in resolving an operational defect by Pentagon Federal Credit Union. I have a single auto loan product with PFCU. I initiated a single loan application in XXXX 2014. However, PFCU initiated XXXX separate hard credit inquiries on XXXX separate dates (XXXX XXXX and XXXX XXXX). I assert that there is no valid business need for PFCU to initiate separate hard inquiries within

Consumer Loan Complaints

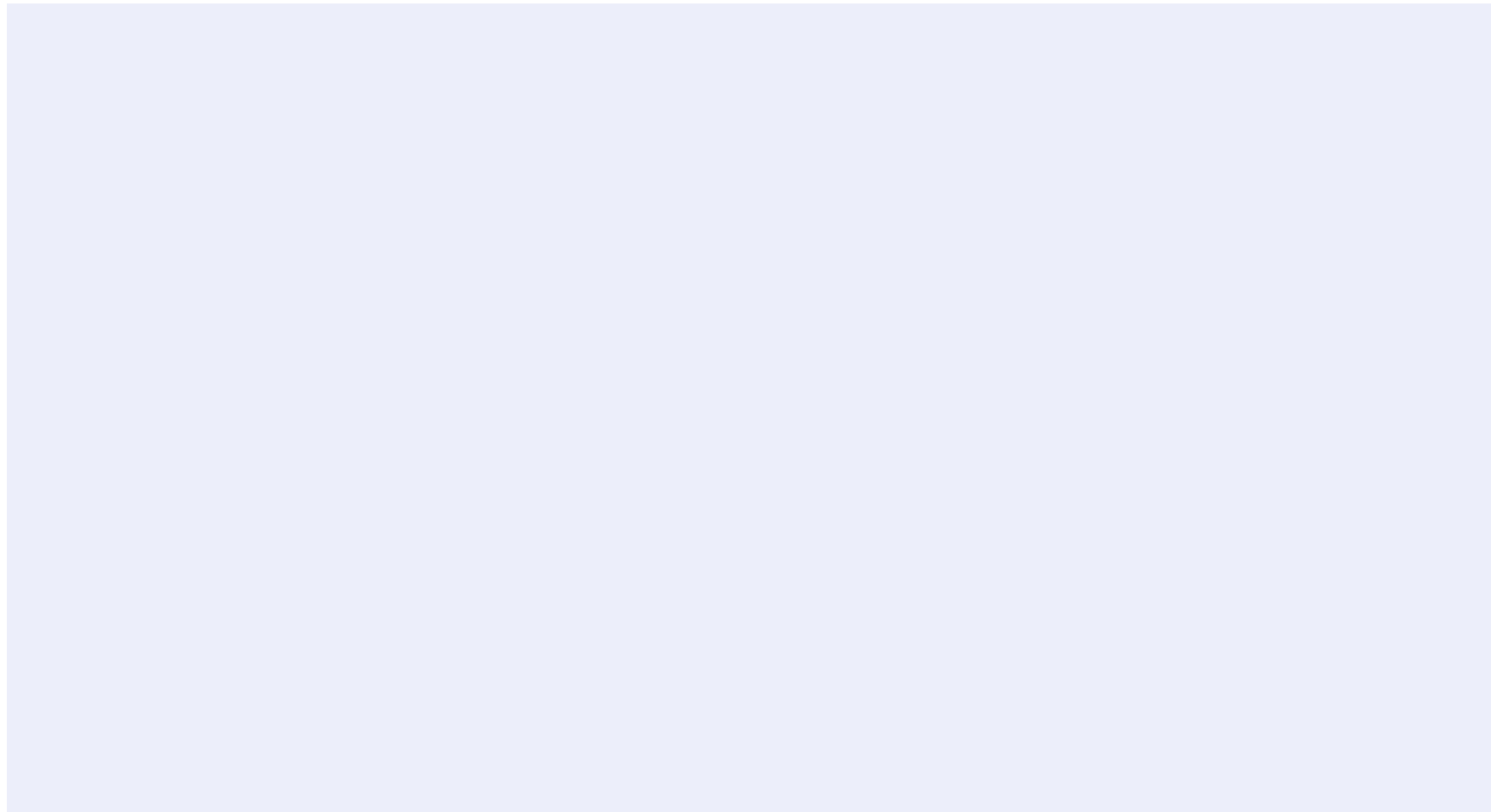
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Pentagon FCU

TX

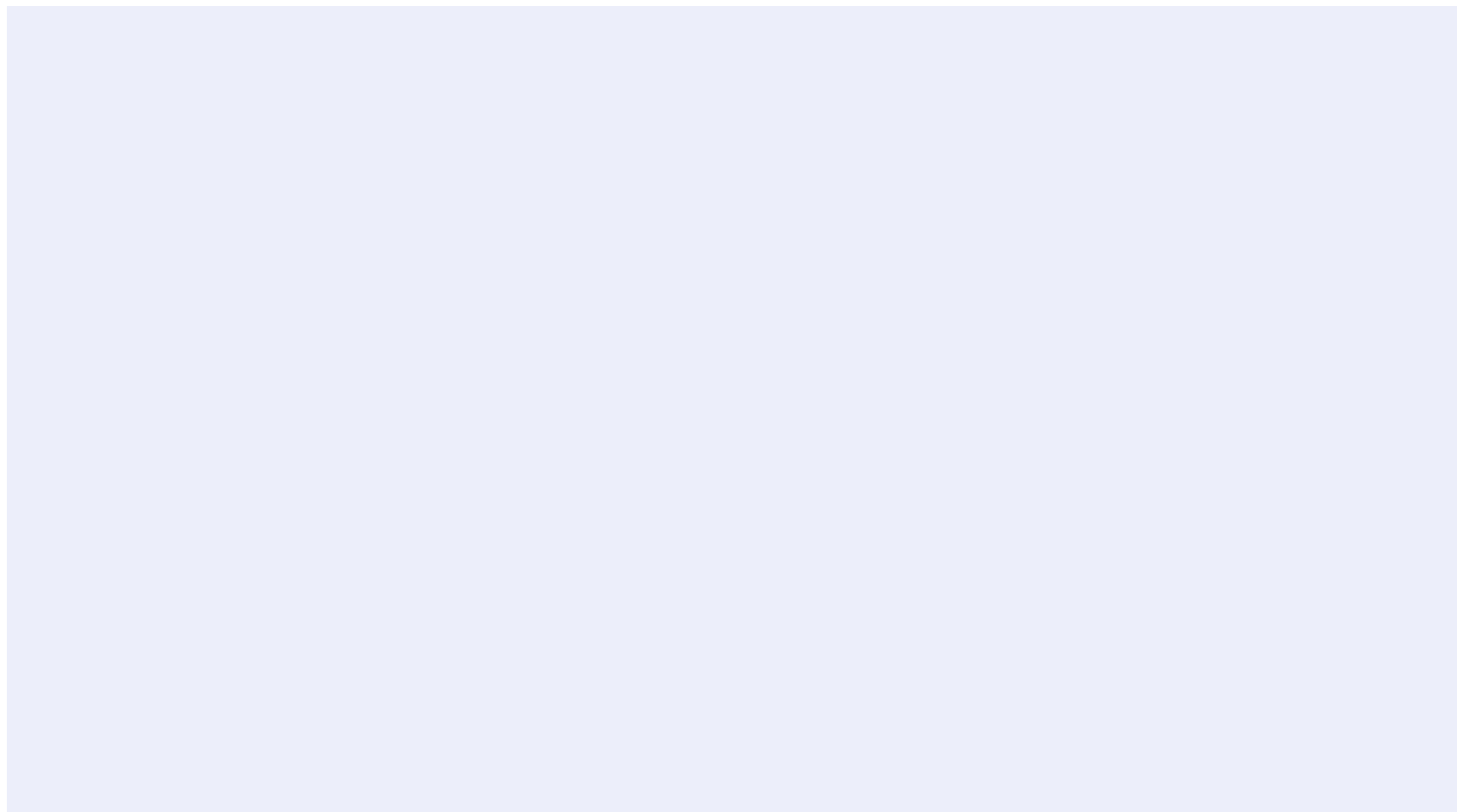
752XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/07/2015

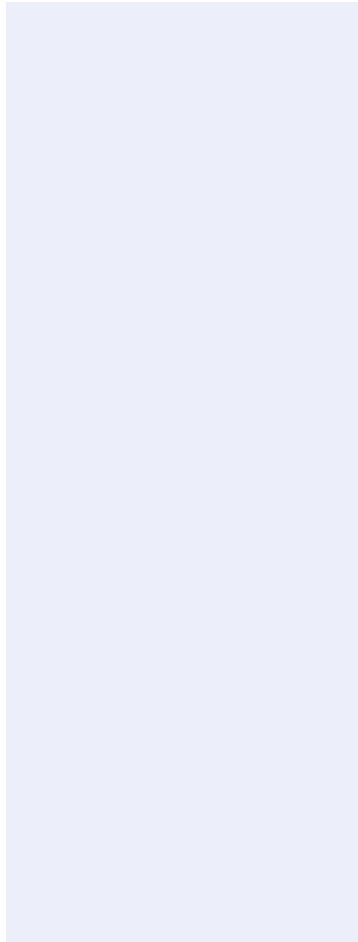
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1364655

Consumer Loan Complaints

Based on Consumer Complaints


05/27/2015	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

XXXX hours to decision my credit worthiness. This PFCU defect is more likely than not to adversely affect how the NCRAs score me. This is a defect under FCRA. Please take affirmative steps to assist in remediation of this defect and communicate your response.

Sincerely, XXXX XXXX XXXX : XXXX

Please note that I have already contacted CFPB with respect to a complain. I have a case number assigned, which is : XXXX.

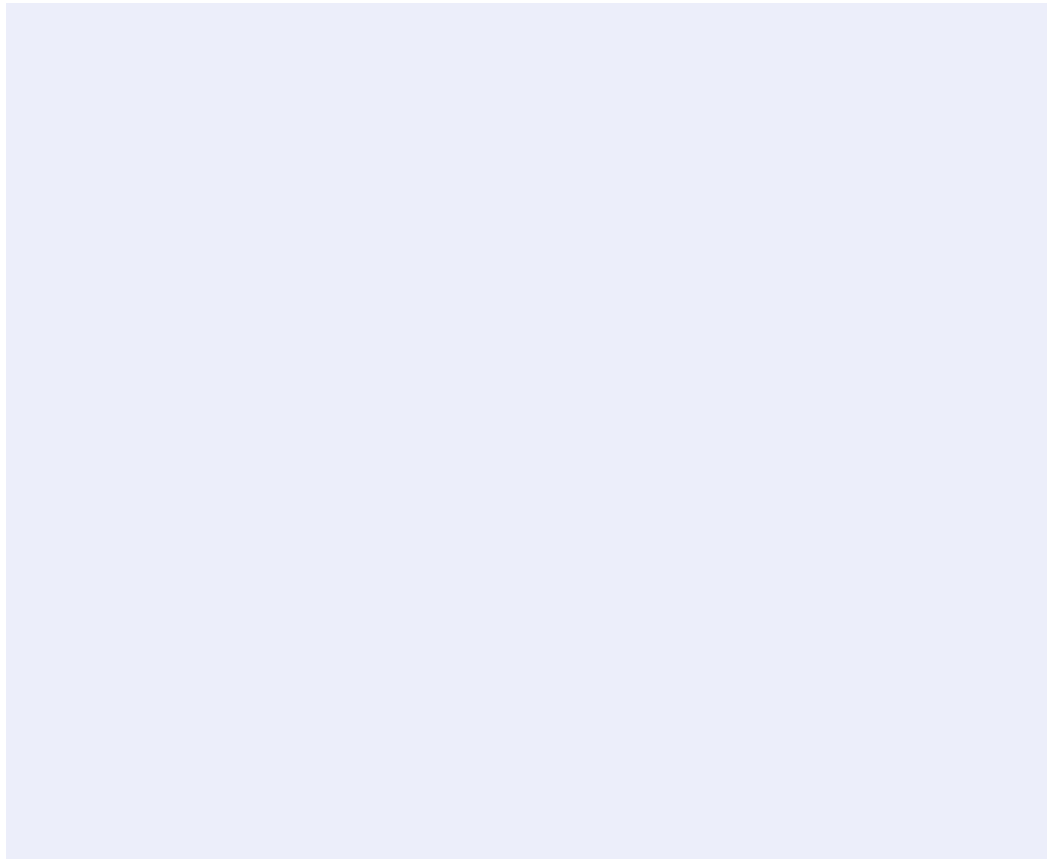
I was instructed to file a compliant online. Thus, please note the following : I am writing to file a complaint against Avant Credit because of their predatory lending practices. Please see the attached correspondence written to the creditor requesting clarification. Please note that the original loan was taken out XXXX 2014 in the amount of {\$4000.00}. Since that time, I have paid to the credit the amount of {\$2700.00}. Please note that this loan still carries a balance of almost {\$3900.00}. Their lending was deceptive and the interest and fees are simply legalized loan sharking and preys on individuals that need to seek out alternative lending options.

In addition, Avant Credit has listed on my credit report that I am in collections, which is not true. I have asked them to remove their collection account and they have not yet complied. Furthermore, I want this listing removed.

I am requesting that you investigate this company and take any appropriate regulatory action, including any necessary referrals to state agencies. It is important that we put an end to these types of deceptive and unethical business

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	FL	33603	N/A
Avant Credit Corporation	MS	387XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/29/2015	Closed with explanation	Yes	Yes
Web	05/13/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1394248

1370725



Consumer Loan Complaints

Based on Consumer Complaints

05/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

practices.

I have/had a loan with Hyundai finance and gave them my information for them to take money out of my account and they would send me an email payment received. They never took the money out of the account never contacted me about a problem and just showed up and took the car and would not let me have it back. Said they called me told them I had no record on my call log then they said they do n't have to call and they sent a letter said I never received a letter. They said the email of payment processed meant nothing and it was my fault. Would not work with me and picks and chooses when they want to follow their rules. The problem was not me not able to make a payment the problem was they said payment processed and they never took the money, said bank refused the authorization of the payment but do n't know why. Called the bank and they said they never attempted it.

I have a car loan with consumer portfolioand my loan has not went no where. I have had the vehicle for almost 3 years now and they have been charging me alot of late fees. I have had different car loans in the past and they give you a 30 day grace period to pay your loan. When I got with this company I was not told about this. I really feel they are ripping me off and I do not want to be under them. I understand I have been late but its how my payday falls and they been calling my job harrasing and everything. I know they are ripping me off

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	NY	131XX	Consent provided
Avant Credit Corporation	MD	21795	N/A
Navy FCU	MD	20754	N/A
World Omni Financial Corp.	AL	36116	Consent not provided
Fifth Third Financial Corporation	RI	02813	Consent not provided
Consumer Portfolio Services	CA	945XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/18/2015	Closed with explanation	Yes	Yes
Referral	05/20/2015	Closed with explanation	Yes	No
Referral	05/19/2015	Closed with monetary relief	Yes	No
Web	06/04/2015	Closed with explanation	Yes	Yes
Web	06/05/2015	Closed with explanation	Yes	No
Web	05/13/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1379945



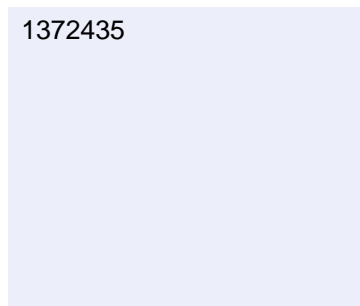
1380882

1380849



1401353

1402078



1372435

Consumer Loan Complaints

Based on Consumer Complaints

05/18/2015

Consumer Loan

Vehicle loan

05/12/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX I submitted a form to LendingTreeAutos.com with all my pertinent personal and auto information. They advertised on their website that they would compare my current auto rate with potential lenders that could then make refinancing offers. I understood from the information on the website that if I was interested in any of the offers I could then contact the lenders. Only XXXX lender sent me an offer which was for an APR higher than the one I currently have. On the website I was given information for XXXX lenders with telephone numbers to contact if I was interested in pursuing refinancing. I did not contact the lenders nor did I give consent for them to perform a credit inquiry. However, XXXX different lenders pulled my credit report over the course of a couple of different days. With each subsequent inquiry to the various credit reporting agencies my credit score decreased. There is no disclosure on the website warning consumers of the possible repercussions of using this service. My FICO score dropped by more than XXXX points in a matter of weeks. Now I do not qualify for good rates or any loan at all. I subsequently contacted XXXX, XXXX of the credit reporting agencies, and was informed that LendingTreeAutos.com or their affiliates could have the inquiries on my credit report removed by contacting the XXXX major credit reporting agencies, thereby restoring my credit score. LendingTreeAutos.com will not comply with this request. I then attempted to close my account with them, but there was not an option for this online. I contacted the telephone number listed on the website and was assured that the account would be closed and that no further information would be disseminated to any lender. As a consumer, I was not aware that using this company to vet potential lenders would so adversely affect my credit. LendingTreeAutos.com does an extreme disservice to the consumer at large. If in fact, they conform to all lending regulations, then this should be addressed with regulatory or other changes to protect the general public.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services

OR

97458

N/A

LendingTree, Inc

FL

321XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/20/2015	Closed with explanation	Yes	Yes
Web	05/20/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1381031

1372456

Consumer Loan Complaints

Based on Consumer Complaints

05/18/2015	Consumer Loan	Installment loan
04/01/2016	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Vehicle loan
05/12/2015	Consumer Loan	Title loan
05/18/2015	Consumer Loan	Installment loan
06/02/2015	Consumer Loan	Vehicle loan
06/05/2015	Consumer Loan	Vehicle lease
05/27/2015	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Lender repossessed or sold the vehicle

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I took out a loan in XX/XX/XXXX from XXXX XXXX XXXX, for {\$2500.00} which was directly deposited to my checking account. I was to repay the loan at a rate of {\$290.00} for 48 months after an initial payment of {\$270.00}. I was charged an APR of 139.12 % or a total finance charge of {\$11000.00} was finally paid off in XX/XX/XXXX.

We purchased a car that was financed through Santander USA in XXXX. After having years of financial issues, we filed a chapter XXXX bankruptcy in XXXX XXXX. In the filing we included XXXX cars that were financed by Santander USA and our payments made to the courts were solely for the XXXX cars. In XXXX XXXX, we requested that our bankruptcy be cancelled. Prior to the cancellation, we contacted Santander USA stating that we wanted to keep our cars. We dropped the bankruptcy only to find our payments that were made only covered a percentage of the monthly payments and we were now far behind. Santander USA proceeded to call our neighbors, who were not listed on any documents as contacts. We requested deferments, starting making payments only to notice the payments and then requested a resolution to why Santander was calling random

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	FL	331XX	Older American	Consent provided
First Investors Financial Services Group, Inc.	GA	30316		N/A
Consumer Portfolio Services	CA	90040		Consent not provided
3rd Generation, Inc.	CA	92879		N/A
First Credit Services Inc.	FL	33990	Servicemember	Consent not provided
DriveTime	GA	30034		N/A
Hyundai Capital America	CA	925XX		Other
Synchrony Financial	TX	78242		N/A
Santander Consumer USA Holdings Inc	GA	302XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/19/2015	Closed with explanation	Yes	No
Phone	04/21/2016	Closed with non-monetary relief	Yes	
Web	05/13/2015	Closed with explanation	Yes	No
Phone	05/14/2015	Closed with explanation	Yes	No
Web	05/20/2015	Closed with explanation	Yes	No
Phone	06/04/2015	Closed with explanation	Yes	No
Web	06/05/2015	Closed with explanation	Yes	No
Phone	05/28/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1379997

1860868

1372464

1372468

1379789

1402129

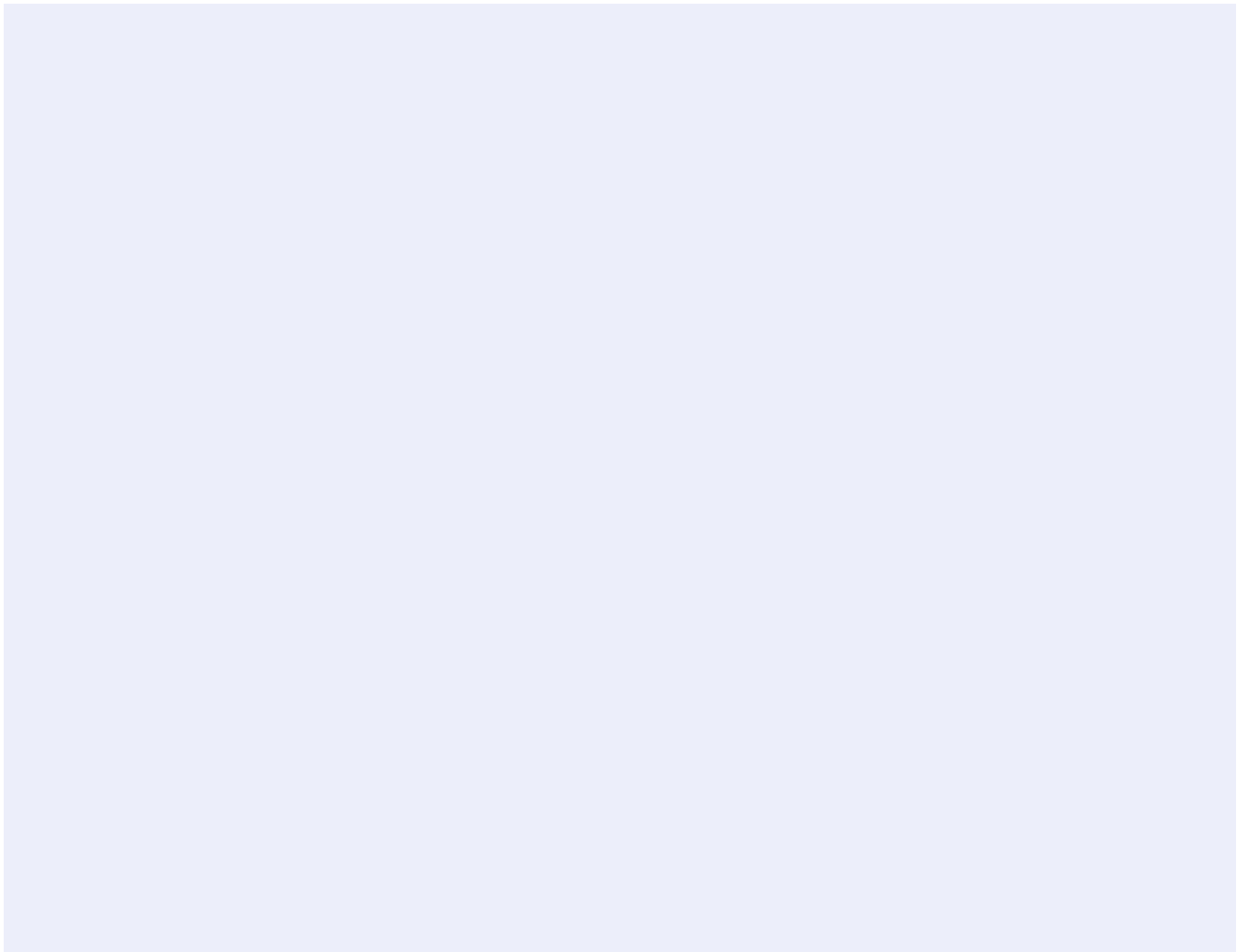
1408487

1394400

1364513

Consumer Loan Complaints

Based on Consumer Complaints



05/13/2015

Consumer Loan

Vehicle loan

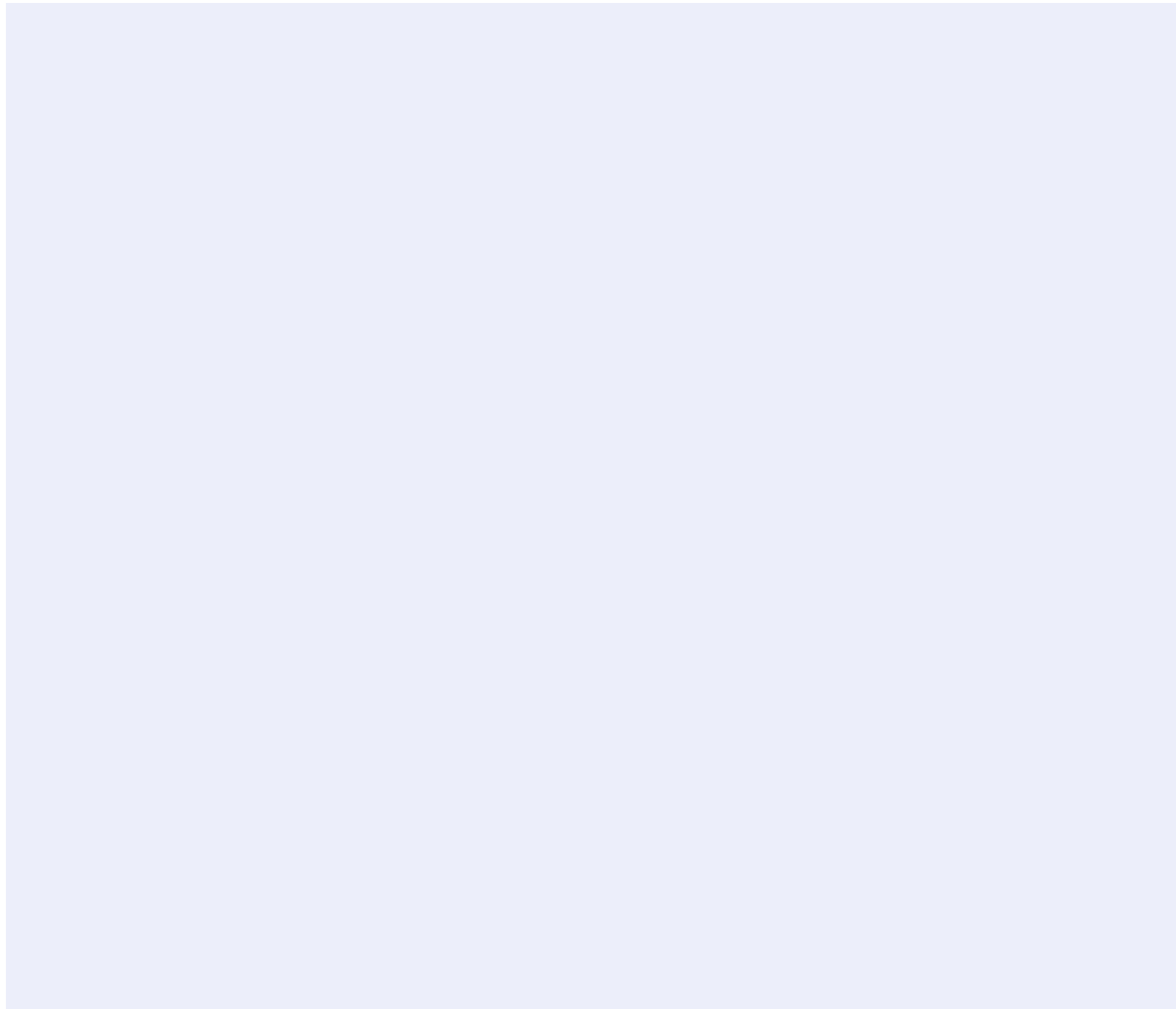
05/21/2015

Consumer Loan

Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Managing the line of credit

Consumer Loan Complaints

Based on Consumer Complaints

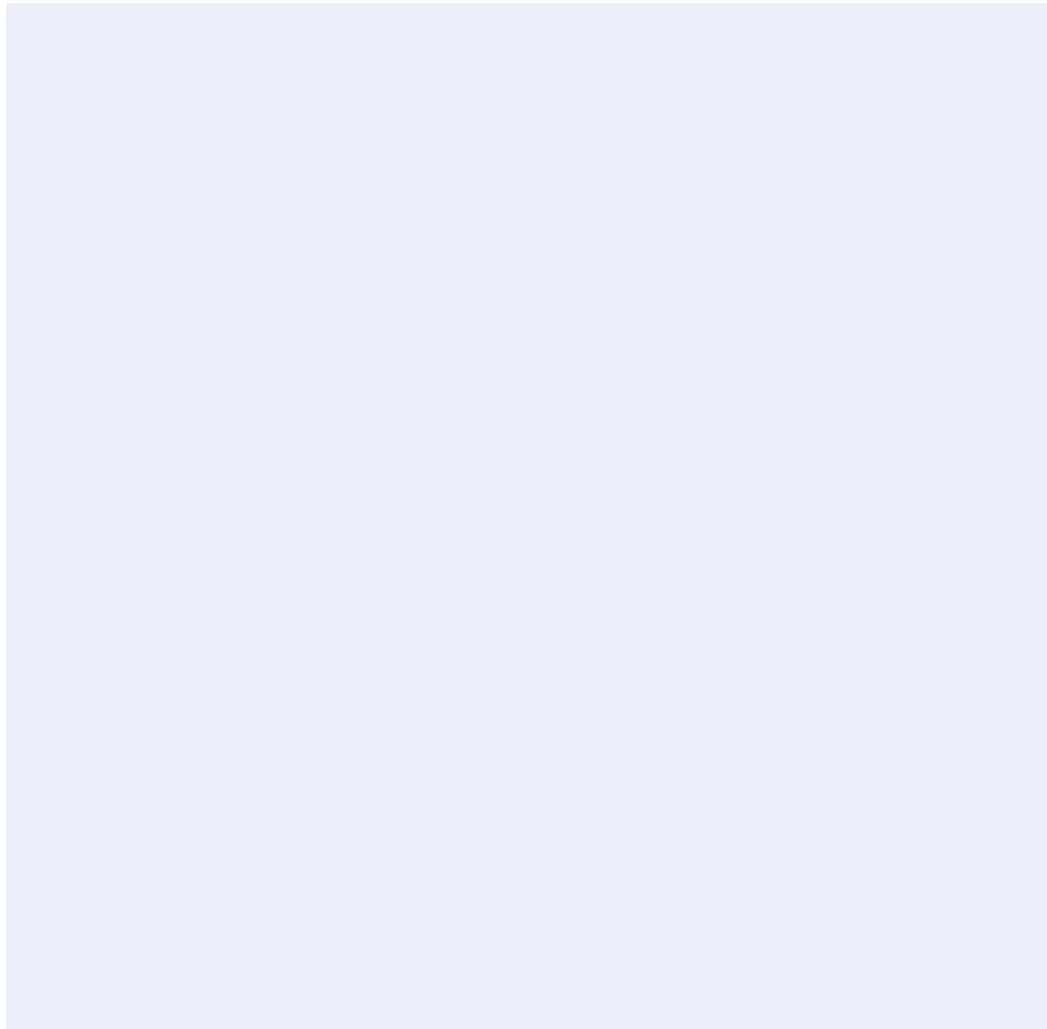
people and telling them they were trying to reach us. This was highly embarrassing and consulted legal advice. We never heard back from anyone in management and continued to try payments to catch up. In my research of our account, I noticed that all of the payments to the XXXX XXXX were going towards interest. I called Santander USA in XXXX XXXX and asked them how we could rectify this and I asked that someone in management called me back. Santander USA continued to call us repeatedly around XXXX-XXXX times per day, called family members but never had anyone from management call us to discuss how we could rectify our concerns. I made the last payment in XXXX and waited for someone to call us back. While they continued to call repeatedly, not XXXX call was from a manager. We received several calls for another loan holder. On XXXX XXXX, I received a call from Santander USA and again, tried to rectify the situation. They told us we need to pay over {\$2000.00} to get caught up and then we would be on track. I explained that the car was worth {\$1000.00}, we have paid over {\$2000.00} in recent repairs and that we did not have the money to pay to catch up. The person said they would inform the recovery team to pick up the vehicle. We surrender the vehicle on XXXX XXXX XXXX to " XXXX ".

We need to know why Santander USA delved through our social media accounts to contact a neighbor and proceed to tell them of our situation with the car. Why they called us repeatedly but never called to explain the insulting call or the repeated calls to our phones when we were making payments. And, we need to know why no one explained that our payments after our bankruptcy would go directly to interest for almost a year due to the bankruptcy filing.

This auto finance agreement was paid in full over 15 years and I would like the content removed from my credit report.

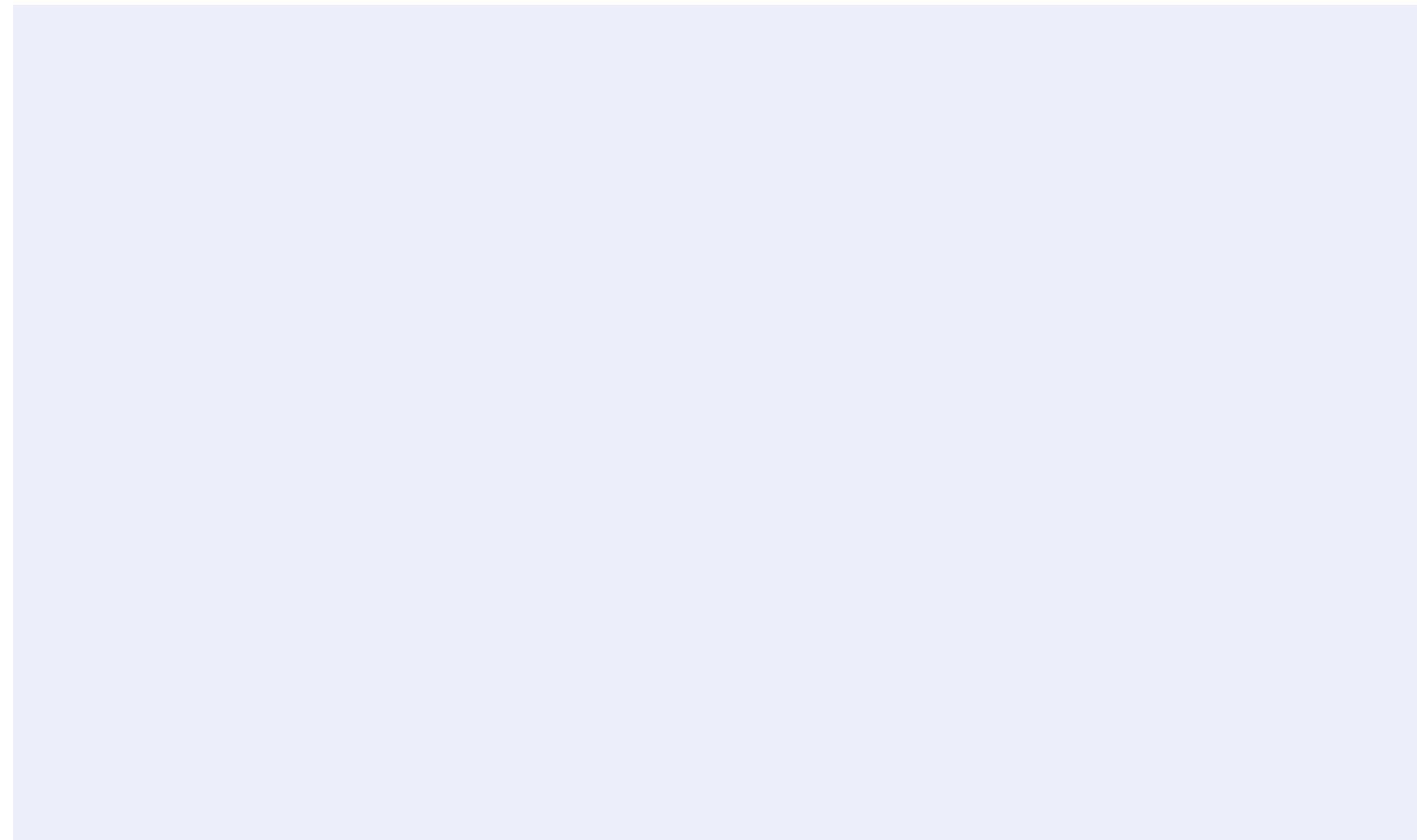
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

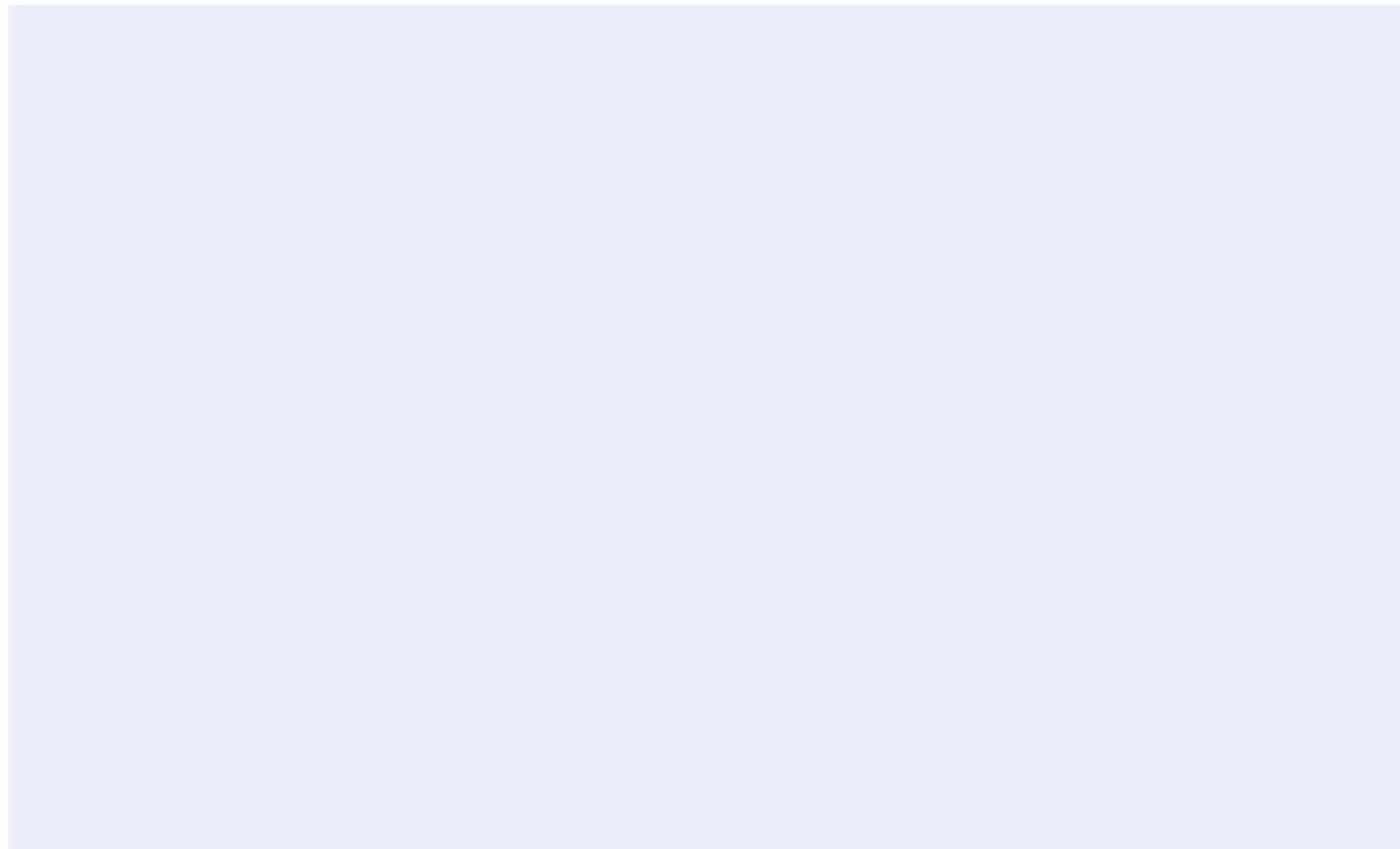


Ford Motor Credit Company	FL	330XX	Consent provided
---------------------------	----	-------	------------------

Synchrony Financial	SC	29576	N/A
---------------------	----	-------	-----

Consumer Loan Complaints

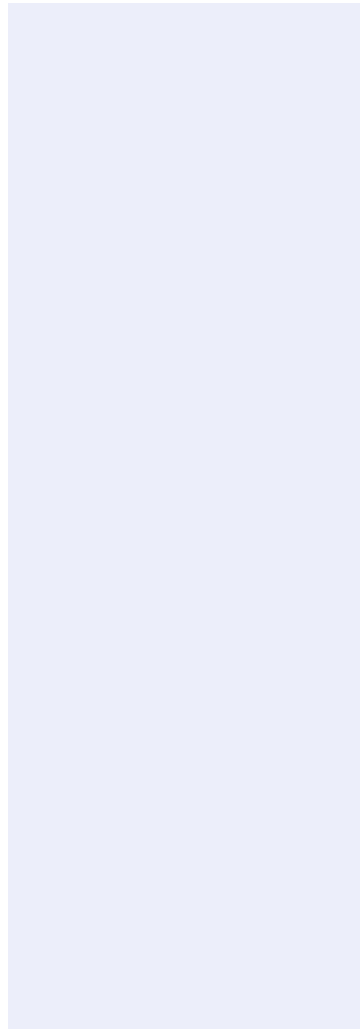
Based on Consumer Complaints



Web	05/13/2015	Closed with non-monetary relief	Yes	No
Referral	05/27/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1373058

1387733

Consumer Loan Complaints

Based on Consumer Complaints

04/08/2016	Consumer Loan	Vehicle loan
04/06/2016	Consumer Loan	Installment loan
05/10/2016	Consumer Loan	Installment loan
02/15/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

santander consumers has placed false late payments on credit XXXX from XX/XX/XXXX after having a dispute with rep and continuous asking for good will removal of one true late payment XX/XX/XXXX due to illness after having a shouting match Santander XX/XX/XXXX XX/XX/XXXX added XXXX false late payments to my account and I would like them removed I have provided payment history to credit bureau for removal and still no removal I want this removed from my credit only true late payment would be XX/XX/XXXX when I had XXXX for XXXX and was off work. XX/XX/XXXX was a deferred payment approved by santander and they used that month as a late as well this is unlawful.

Learn from me

How does a car affect purchasing a home? ... Continue reading.

Having my 3 year old car repossessed due to transmission failure XX/XX/XXXX and being XXXX with my third child in a little over a year from having my second was a surprise, shock and stressful time in my life. Little did I know the car situation was the start to a horrible dream in the making. Forward 7 years later and now being 2 years into making payments on that judgement stemming from the " lemon " I bought I 'm paying {\$100.00} a month a agreement myself and the attorney reached. Not having been late or missing a payment I now need this attorney to sign a subornation agreement so I can purchase a home. My lawyer has reached out to the attorney representing the car for over a month. After back and forth they agreed I would pay down the dept by me sending in {\$1500.00} while still continuing to pay my monthly payments in exchange for the signed agreement. I have supporting documents. This lawyer has not been heard from

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	PA	19607	Consent not provided
Santander Consumer USA Holdings Inc	CA	945XX	Consent provided

Enova International, Inc.	CA	95826	Consent not provided
Condor Capital Corp.	NJ	081XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/08/2016	Closed with monetary relief	Yes
-----	------------	-----------------------------	-----

Web	04/08/2016	Closed with explanation	Yes
-----	------------	-------------------------	-----

Web	05/10/2016	Closed with explanation	Yes
-----	------------	-------------------------	-----

Web	02/18/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1870038

1867793

1919321

1787986

Consumer Loan Complaints

Based on Consumer Complaints

04/05/2016	Consumer Loan	Vehicle loan
06/02/2015	Consumer Loan	Installment loan
05/18/2015	Consumer Loan	Vehicle loan
06/02/2015	Consumer Loan	Installment loan
01/13/2016	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

since the check was sent certified funds to them. They wo n't respond to calls and messages. Now I 'm in the current week which they are aware, of my settlement and I have nothing. No signed agreement. My attorney has made them aware we need this letter a few days prior to closing to clear underwriting and yet we have 4 days until settlement and I 'm in limbo not knowing if I will be able to move my XXXX XXXX children from my sisters couches, who is XXXX to the home we fell to love. If I do n't get this letter I lose my deposit and the house. Worse is I still need the letter to purchase. I have done everything required within reason on my end. Now my families future is in the hands of an attorney who could care less if we make settlement. How is this right and constitutional?

I paid on my car loan for XXXX years on time. I lost my job and I communicated that to the lender of my car loan. They were not willing to work with me so my car was repossessed. I was expected to pay the balance of the loan and not the missed payments.

On XXXX/XXXX/XXXX I called Nissan Motor Acceptance Corp. (XXXX) and spoke with XXXX. I informed him that I made two payments of {\$390.00} which came out of my checking account on XXXX/XXXX/XXXX. He advised that I need to wait until the payments were posted (meaning on Nissan 's side). I understand completely and asked if I should call back tomorrow XXXX/XXXX/XXXX. He said yes. On XXXX/XXXX/XXXX around XXXX XXXX EST I called back and spoke with XXXX. I reiterate the same information I gave from the previous night (which he saw in all the notes and stated to me) so XXXX proceeds to confirm that they (

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	TX	77511	Servicemember	Consent not provided
Pearl Loans, Inc.	LA	707XX		Other
Automobile Acceptance Corporation	MD	207XX		Consent provided
Portfolio Recovery Associates, Inc.	MO	631XX	Older American	Other
Nissan Motor Acceptance Corporation	FL	342XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/05/2016	Closed with explanation	Yes	
Web	06/29/2015	Closed with monetary relief	Yes	No
Web	05/18/2015	Closed with explanation	Yes	No
Web	06/02/2015	Closed with explanation	Yes	Yes
Web	01/13/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1865155

1402165

1380076

1402179

1739490

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

saw in all the notes and stated to me) so XXXX proceeds to confirm that they (Nissan) did receive two payments for {\$390.00} on XXXX/XXXX/XXXX and asks me if I would like the refund in a form of an ACH or a manual check and it will take 7-10 business days to receive the refund either way ; however, because I requested the refund in a form of an ACH, I would not be able to get a confirmation number. IF, they were to cut a manual check, he would be able to give me a confirmation number. On XXXX/XXXX/XXXX I opened my mail from Nissan stating that I owed a payment for {\$390.00} due XX/XX/XXXX because I " attempted to make a phone payment through their Billpay Matrix on XXXX/XXXX/XXXX which failed ". Check phone records, I never did that, all I did was call their XXXX number at that time to try to get my money back on XXXX refund of {\$390.00} since the duplicate payment was paid twice inadvertently. At this time, upon receipt of the letter (thank God for my great note-taking) I call Nissan back on XXXX/XXXX/XXXX at XXXX XXXX EST and finally get XXXX XXXX, unable to help me with a resolution after consulting with her supervisor named XXXX, I ask her to transfer me to HER immediate supervisor immediately for a resolution. At this point I am speaking with XXXX. Please keep in mind, I am told they do not disclose last names.

She tells me that I " should 've " been told that the transfer takes 7-10 business days to process from XXXX/XXXX/XXXX. It is very deceptive to be told by XXXX that it will take 7-10 business days from XXXX/XXXX/XXXX for my credit/refund to reach my account, while XXXX tells me on XXXX/XXXX/XXXX that they began the process of refunding my second payment of {\$390.00} on XXXX/XXXX/XXXX, and it takes an additional 7-10 business days for it to hit my checking account. How misleading is this?!?!?! They are basically holding on to my money for a month and at the same time double billing me!!! Then XXXX proceeds to tell me that I will HAVE to pay my regular payment of {\$390.00} due XXXX/XXXX/XXXX, even

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

05/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

though she can not guarantee me that MY refund from XX/XX/XXXX of the extra payment of {\$390.00} will be credited to me even after XXXX 's employee, XXXX, provided me with wrong and misleading information, was extremely deceitful!! To top it off, XXXX offers to deduct {\$90.00} from my XX/XX/XXXX payment even though the statement they will mail me will not reflect thishow could I have any trust in this company?! I would rather their employees do the right thing and do what they said (which is give to give me back my money which is what was owed to me), and just save me the time and aggravation!!! Why is it that they are not held accountable for misleading and wrongfully informing me for monies owed to me, yet they have no accountability or retribution?!?!?!

Regretfully, XXXX XXXX County, FL

Acura Financial Services sends me bills with little time before due date every month, just today XXXX/XXXX/2015 I received a bill which due date is XXXX XXXX, 2015 ; the are not complying with all financial institutions regulations to provide bills with XXXX weeks prior to due date.

On XX/XX/XXXX hours finance a XX/XX/XXXX Ford Focus from Car Hop XXXX acceptance court right off the bat I noticed some we 're grinding noises and vehicle ran rough I ask the dealer about this and he told me that I could just take it down to XXXX of their specified shop then they would fix anything wrong with the vehicle for no cost me for the first visit but also stated that after the initial visit to the repair shop all repairs would have to be approved by the warranty department so being a little naive to the whole car buying leasing financing situation and being totally stoked I even got approved I drove away in the car on XX/XX/XXXX I took the car

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	FL	32725	Servicemember	Consent not provided
Consumer Portfolio Services	CA	91743	Servicemember	Consent not provided
American Honda Finance Corporation	NY	113XX		Consent provided
Universal Acceptance Corporation	CA	958XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/04/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/01/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/13/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1373385

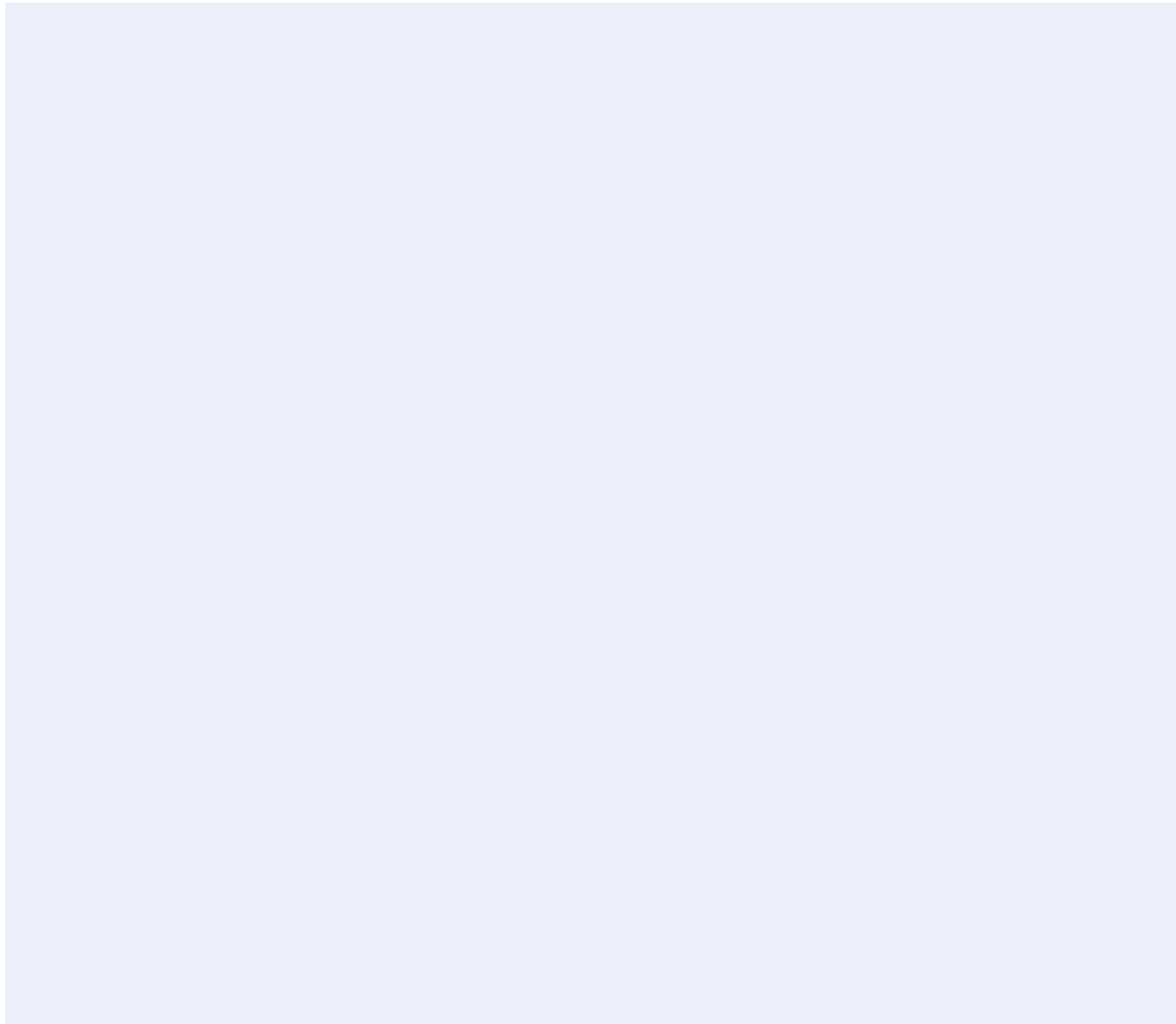
1401369

1394503

1373154

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



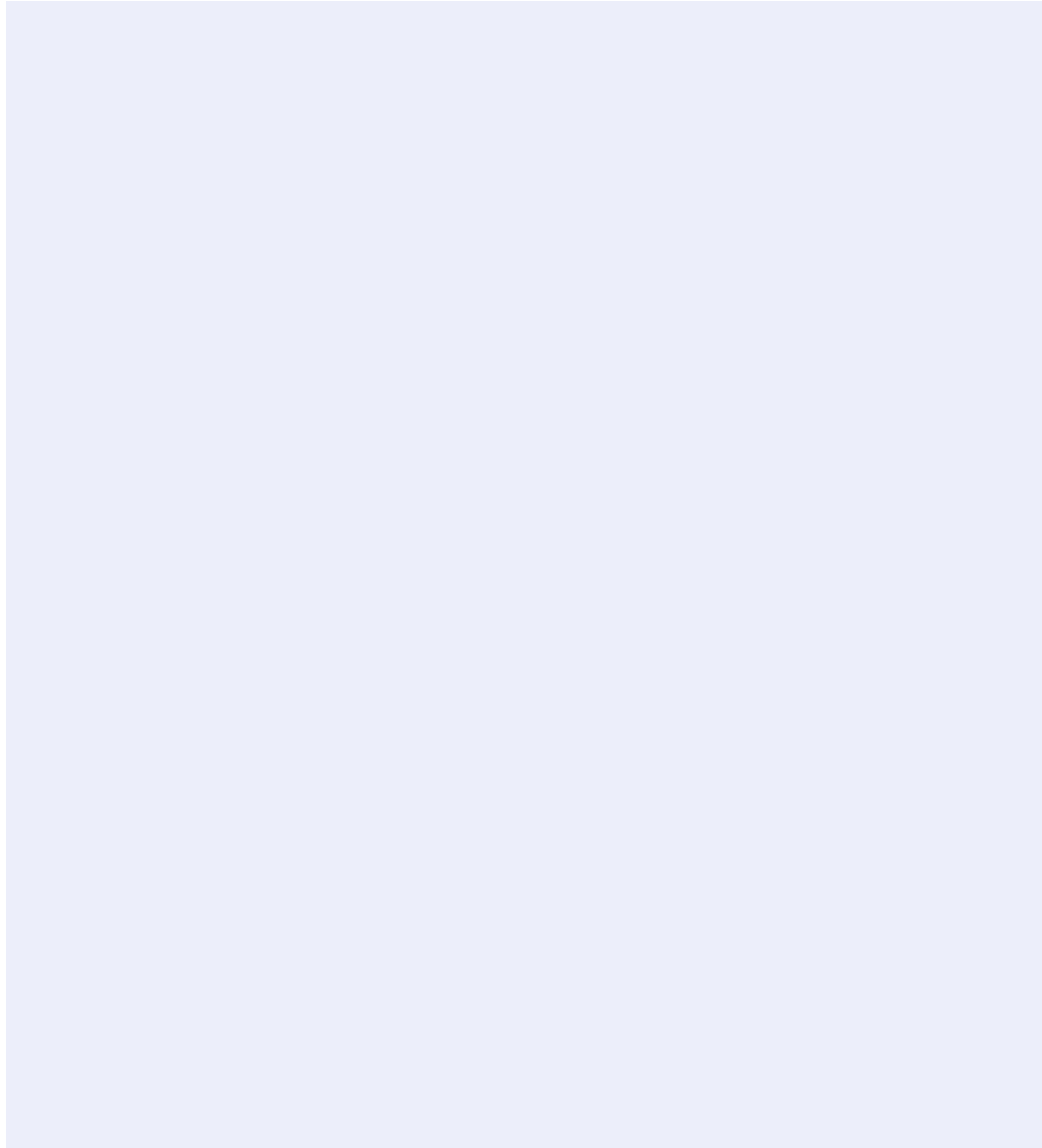
Consumer Loan Complaints

Based on Consumer Complaints

to XXXX XXXX XXXX XXXX in missing work that day if the car was in the shop until the XXXX of XXXX when I was finally contacted by Car Hop after several attempts to contact them they told me that the warranty company would not approve the problems that the car had and asked me to come down to the shop on XXXX XXXX I called into work and XXXX ride down there to the shop long story short they wanted to trade me out cars because they did n't want to fix before they gave me XXXX options to pick from none of which were anything special I chose to go with the Pontiac Grand Am GT after test driving it and having a friend briefly look it over the car seems like it was in good condition within a few days of having the car I started to notice it ran a little hot and when it would get hot it would shift into and out of gear with a hard kick I also noticed there was some weird slushy stuff in the coolant so I took it again to XXXX XXXX XXXX XXXX where they did a full diagnostic on the vehicle and sent the results to the warranty company once again to be denied I tried numerous times to get a hold of somebody at Car Hop and at the warranty place only to be given the runaround for two days and having to pay 78 dollars to get my car out of XXXX XXXX XXXX. the warranty company denied the work that needed to be done claiming they no longer do business with XXXX and told me they wanted me to take it to their shop by Car Hop called XXXX & XXXX auto. When I took it to XXXX & XXXX Auto on XX/XX/XXXX with the same problems but even worse then before the man called me the next day and told mgr he did n't find anything wrong with the car so I argued with him a little and got him to agree with letting the car heat up got a little bit and then test drive it he says he did that and he going some spark plugs misfiring he sent that work to warranty company and again it was denied and again I had to pay 78 \$ to get the car out of the shop. It 's a hole lit to explain even more than what I 've explained here but these people are really doing some shady business and I really need some help cause I have no idea what I 'm doing

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



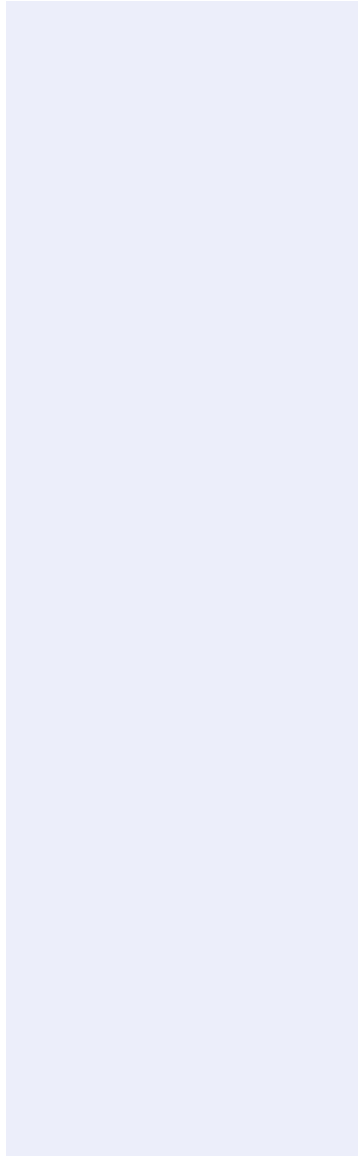
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015

Consumer Loan

Installment loan

06/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I got a personal loan for XXXX. They are charging me 35 percent apr, plus a XXXX dollar " finance charge ". They forced me to have insurance on the loan for if I lost my job or had a financial hardship it would pay the payment. I ran into some money trouble, and the finance company refused to let me use insurance to pay payments, putting me almost XXXX payments behind. I caught it back up, but they charged me over XXXX dollars because they turned it over to their attorney " just in case ". The manager then said if they took me to court that I did n't need to go. As I have been paying my payments, they refuse to give me my balance. On XXXX of my receipts, I saw a balance at the bottom, and the loan officer said that 's not your balance because yours is higher. They literally are marking out the balance on the receipts and saying if I wan na argue about it they will just garnish my wages. From the start, my XXXX dollar loan was over XXXX. Now, they 've added over XXXX for " legal fees ", plus say that it 's 35 % interest a year. I got the loan XX/XX/XXXX, and they say I still owe XXXX dollars at XXXX dollars a month. I ca n't keep paying this loan. I 've already paid it back plus some. Can you please help me and my family?

On XXXX XXXX XXXX, 2015 early morning about XXXX or XXXX My vehicle was repossessed by my loan company CREDIT ACCEPTANCE. I called on that same day and was advised by XXXX of their representatives that my car was take by XXXX XXXX. I did advise the representative that I would recover my car on Friday XXXX XXXX, 2015. She gave me the balance and said she would note the system as such. The representative never told me that I had to contact XXXX XXXX to get my belongings. Nor did your company advise that there would be a fee to recover my belongings. Yet another inconvenience and more money out of my pocket. Why would the company have the car cleaned out that was going to be redeemed the next week. I feel that you should have at least a week to redeem your car back before further actions are taken. Credit Acceptance actions and protocols are all

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

MidCountry Financial Corp.

IN

473XX

Consent provided

Credit Acceptance Corporation

MI

482XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1387181

1402234

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

wrong. I feel that they dont want consumers to redeem their vehicles if so they would not have to go thru such drastic measures. On Friday XXXX XXXX XXXX week later I called Credit Acceptance office to make payment. I have never felt so mislead in all my life. None of their representatives were helpful nor friendly. I was first told to pay the money and my car would be released the same day. That was a lie. I then paid the money thinking that XXXX XXXX still had my car. When I called them they advised that they only removed my belongings from the car and my car was taken somewhere else. I understand that Credit Acceptance does not want consumer trying to redeem their vehchiles from their auction yards however this situation could have been better taken care. It is very poor communicaiton on theirr behalf to me as the consumer. Creidt Acceptance says to be best company to work for but you are treating your consumers second hand. I felt that my entire Friday was a run around. When I finally got in contact with XXXX to redeem my car she told me I needed to schedule an appoitment which they were all booked on Friday yet another inconvenience. They are not open the weekends. So I had to scheduele my appointment for Monday XXXX XXXX, 2015. Not to mentionthat this place was XXXX mins from where I live. Yet another inconvenience. When I arrive to get my car I went to do an inspection on it and there was several things wrong with it my front bottom bumper is damaged assuming from the pull to the tow truck the front corner panel driver side was damaged as well. When I called Credit Acceptance to make an complaint about my car I was told that I would have to contact SRS Recovery. And that they were not responsible then whom is. Yet anohter inconvenience. When I called the EXTREAMLY RUDE COMPANY SRS RECOVERY they advised me that the contract with CREDIT ACCEPTANCE states that they are not responsible for any damages done to the car while being repossessed. How is that fair to me as the consumer? When I CREDIT ACCEPTANCE back the representative yet again said I had to called XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

01/13/2016	Consumer Loan	Title loan
------------	---------------	------------

05/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Can't contact lender

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX. Now CREDIT ACCEPTANCE nor XXXX XXXX wants to take responsibility for the damages done to my car. All CREDIT ACCEPTANCE wants is payments on the car not concerned about the consumer at all. I am very upset with this entire encounter of me redeeming my car.

I purchased a vehicle in XXXX of 2014 and put XXXX down payment. They attached insurance that I already had on my vehicle and would not take it off which made my car payment hard for me to make. When they came to repossess my car I called Lobel, to make a payment and the tow truck driver started to scream at the finance company on the phone and physically threatening me.

I purchase a vehicle on XXXX 2012 financing with MAS Financial services this business needs to be reviewed, every month since my first payment I have been having issues with this company they work a theory, usually I was sending my monthly payments by check but every month they will call me stating that my payment was not received when my check had been mailed weeks prior to my payment I got fed up and started to pay by money gram no matter how, they want to accuse you of making late payments to try to collect more and more money from supposed late payments I'm going crazy they call me and harass me at work with text and messages I really do not know what to do any more, no matter how early I mail my payment I still get at least XXXX calls per day stating my payment is late. I've complained several times to the company it looks like everyone is very unprofessional and disrespectful as if they do not know what they're doing, I do not know how to report this and afraid of having a breakdown this is causing me XXXX on a daily basis I really wish for a review of this company, I'm not the only one with issues with this company, once you log on to their web page mostly unhappy

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	NJ	07724	Consent not provided
Lobel Financial Corporation	CA	958XX	Consent provided
MAS Financial Services, Inc.	CA	900XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/27/2016	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	06/01/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/13/2015	Closed with non-monetary relief	No	No
-----	------------	---------------------------------	----	----

Consumer Loan Complaints

Based on Consumer Complaints

1742662

1393183



1374613

Consumer Loan Complaints

Based on Consumer Complaints

06/02/2015

Consumer Loan

Vehicle loan

05/13/2015

Consumer Loan

Vehicle lease

05/18/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

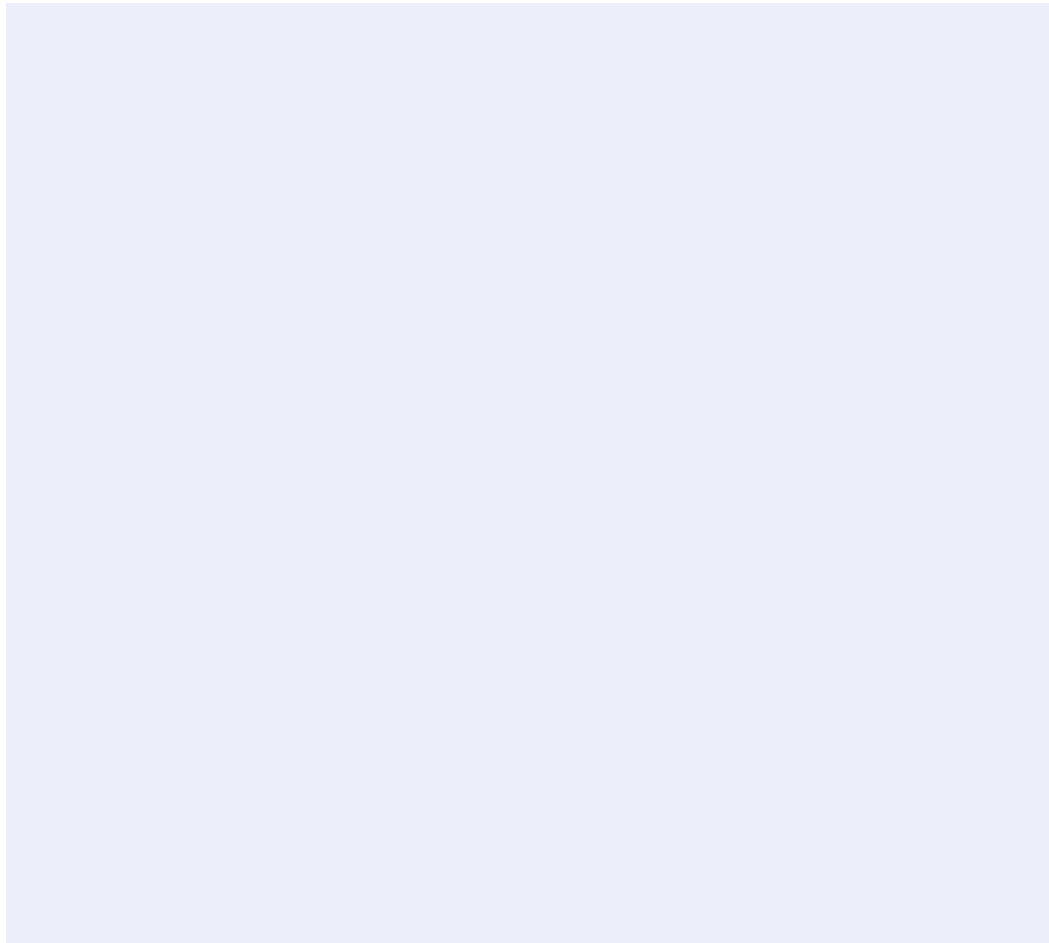
Based on Consumer Complaints

customers and people frustrated over the same issue. I think company 's like MAS Financial should n't be operating and be under review.

I leased a car from Hyundai Finance. When it was near lease end I inquired about purchasing the car (XX/XX/XXXX). I asked (over the phone) Hyundai to mail me a buy out package, they indicated that it would take a week to get the information in the mail. I contacted my bank later and got their fax number (I do not have a fax) and called Hyundai again and had them fax the information to the bank. The bank received the information and sent the payment asked for in the information to the address that Hyundai provided. Hyundai in turn cashed the check and called me back saying they wanted more money. By NC law I was the owner of that vehicle because they made an offer and accepted the payment. However I can not afford to sue. After some time with phone calls to Hyundai. I finally got them to return the money, during this time I had already had to make a payment to the bank. On XXXX XXXX the bank received the money from Hyundai my loan (minus the interest I owed the bank). They immediately started harassing phone calls because now I was " behind " in payments. On XXXX XXXX the bank finally cleared the Hyundai payment. I then sent in a check for XXXX which Hyundai credited XXXX XXXX. On XXXX XXXX I traded the car at a local XXXX dealership. the dealership was then responsible for the car. It was not until XXXX XXXX I received a letter from XXXX saying the car was paid off. I have subsequently checked my credit report and Hyundai reported me for Late payments in XX/XX/XXXX, and XX/XX/XXXX while all of this was going on. They refuse to remove that information as I have filed disputes with all XXXX credit agencies.

Consumer Loan Complaints

Based on Consumer Complaints



Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/04/2015	Closed with explanation	Yes	No
Web	05/13/2015	Closed with non-monetary relief	Yes	No

Web	05/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1402266

1373199



1380198

Consumer Loan Complaints

Based on Consumer Complaints

05/13/2015	Consumer Loan	Vehicle loan
06/06/2015	Consumer Loan	Vehicle loan
05/13/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I went to purchase a new vehicle and authorized the dealer to check my credit. I now have XXXX inquiries on my report although I only authorized XXXX. It has severely damaged my credit score. Equifax is showing XXXX recent inquiries.

I took out a loan of {\$3100.00} from Loan Me. Everything was fully explained to me and the loan was funded on XXXX XXXX. I later that day called Loan Me customer service. I just wanted to receive my account number. I was told that they wanted to give me a welcome call for being a new customer. I informed the customer service person I was in a hurry and just wanted my new Loan Me account number so I could electronically submit my own loan payments. I was told they needed to re verify all of my personal information first to validate it was indeed me calling. I was good with all questions asked until they asked me to say out loud my whole social security number. My other financial institutions never ask over the phone my entire social security number but instead ask for the last XXXX digits. I believe this practice of asking some one to repeat their entire social security number over the phone is in violation of my rights as a consumer and can lead to identity theft. I provided my entire number online with their application which I have no problem with. They could easily verify my identity using the last XXXX digits of my social security number or another validating security question. The person I spoke with after I was validated as the borrower proceeded to tell me they would not give me my account number until I listened to their welcome call monologue. I repeatedly asked just for my account number to no avail. I asked to speak to a supervisor and was placed on hold and then disconnected. I called back to receive the same validating questions and again was asked to say my entire phone number. This time the person did provide my account number when I asked but also proceeded

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Equifax	LA	711XX	Older American	provided Consent provided
USAA Savings	AL	36351		Consent not provided
Bliksum, LLC	CA	946XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1374601

1409232

1374690

Consumer Loan Complaints

Based on Consumer Complaints

05/18/2015	Consumer Loan	Vehicle loan
06/06/2015	Consumer Loan	Installment loan
05/18/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

time the person did provide my account number when I asked but also proceeded to insist I listen to their new customer welcome call. I reluctantly listen to what was Loan me ' s welcome call for me being a new member. This welcome call is nothing to do with verifying the borrower but has everything to do with loan me ' s attempt to get my permission to be contacted at work. Please have them stop the practice of having to repeat my entire social security number over the phone.

Thank you.

Respectfully, XXXX XXXX XXXX XXXX XXXX # XXXX, CA XXXXXXXXXXXXX
XXXX of SS # XXXX More than enough validation provided.

You may publish everything but my personal information.

I leased a car from US Bank initially on XX/XX/XXXX.

The lease is close to maturity and I wanted to exercise my options of either buying the car from the Bank or trading it to a dealer to get another car.


To make that decision, I wanted to know the (1) payoff quote that I would pay if I bought the car or the (2) the amount a dealer would have to pay US Bank to arrive at the trade in value of my car.

I called US Bank on XX/XX/XXXX and again on XX/XX/XXXX to get that information. I spoke with XXXX of US Bank at XXXX at XXXX. While they gave me my payoff price they refused to tell me how much the dealer would have to pay them to payoff the car. I asked to speak with their supervisor. I was kept on hold for XXXX minutes after which I was told that the supervisor will not talk to me. They maintained it was their policy to not let the consumer know what the dealer

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	WI	53223	Consent not provided
OneMain Financial Holdings, LLC	FL	33142	Consent not provided
U.S. Bancorp	NJ	085XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/20/2015	Closed with non-monetary relief	Yes	Yes
Web	06/06/2015	Closed with explanation	Yes	No
Web	05/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1380185

1409447

1381308

Consumer Loan Complaints

Based on Consumer Complaints

06/06/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

would have to pay to payoff the car. As a consumer, it is important for me to know how much the dealer would have to pay the bank so that the dealer does not manipulate the trade in value of the car.

Citing an unknown, unwritten policy which I have never agreed to, US Bank refused to let me know the dealer payoff price. I, as the consumer and customer of US Bank, who initially leased the should have a right to know the dealer payoff price. US Bank is clearly running a scam along with the dealers to rip consumers off.

I am writing to seek help from the CFPB to have US Bank provide the dealer payoff information for the car which will impact my trade in value. I also request the bureau to implement rules to prevent banks from engaging in such hideous policies so they can not run such scams with dealers against consumers.

Thank you.

HelloMy name is XXXX XXXX and I purchased a XXXX XXXX XXXX from XXXX XXXX in XXXX XXXX, XXXX this past XXXX. When I purchased the car I put {\$600.00} down and I was financed by Credit Acceptance which is located in XXXX, XXXX. I agreed to pay {\$250.00} every month and I gave them XXXX references with all there contact information. I recently had a family emergency and I had to fly to XXXX, I was only there for XXXX days and when I came back I received a call from XXXX XXXX telling me to come to his office because my license plates arrived. This was about XXXX weeks ago and he put my plates on himself but a XXXX later my car was repoed without warning! I never received a phone call or an email neither have any of my references that I left for them. When I called them they told me that the automatic payment system they put me on was blocked by my prepaid card? I normally call to make my payments anyways but with all that I had going on I really wish I would have received a phone call or warning before it was repoed. Now when I called Credit Acceptance they told me

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation

IL

601XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/06/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1409257

Consumer Loan Complaints

Based on Consumer Complaints

06/02/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

my car was moved to XXXX, XXXX which is about XXXX miles away from where I live. After trying to make sense of everything with them over the phone it was obvious that I am dealing with greedy morally incorrect XXXX who did n't care about my issue. However they did tell me if I paid the repo fee and my week behind payment I could pick my car up today in XXXX. After paying them a total of {\$540.00} the lady then told me my car was not in XXXX, XXXX but it was moved to XXXX, XXXX! I have been pushed around enough and lied to I am an XXXX Veteran and to be treated like this is very disrespectful and hurtful! My neighbors all saw the man repo my car and saw me try to reason with him because I thought it was a mistake! I am very embarrassed about the whole situation and I just want my car back so I can get to work. According to them I can pick up my car Monday in XXXX, XXXX, I will be taking a train and walking the rest of the way hopefully they will be honest about XXXX thing through this whole ordeal. I am not sure if there are any laws against what they have done if not I would just like the world to know how heartless they are and how they treated this Veteran! My phone number is XXXX, my email address is XXXXXXXXXXXXX, Credit Acceptance 's number is XXXX.

Thank you for you time!

I applied for a loan with Argon Credit on line. I was ask to submit documents to verify identity, employment etc. I submitted all requested documents and was informed a decision will be made in 2 days. After 2 days they approved my loan for XXXX and sent me XXXX sign form to sign and send back. I signed the form which is binding and sent back. Later I was sent an email that I had been denied after they had approved me and obtained my signature. I call and spoke with a lady name XXXX who was rude and very unprofessional. Never heard of a financial company approving you for a loan get you to sign documents then reversing there decision but holds the loan documents with my signature. I would

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Argon Credit

GA

302XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/04/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1402359

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015	Consumer Loan	Vehicle loan
05/27/2015	Consumer Loan	Vehicle loan
06/06/2015	Consumer Loan	Installment loan
06/02/2015	Consumer Loan	Installment loan
06/06/2015	Consumer Loan	Vehicle loan

04/14/2016	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

like legal advice on how to handle this matter my application could have been denied before I signed my signature. I still the signed documents in my email. Something is not right.

I was behind on my loan and BMW contacted me and said that I needed to make a payment through XXXX XXXX or my car was at risk of repossession. Their employee XXXX XXXX specifically said that once I made the payment through XXXX XXXX that they would not take any further collection activity. I made the payment as requested through XXXX payments using XXXX XXXX on XXXX XXXX and XXXX XXXX and provided my account number to XXXX XXXX using Urgent Delivery in a service that is advertised as the receiving party getting the money in minutes. On XXXX XXXX BMW repossessed my car in complete contradiction of what their collections agent told me. I have requested a detailed account history from them through certified mail and through their secure e-mail service and through their call center and they will not provide the information I am requesting. The forms they sent me during the repossession did not include the information that was required by law and the amounts listed did n't match information on statements. The frequently changed the terms giving me 20 days or 14 days to pay the balance in full or make arrangements. Their agents frequently hang up on you when you try to ask questions and they claim they are not allowed to call you back because they only accept inbound calls.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	NJ	08326		N/A
Navy FCU	VA	23970	Servicemember	N/A
SunTrust Banks, Inc.	DC	20002		Consent not provided
Southern Management Corp	SC	29205	Older American	Other
BMW Financial Services	CA	943XX		Consent provided

Nissan Motor Acceptance Corporation	FL	33028		
-------------------------------------	----	-------	--	--

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/07/2015	Closed with explanation	Yes	No
Phone	05/28/2015	Closed with non-monetary relief	Yes	No
Web	06/08/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	06/06/2015	Closed with explanation	Yes	No
Web	04/14/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1364964

1394632

1409283

1402416

1409288

1879079

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015

Consumer Loan

Vehicle loan

06/06/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In XX/XX/XXXX purchased a XX/XX/XXXX Chevy Impala. Since then I believe the car sold to me is a lemon. In the past year I have experienced many different problems, along with constant recalls from the transmission and the ignition which is linked to accidents. None of these problems have been fixed. I recently took the car into a service center and they informed me of not only the problems I was aware of, but also they then informed me not only was the car not worth the blue book value, but the engine was going to fail probably within the next week. I have since then decided to turn the car back into the place of purchase and have called and informed of the decision to return the car. Since then I have received constant harassing phone calls from them, but I have informed them I can't bring the car in because they have zapped the car so I am unable to drive the car to them. I did inform them the location of the car so they can come and retrieve it. During the entire process I feel as though I have been disrespected by several members of their staff and was not dealt with in a professional manner. I also feel as though they have threatened me and told me how "they" will handle the situation. There is a right and a wrong way to deal with a customer, and their customer service has been appalling. My final conclusion is that B & B Auto is a company that is not honest and will sell a car to anyone if it means them making a dollar. They are disrespectful and do n't value their customers. Sadly I have heard this about them before, but now I have experienced it for myself and will not be recommending them to anyone.

I am a XXXX year XXXX mom who has been driving for one year. I needed a car so that I could get to and from my full-time job. I found a used car dealer who also has financing. When I went to the dealer I was alone and thought I had enough basic knowledge about purchasing a used car. Well, after high pressure sales tactics I drove the car home. The very next day I went back to the dealer to return the car. They laughed and said that I could not return the car or get out of the

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Helm Associates

PA

191XX

Consent provided

New Century Auto Sales, Inc.

OH

441XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1366428

1409305

Consumer Loan Complaints

Based on Consumer Complaints

05/13/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

contract. Worst part is they reminded me that if I do not make the payments they have a device on the car that shuts the engine off while driving. This seems so wrong on many counts. No XXXX else that bought a car has this device on the car. My credit was not even that risky it is just that I was only interested in a late model car, which new car dealerships do n't offer. What a scam. I purchased a 2004 chevy with XXXX miles on it that was only worth less than {\$2000.00} for {\$19000.00}. I gave {\$800.00} as a down payment and they also forced me to buy an extended warranty that does not cover anything that broke on the car while I have owned it. The car has had many breakdowns including the brake lines breaking with my baby in car, along with a rats nest in the engine. The dealer claimed to complete a full all points (XXXX) inspection prior when the mechanic said all the breakdowns should have been corrected with an inspection. My payments are {\$200.00} biweekly and if I am even late XXXX day they shut off the car engine by remote control. PLEASE HELP ME. I believe what I have repaired and paid for this car exceeds what anyone should have paid. I wish to either have my money returned or keep the car and owe nothing. Thank you for you time.

I took out a loan with instaloan around the end of 2014. I made a few payments but could n't keep up. They loan company rolled over my loan to a new XXXX with old payment/interest attached to close previous loan and renew it.

Now on my credit report it shows I have XXXX loans open with them when in fact i have only XXXX.

I called Instalon and stated loans were being rejected to help pay off their loan because of being overextended for XXXX. I requested they report the XXXX loan as being closed (is showing up as XXXX seperate loans) and a new loan was created. They stated they could not do that and that XXXX loans would show until total loan of {\$800.00} was paid. Credit report shows {\$600.00} and {\$800.00} loans from them which is not correct.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC

GA

312XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1373001

Consumer Loan Complaints

Based on Consumer Complaints

05/13/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

They are reporting misleading information to credit bureaus. Also refused to participate in debt consolidation.

I am submitting this complaint related to actions taken by BMW Financial Services. I have attempted to contact BMW Financial Services Office of the CEO, Office of the President or whatever department that handles escalated customer complaints and not received any response to my complaint.

To close out my XXXX, three year lease I received a statement for {\$1700.00}.

The charges are purported to support " damages " assessed for my usage of the XXXX BMW. This is the third consecutive BMW that I have leased and I have never previously been assessed any amount above normal wear and tear.

The question that I have not been able to have BMW FS address or explain is why the end of lease statement does not list " any credit " related to the XXXX miles under the allotted (and paid for) XXXX miles limit. If the discrepancy was a few XXXX miles I would not have an issue. However, the fact that the vehicle was returned with XXXX miles fewer than anticipated, does by all true measures of an automobile 's worth, add value to the vehicle in question. Why does BMW Financial Services choose not to recognize this fact when assessing the car 's condition and the related end of lease charges?

It seems BMWFS 's end of lease process is not focused on assessing the actual condition of the vehicle but creating an unregulated revenue stream by charging exaggerated fees and not applying any eligible credits.

During my prior lease, XXXX BMW 528i, I also received an end of the lease statement balance. That balance due was significantly higher than the XXXX lease end amount. I was assessed {\$2900.00}. The largest amount ({\$2300.00}) was for excessive mileage ({\$0.00} per mile). A review of BMWFS records will confirm that I paid the XXXX end of lease statement promptly, in full and without question. There seems to be an imbalance between the way BMW Financial Services views

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services

DE

197XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/13/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1372989

Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the value of miles when a customer goes over their limit and when they are well under the mileage.

As a customer who has purchased or leased XXXX BMW automobiles in the last ten year span I expected professional customer service from BMW Financial Services even though I chose to end my nine year leasing relationship. In fact, I am still a BMWFS customer on another vehicle unrelated to this complaint. However, BMWFS has not XXXX contacted me about this matter or make any attempt to justify or explain their actions. This total lack of consideration toward a long time customer was an eye opener and has prompted me to conclude to never utilize their services again.

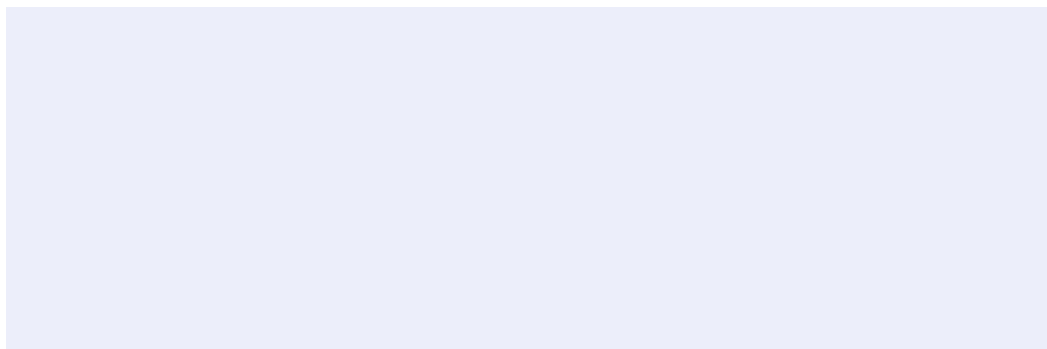
I believe that BMW Financial Services is not dealing with the situation of my XXXX lease fairly and consistently in how they review the value of mileage related to end of lease charges.

I request an escalated review of this matter and a revised end of lease statement reflecting the appropriate mileage adjustment.

I have an auto loan with Santander Consumer USA. I have a XX/XX/XXXX XXXX XXXX I made and it was taken out on XX/XX/XXXX (I Have my proof to show that a payment was made) However they saying the las payment was posted on XXXX XXXX. A really nice rep helped me out and informed me that it was thier mistake because they applied it to the wrong account. Now it seems like I 'm paying for thier mistake and no one is contacting me back and to make matters worst they reported it late to the credit bureau. I 'm asking if someone can please call my asap in regards to this manner.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Minnesota Life Insurance Company	IN	47630	Consent not provided
Santander Consumer USA Holdings Inc	AL	351XX	Consent provided
Credit Acceptance Corporation	MI	48238	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	06/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Fax	05/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1387397

1409355



1387422

Consumer Loan Complaints

Based on Consumer Complaints

06/06/2015

Consumer Loan

Vehicle lease

05/21/2015

Consumer Loan

Installment loan

06/06/2015

Consumer Loan

Vehicle loan

05/07/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This is a complaint against US Bank for operational practices preventing customers to set up automatic payment withdrawal resulting in late fees to customers for additional fee income to US Bank. US Bank does not process the form and send an incorrect version of the Authorization of Automatic Payment form which is rejected once finally processed. This apparent intentional operational inefficiency has caused me late fees near {\$220.00} despite proactive attempts to pay my lease payment. US Bank's call center supporting leasing client is systematically set up to send customer the incorrect form. I sent in at minimum XXXX completed forms to their provided XXXX XXXX XXXX XXXX WI. On my lucky XXXX time where the form was finally processed, it was rejected for being the "wrong form." The "correct form" asks for exactly the same information as the "wrong form." The only difference is the creative layout and basic title copy. This nefarious operational practice creates additional fee income for US Bank. XXXX Bank's call center reps and supervisors were unwilling to name their regulatory body. They also will not remove any late charge fees unless by bank error. A clear case for removing my errors was escalated up to Assistant XXXX XXXX XXXX with no action taken. This is a clear unprofessional if not illegal business practice forcing late fees from great customers.

My wife and I applied for a loan through Roadloans.com which is owned by Santander USA, we received a loan packet that gave a APR of 24 % when I know the maximum loan APR for the state of Pennsylvania is 21 %. How can they get away with 3 % higher than state cap?

BMW Financial Services at XXXX keeps calling for a XXXX XXXX (Not sure of spelling - that's just a best guess). These are robocalls, with absolutely no way to tell them that we have no idea who this person is. We have received at least XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	920XX	Consent provided
David Deep Law Offices	IN	47640	Consent not provided
Santander Consumer USA Holdings Inc	PA	175XX	Consent provided
BMW Financial Services	CA	923XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/06/2015	Closed with monetary relief	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	06/10/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1409394



1387398

1409411



1364394

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015	Consumer Loan	Vehicle lease
05/13/2015	Consumer Loan	Installment loan
05/18/2015	Consumer Loan	Vehicle lease
05/13/2015	Consumer Loan	Vehicle lease
06/02/2015	Consumer Loan	Vehicle loan

06/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

such calls, and have attempted to call back to let them know - only to be confronted with a phone tree that has no option to speak to a human or to let them know in an automated fashion that their contact information is erroneous. This is not only harassment, but harassment of the wrong people. Please prosecute these alleged people to the full extent of the law

On Saturday XX/XX/XXXX I traded my XX/XX/XXXX Chevy XXXX in at XXXX XXXX in XXXX, IL for a XX/XX/XXXX Dodge XXXX. I 've talked to several different people at XXXX XXXX at XXXX and I 've told them this at least XXXX times. I asked them to please stop calling me asking for payment on a car that I traded in. I 've had several new cars before, and this is the XXXX time this has ever happened to me. Meaning people are constantly calling me asking for payment on a car that I no longer have. The car is at XXXX XXXX on their lot waiting to be sold. I do n't know how to explain this to these people anymore, but I want them to stop calling me.

I have had a loan with Ford Motor Credit since 2010. My car was finally down to the last payments. WELL I thought I had only owed {\$220.00} in late charges which would be paid and then be done. NOT so fast. They repoed my car on Mon XXXX XXXX. Said I owed a balance of! XXXX. SO I had the money and said I will wire it, this was Monday morning. OH no you ca n't we have to wait to see if you are a Reinstatement or Redemption state. I am in IL. Well I asked for them to

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	NJ	07054	N/A
Evans Law Associates, P.C.	AR	72116	Consent not provided
American Honda Finance Corporation	MI	49512	Consent not provided
Ally Financial Inc.	NJ	07060	N/A
CarFinance Capital LLC	IL	606XX	Consent provided

Ford Motor Credit Company	IL	606XX	Consent provided
---------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/11/2015	Closed with explanation	Yes	No
Web	10/27/2015	Untimely response	No	
Web	05/18/2015	Closed with explanation	Yes	No
Phone	05/13/2015	Closed with explanation	Yes	Yes
Web	06/04/2015	Closed with explanation	Yes	No
Web	06/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1364476

1374569

1380474

1372975

1401483

1402615

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



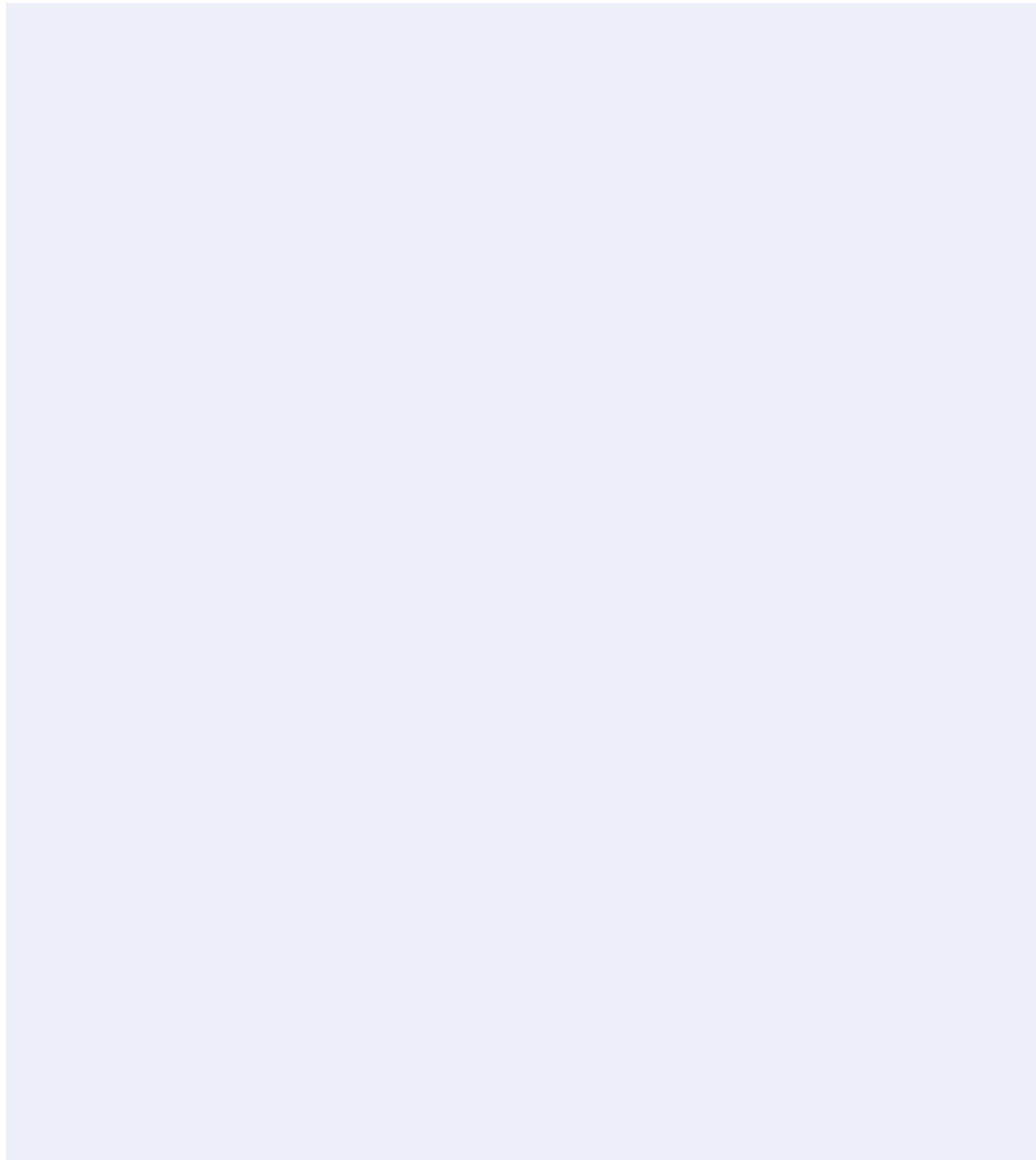
Consumer Loan Complaints

Based on Consumer Complaints

explain what that meant and they said we can not tell you anymore you have to wait. OK wait for???????????????? Will you call me back? It will be 24 to 48 hours I was told. Mind you I had the \$ \$ offered to go pay it and heard you have to wait. SOOOO I found out within 5 min from the internet IL is both reinstatement and redemption. I called Ford back and said OK I can pay it off. IL is redemption. NO it does n't work that way. Then they proceeded to tell me I was rude and I should not talk to them that way..???????????????? I was rude because I was trying to get answers??? My mom finally called and said ok please can you tell us what is going on and what we need to do?? This was at XXXX, the tow lot was closed so I could not get my car anyway on Monday. They said go send a XXXX XXXX, which I did at XXXX. I verified it with them and they said they would fax the paperwork to the tow place for the morning. I woke up Tuesday morning. Called the tow place WELL no paperwork. Called Ford back and my " rep " XXXX said we have the wire but it has not been posted to the account. I said why??? She said the wrong account # (currency exchange) messed up. I said OK what do I have to do now? Well you have to wait 24 to 48 hours now to see where the error was. I said well cant you call XXXX XXXX?? Or should I cancel the transaction and redo it? OH it will be more confusing. WELL then what should I do??? She told me I was very demanding. UMMMM HELLO its my car I would like back. Then proceeded to tell me that she tried calling me a couple weeks before this happened and I did not return her call. I said well I never got a call. She said well I tried. Then I said ok now what can I do, I said can I speak to a supervisor?? She said you already have, I am hanging up now. Click. It was her XXXX XXXX ext XXXX that made me feel like I was an idiot that knew nothing. She also spoke to my mother that way. VERY rude. Also XXXX who I spoke to Monday morning. RUDE.. She told me to calm down. I told her I was calm and could she answer my questions. She said all I can tell you is wait. HMM OK. Also

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



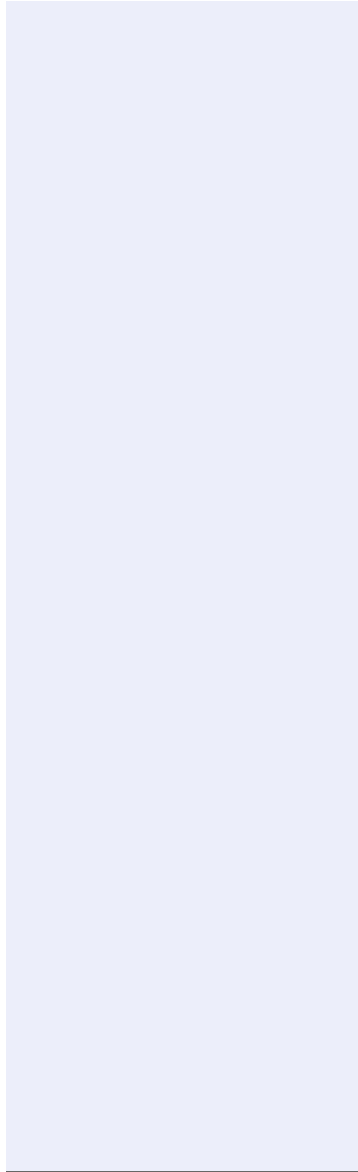
Consumer Loan Complaints

Based on Consumer Complaints



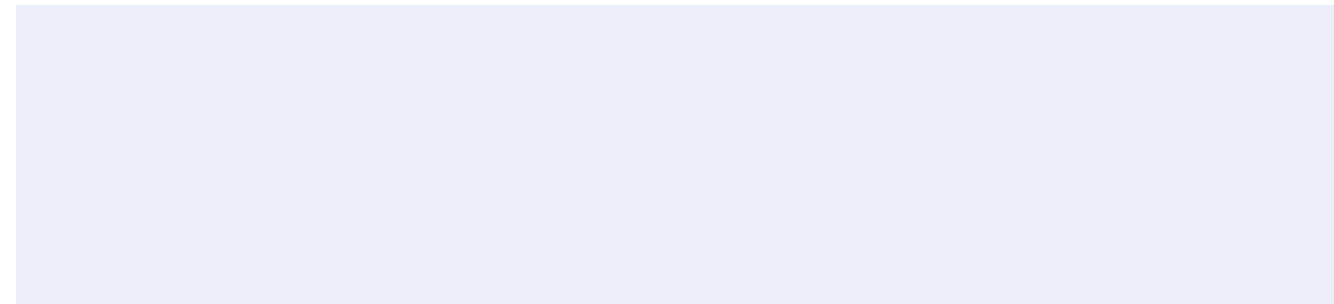
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

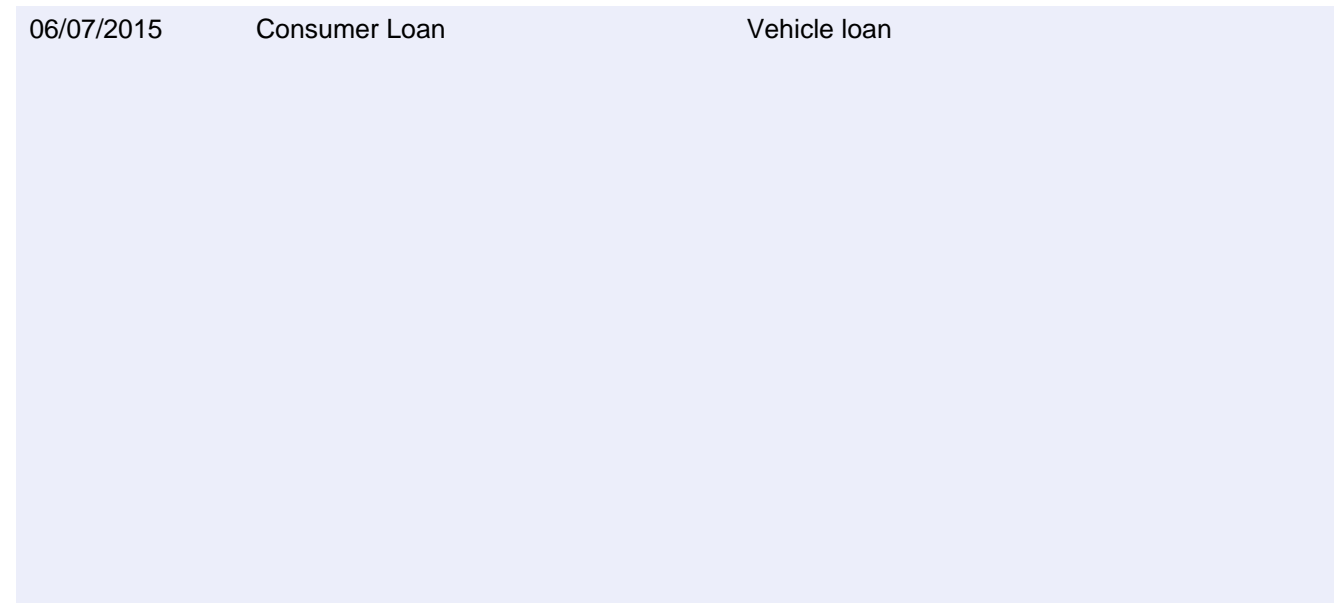
Based on Consumer Complaints



05/18/2015

Consumer Loan

Vehicle loan



06/07/2015

Consumer Loan

Vehicle loan

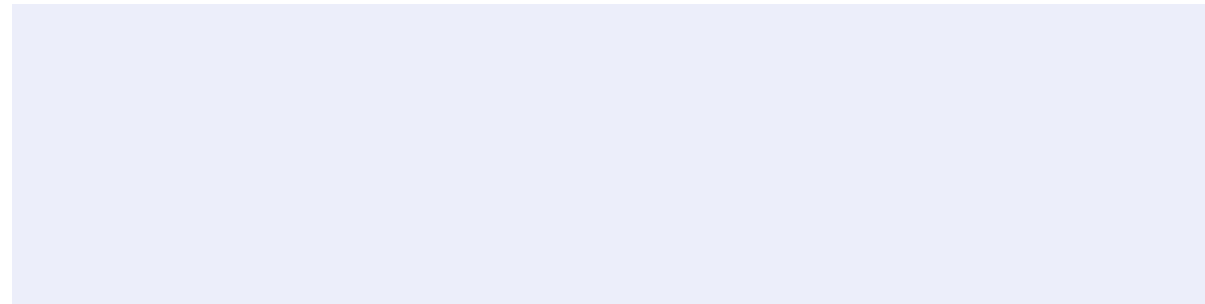
06/02/2015

Consumer Loan

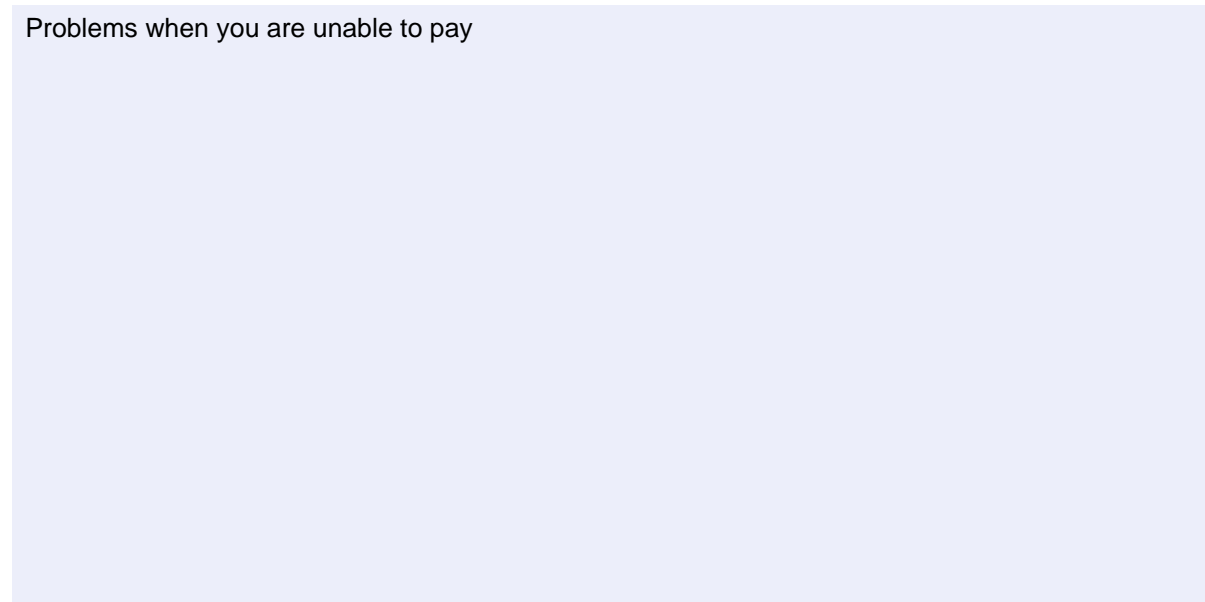
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

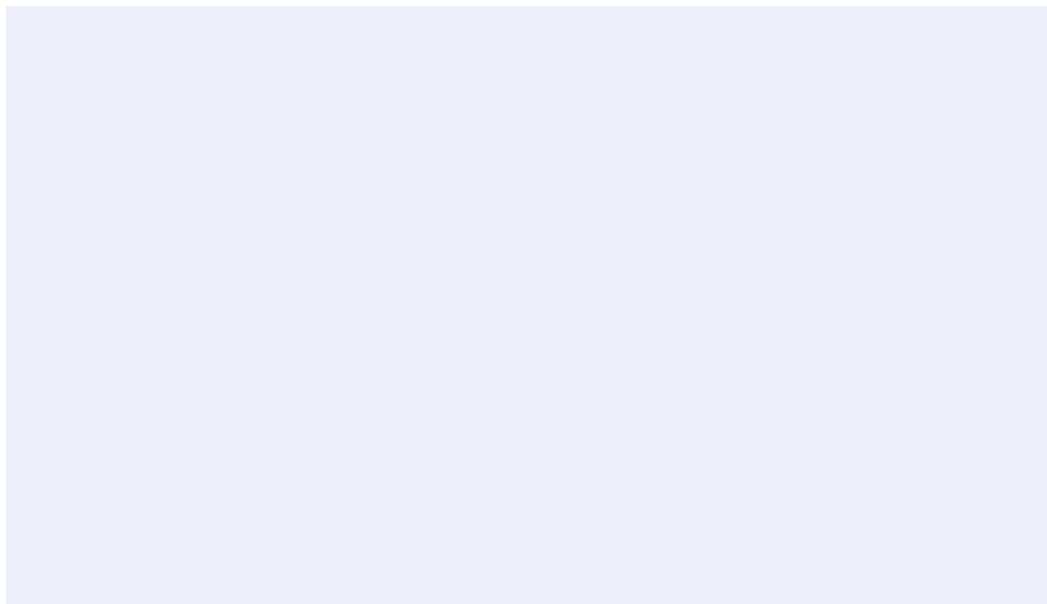
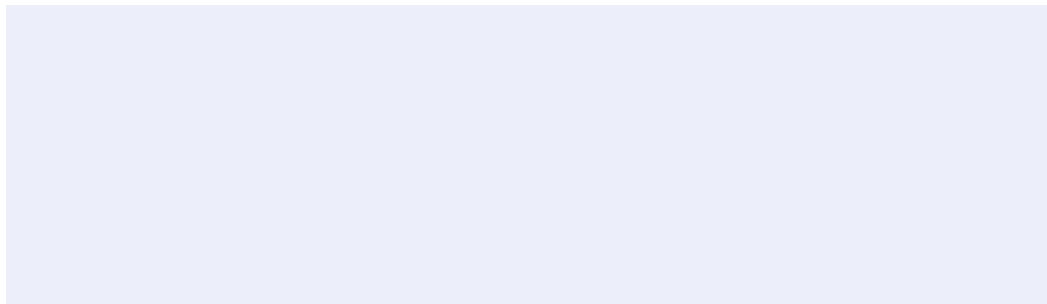
Paula who is a supervisor, and XXXX . I am not happy with the way I was treated or spoke to. THEY need to learn how to interact with customers. I can get loud yes but only in defense of a rep treating me and talking to me like I am an Idiot friggin person who does n't know anything. I am still in the process of getting my car back. I was always told when in customer service you try to HELP the consumer NOT degrade them!!!! And Ford Motor Credit Company degrades their customers BIG TIME!!!

I was put on a payment plan with Capital One Auto Finance and completed the plan. They stated I am contractually current with a confirmation number. However they have reported me as 180+ days late since completing the plan and it 's been more than 30 days since I completed the plan. I believe they have violated the Fair Credit Reporting Act.

I was in a chapter XXXX in XX/XX/XXXX and discharged after XXXX years ; my car was part of this bankruptcy. Since its been discharged, my car was hit by a drnk driver. The insurance company deemed it was a total loss. I have not received my pink slip since this was discharged. The insurance company has been holding on to a {\$5000.00} check for my cars damages because I do n't have the pink slip to release to them. I tried getting a replacement pink slip from the DMV, but they say there 's a lein on the car. I was advised to contact XXXX (dept of banking and insurance thru NJ) to find out the information from the original creditor (AmeriCredit). According to XXXX, the company is still active, but no contact information available, meaning no phone number, but bonded until XX/XX/XXXX. I 'm not sure what the gentleman meant by that, but I need serious help, please. He also specify to file some kind ofclaim n court to get the company to remkve the lein, but I 'm clueless as to what 's going on. How does a company loose a title to a car?

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	FL	322XX	Consent provided
GM Financial	NJ	080XX	Consent provided
U.S. Bancorp	WV	24986	N/A

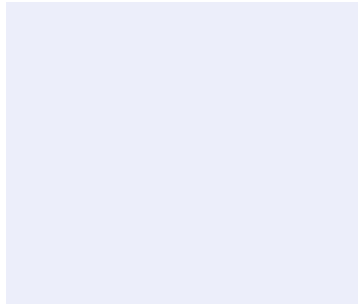
Consumer Loan Complaints

Based on Consumer Complaints

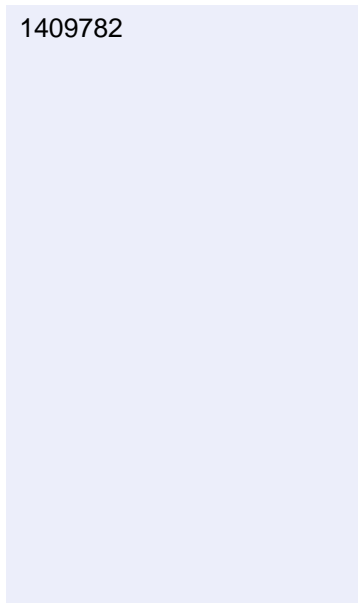
Web	05/18/2015	Closed with explanation	Yes	No
Web	06/07/2015	Closed with explanation	Yes	No
Referral	06/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1381360



1409782

1401539

Consumer Loan Complaints

Based on Consumer Complaints

06/07/2015

Consumer Loan

Vehicle loan

05/13/2015

Consumer Loan

Vehicle loan

05/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

About 5 and a half years ago my wife and I took out a loan against her car from Wells Fargo Auto Finance. Shortly thereafter I declared chapter XXXX but specifically excluded this loan from the process because my wife and I got a legal separation and the car was hers and the payment was being taken out of her bank account. When notified of my chapter XXXX declaration Wells Fargo stopped taking the monthly payments from my wife's bank account. I was not aware of this for several months and my wife did not notice that Wells Fargo had stopped the automatic withdrawals from her bank account. Neither myself or my wife or the trustee had told Wells Fargo to stop the withdrawals. It has been well over 5 years since they stopped the withdrawals. Neither my wife or me has heard any communication from Wells Fargo concerning this matter. My question is can we request Wells Fargo to sign off as a lien holder in order to get the pink slip? Has the statute of limitations expired?

the legal dept at lobell is rude the talk over you when asked for certain information and try to work with them they wont they tack on all sorts of interest and fees and my auto loan is charged off they threaten law suits originally my engine went out i was having a hard time as my husband lost his job and i was pregnant i asked for them to put XXXX payments to the rear to allow me to get the car fixed the lady asked for proof so i had my mechanic at the shop fax her proof that the engine needed to be repaired next thing i knew my mechanic called and advised they were there to pick up the car and was trying to pay him i called the lady and she advised i could get the car back but after paying my past due and all there towing fees not to mention they served my sister with court papers at my mother address she advised the officer i didnt live there but he said to give them to me at the time i wasnt even speaking with my family and wasnt aware of the court docs i advised

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	937XX	Older American	Consent provided
-----------------------	----	-------	----------------	------------------

Fifth Third Financial Corporation	FL	33021	N/A
Lobel Financial Corporation	AZ	850XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	05/14/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1409802

1374649

1395425

Consumer Loan Complaints

Based on Consumer Complaints

06/07/2015

Consumer Loan

Vehicle lease

05/28/2015

Consumer Loan

Installment loan

05/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

wasnt even speaking with my family and wasnt aware of the court docs i advised lobell that how can they judgement be accurate if they didnt even serve me I am currently waiting on approval on a home mortgage. Everything was looking great and the process was almost through until we came to a snag. My credit report had to be pulled up again and it currently shows that I have XXXX late payments in XXXX, XXXX and XXXX. However, I called and spoke with Ally Financial personally and they assured me that there was not a late payment for XXXX since the payment is not due until the XXXX. I am asking that you please retract not only the XXXX late payment that is showing up, but also the XXXX and XXXX as well. I have been a long time customer with Ally Financial and have never missed a payment. The reason for this recent delay in payment is because I have had to make improvements on the house for the inspection to pass and loan to go through XXXX new roof costing {\$2700.00} XXXX .Please consider this request. Owning my XXXX home at age XXXX has been a dream of mine. I hope you can help me with this. In order for that to happen my credit score has to come up and this is the only way it can happy. Thank you in advance for your anticipated cooperation.

Sincerely, XXXX XXXX

I receive XXXX calls per day from my financier when I am even XXXX day late on my payment. I answer the phone and tell the company that I am at work and they insist that I explain the situation causing me to be XXXX day late on my payment. If I explain they call back the very next day and demand I explain the situation again. I have asked that they not call so many times per day because it interrupts my work and they make statements saying it is not important when they call or

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MI	484XX	Consent provided
---------------------	----	-------	------------------

HSBC North America Holdings Inc.	AL	36583	Consent not provided
Westlake Services, LLC	MO	640XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/03/2015	Closed with explanation	Yes	No
Web	06/01/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1409683

1395440

1395455

Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015	Consumer Loan	Title loan
06/07/2015	Consumer Loan	Installment loan
05/13/2015	Consumer Loan	Vehicle loan
06/02/2015	Consumer Loan	Installment loan
05/13/2015	Consumer Loan	Vehicle loan
05/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Can't contact lender

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

how many times they call but what is important is that I make my payment. I have never made a payment more than 30 days late and I have been with this company for 16 months. They have offered me payment arrangements which I have accepted but the day after the payment arrangement is made and after I inform them of when I will be able to become current on my account they resume the harrasing phone calls. XXXX of the CSRs made a disrespectful statement about me having to accept the terms of the payment arrangement. He said " Well you only paid {\$50.00} dollars ", which was the amount they offered for me to pay to become current on my payment. They begin calling at XXXX XXXX every weekday and saturday and even called XXXX times on XXXX XXXX. They stop calling at XXXX XXXX each day. They very seldom leave voicemail messages but when I call XXXX of the XXXX phone numbers they regularly call from it is this company.

We received a letter from Wells Fargo Auto Finance stating that we have paid in full and satisfied the requirements of our Auto Loan, however they are reporting our loan as transferred and charged off instead of paid in full for the original account. Wells Fargo transferred the loan within their own company after the loan has been already satisfied. The loan has negative impact on our credit report and the bureaus refuse to change it after we have provided proof of a Wells Fargo

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	TX	78040		N/A
Ditech Financial LLC	VA	24503		Consent not provided
Santander Consumer USA Holdings Inc	GA	30318		Consent not provided
OneMain Financial Holdings, LLC	CA	92335	Older American	N/A
Wells Fargo & Company	CA	93456		N/A
Wells Fargo & Company	FL	346XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/22/2015	Closed with explanation	Yes	No
Web	06/10/2015	Closed with non-monetary relief	Yes	No
Web	05/13/2015	Closed with explanation	Yes	No
Phone	06/03/2015	Closed with explanation	Yes	No
Phone	05/19/2015	Closed with non-monetary relief	Yes	No
Web	05/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1387604

1409725

1373683

1402769

1373697

1380665

Consumer Loan Complaints

Based on Consumer Complaints

05/13/2015	Consumer Loan	Vehicle loan
06/08/2015	Consumer Loan	Vehicle loan
06/02/2015	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

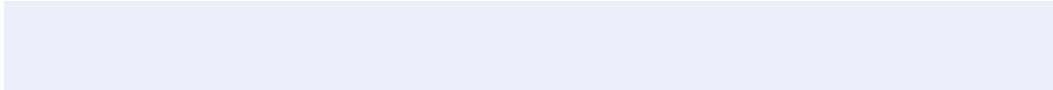
Letter stating the original loan has been paid in full and satisfied under the original conditions before Wells Fargo did an internal transfer of accounts.

About 5 months ago we opened a car loan through a dealership.. Then ran my credit about XXXX to XXXX times that day to try to get us approved. GM picked it up at a I want to say at 17 % interest.. The dealership also marked up the car. Bottom line is we were ripped off by both the dealership and GM

I bought a vehicle in XXXX, Georgia in XXXX. Wells Fargo financed the vehicle, and they used a recording to my school where I worked to call me, as well as my cell phone. The recording would call me each morning and sometimes during my lunch time at work. Co-workers who answered the phone would tell me Wells Fargo called or my co-worker would leave notes in my mailbox to let me know Wells Fargo called me. Whenever, I was late on a payment, they called and threatened me, saying, that they would come to my job to get my vehicle. This would cause me undue emotional stress. I paid Wells Fargo XXXX payments plus {\$5.00}, XXXX over the amount I owed. XXXX they called during my lunch break and I talked with them I became sick in which my XXXX XXXX shot up so high, I had to be taken to the hospital. I stayed in the hospital for several days, doctors tried to get my XXXX. My doctor asked me if I was worrying about something. I was too embarrassed to say what had just happened. I have never received my title and have not received any correspondence from the last letter I sent them dated XXXX XXXX, XXXX. I have all of my documentation of letters, and payments that I have sent them over the years. I also hired an attorney in XXXX XXXX, and he has not been able to get my Title. I have had undue stress concerning this situation for over the past several years. Please help!

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	94590		Consent not provided
GM Financial	PA	190XX		Consent provided
USAA Savings	AK	71670		N/A
Wells Fargo & Company	NC	274XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/13/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed	Yes	Yes
Phone	06/03/2015	Closed with explanation	Yes	Yes
Web	05/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



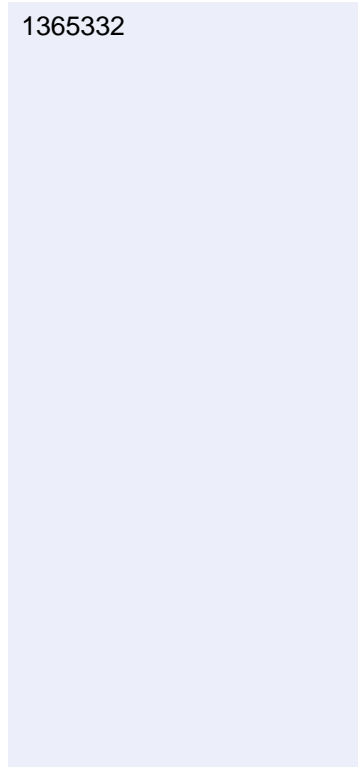
1372978



1409854



1402831



1365332

Consumer Loan Complaints

Based on Consumer Complaints

06/02/2015

Consumer Loan

Installment loan

05/28/2015

Consumer Loan

Vehicle loan

05/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

concerning this situation for over the past several years. Please help!


Wellsfargo bought out the prior company that managed Dillards and I was no longer getting my bills. Account was paid off during transition and then I made a purchase but never received the bill. Now they are reporting it late. A lot of my info did not transfer over from the XXXX company to WF

so I went to trade in my car at a dealership when they got my info from my bankruptcy they told me I have n't made a payment since XXXX 2013 when I filed my bankruptcy. I told them I have been making my payments all along. that 's when they showed me my info on my bankruptcy and it showed only XXXX or XXXX payments. so they had to add all the obsolete payments up and add it to the price of the vehicle I was going to buy. and it came back that my monthly payment would have been {\$950.00} a month. I laughed at them and said no thanks. I do n't think Honda financial should be able to hold all my payments from my credit report. it was killing my credit and also my car was n't even include in my bankruptcy in the XXXX place. I was on a 3 year plan to pay my bankruptcy off and I was told by Honda financial that they would n't put all my payment on to my credit report till it was all paid off. so now I cant trade my car in until all this is straightened out. what a big pain XXXX this has been. got to love the banking system!! not.


GOOD MORNING, I have a newly created loan with the BANK OF THE WEST, I put down {\$8000.00} on XXXX/XXXX/2015, the payment was {\$540.00} monthly, I was told if I put down more money {\$12000.00} the monthly payment would be lowered to {\$400.00} monthly with a new contract superceding the XXXX contract that was to be destroyed, however I received notice that on XXXX/XXXX/15 due is {\$540.00} and when I call Loan officer XXXX XXXX XXXX XXXX Bank of the West, XXXX states that in his notes he wrote to disregard the XXXX XXXX/XXXX/15 contract that XXXX/XXXX/15 contract with addition money from

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

LA

706XX

Consent provided

American Honda Finance Corporation

NH

038XX

Consent provided

Bank of the West

NY

125XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

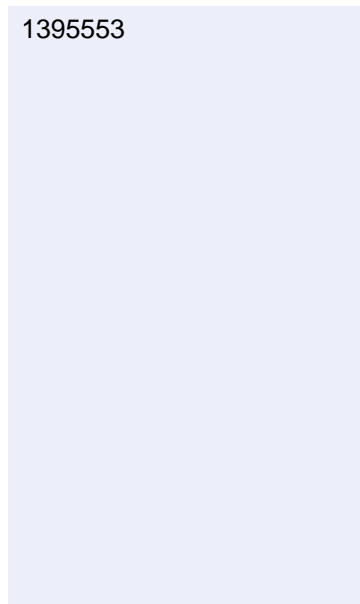
Web	06/04/2015	Closed with non-monetary relief	Yes	No
Web	05/28/2015	Closed with explanation	Yes	No
Web	05/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1401454



1395553

1386695

Consumer Loan Complaints

Based on Consumer Complaints

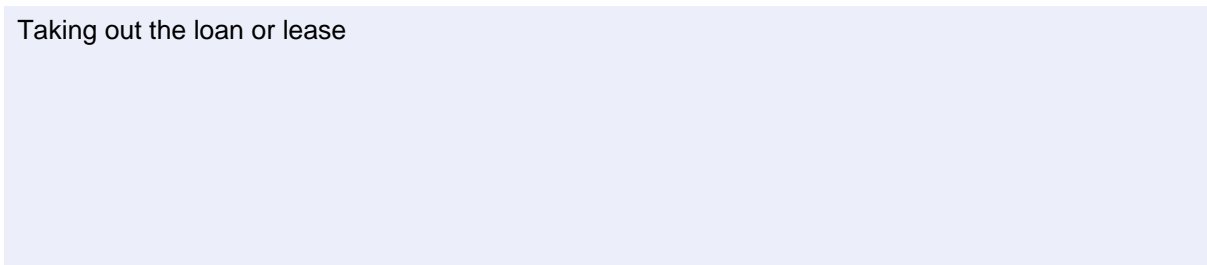
05/13/2015	Consumer Loan	Vehicle loan
05/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

XXXX/XXXX/15 contract that XXXX/XXXX/15 contract with addition money from XXXX was to lower payment to XXXX and this was the loan to be processed, I ask XXXX how this happen XXXX replied it was an error, I asked for a letter stating the that XXXX contract XXXX/XXXX/15 was supercede by XXXX contract of XXXX/XXXX/15 was the bank error of which I have not received and BANK OF THE WEST loan officer XXXX XXXX REFUSES to return calls to me .however a XXXX XXXX XXXX Bank of the West XXXX XXXX XXXX has contacted me, on behalf of the credit dept, and I ca n't get a answer to my issue which is pressing, My concern is if I make payment of {\$540.00} on XXXX/XXXX/15 which I 've received notice for of which this loan application was to be destroyed as per XXXX XXXX that the superceded loan application of XXXX/XXXX/15 for {\$400.00} will be demanded of me thus having to pay XXXX loans for the XXXX RV motor home when asked of XXXX this she replied I ca n't answer that I don ; t have the second superceded loan application yet, now I 've call XXXX at Bank of the west and left a message that If XXXX call me with fax # I would fax to her the XXXX contract XXXX however I XXXX is not returning calls either, I am very much afraid that I will be paying to loans to the tune of over {\$200000.00} and I ca n't get answers but {\$540.00} is due on XXXX/XXXX/15 and then {\$400.00} on XXXX/XXXX/15, I feel I am the victim of the banking industry predatory nature, I be grateful if CFPB would look into this, there is also a inquiry ref. # from a call to CFPB # XXXX

I had bought a vehicle from Express Credit Auto in XXXX. When we signed the contract, the salesman put a stack of papers in front of me and had me sign one after another without letting me read them. He said it was n't necessary because it was all standard paper work. I asked him if the Vehicle had a cutoff device, he said that they no longer used those devises. In 2014 I went through several months where I was having problems paying. Express credit said that they would put the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	AL	35215	N/A
Auto Advantage Finance, LLC	OK	731XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/14/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

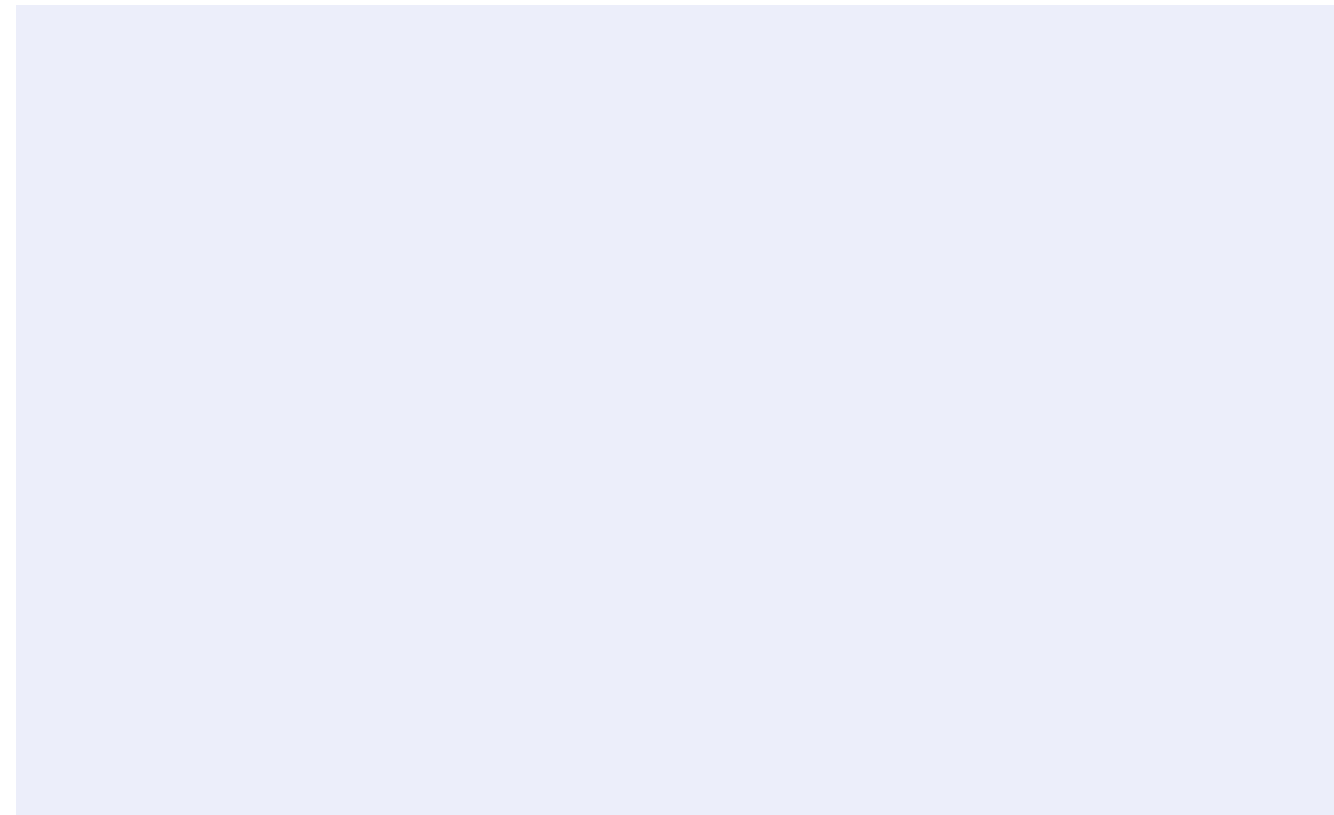
1375132

1387772



Consumer Loan Complaints

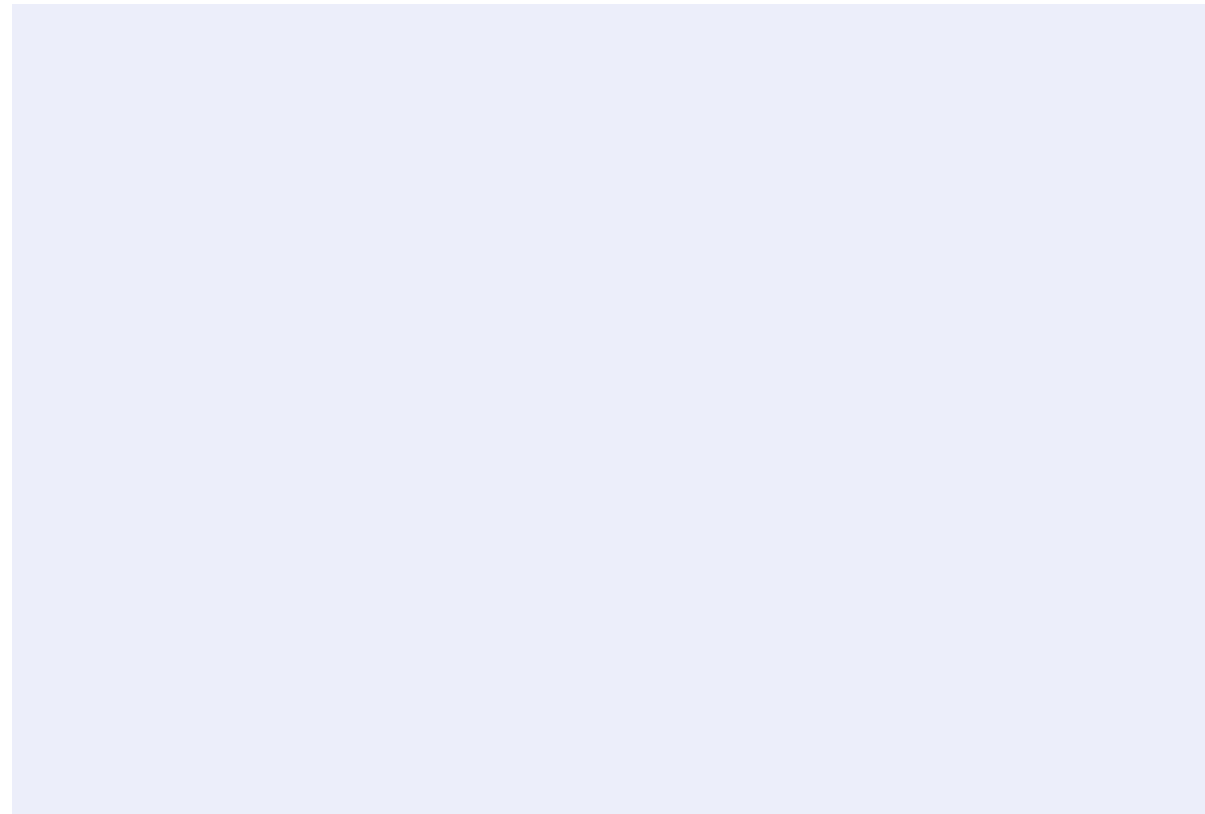
Based on Consumer Complaints



06/11/2015	Consumer Loan	Vehicle loan
05/13/2015	Consumer Loan	Installment loan

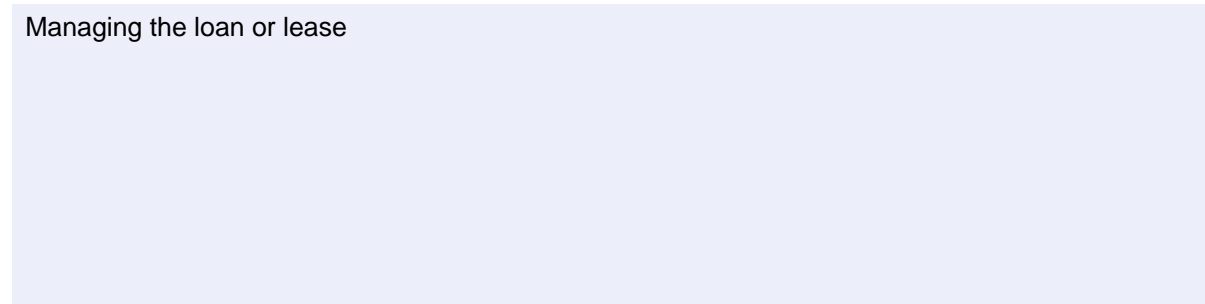
Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease



Consumer Loan Complaints

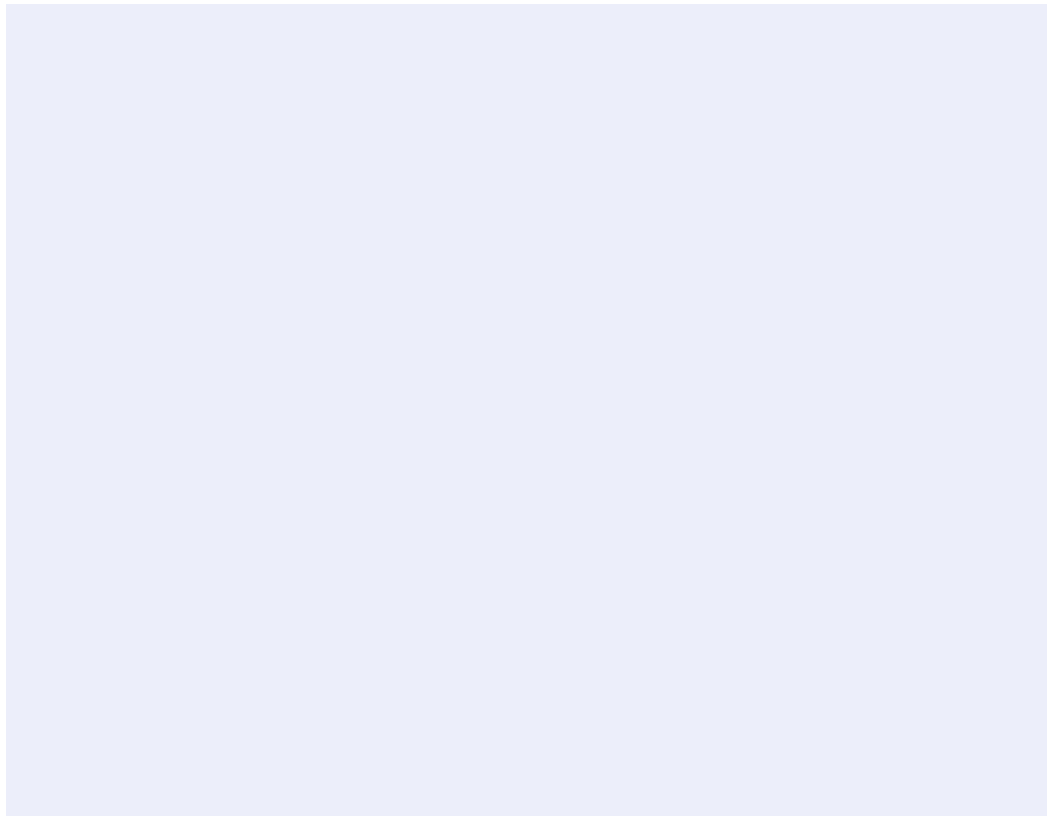
Based on Consumer Complaints

payments to the end of the contract. Later I was at my brothers house and when I tried to leave the van would not start. I was 3 days late on the payment. when I called them they said I would have to make the payment plus a cutoff fee or they would n't turn on the van. That 's when I found out that the van had a GPS Tracker with a cutoff switch and that they had lied about the cutoff switch. I also found out that they could track every place that I went. They agreed to turn on the van but it would immediately disable if I made another stop. I was forced to go directly to the dealership and make the payment. I consider this a form of soft repo. Later I went and got a ledger of payments from them and on reading the ledger, I found out that they had closed the original contract that I signed and refinanced the vehicle without my knowledge or consent. They also showed on the ledger that they had returned {\$6700.00} dollars to me during the refinance. I never received this money or saw a check made to me. They also altered they contract by adding a personal protection insurance on the vehicle in the amount of {\$2300.00} without my consent which made my payments go up. I am now in the process of fighting them because they committed fraud by closing out the contract, refinancing, and altering the contract to their benefit. Also by telling me that the vehicle did not have a cutoff device with GPS. I feel that by tracking my vehicle everywhere I went, constitutes an invasion of privacy.

I first received a type of advertisement from SpotLoan.com stating I was pre-approved for an {\$800.00} loan, via the Postal Service, then received another one a few days later. I contacted SpotLoan online and began the process of filling out the application. I was then contacted by telephone by XXXX/Relationship Manager. She explained the process and asked how much of a loan I needed and I chose {\$500.00}. I was then told the APR could reach as high as 390 %. The online application for a {\$500.00} loan states the payment would be {\$83.00} and

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	NJ	08812		N/A
BlueChip Financial	OR	972XX	Servicemember	Consent provided

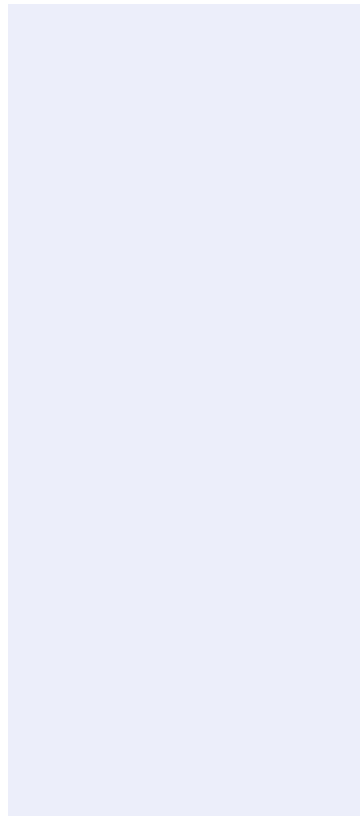
Consumer Loan Complaints

Based on Consumer Complaints

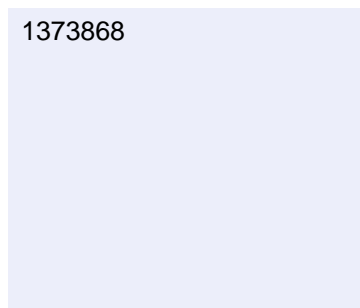
Referral	06/15/2015	Closed with explanation	Yes	No
Web	05/13/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1416489



1373868

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



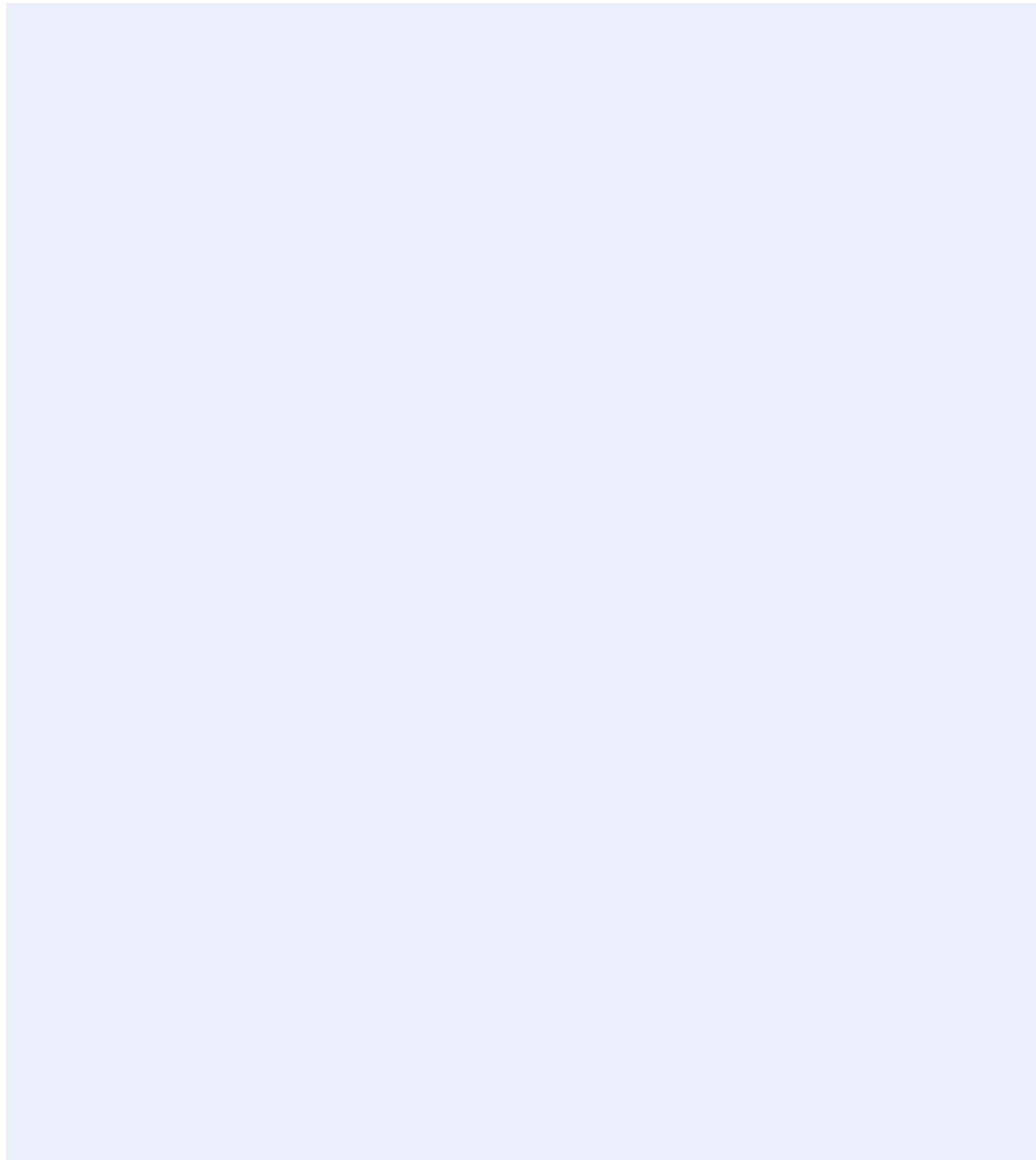
Consumer Loan Complaints

Based on Consumer Complaints

that is what I believed it was to be. I went ahead with the loan and received their contract via email requesting an Electronic Signature which I initialed XXXX. I did so without reading through the email. I was told via telephone contact with XXXX/Relationship Manager that I would receive a Direct Deposit within 48 hours. She then asked about how I would like to make the payments, either by mail (Check) or by ACH, I said by mail preferably. That was the end of our conversation. I then began to read the contract and found that my payments were to be {\$150.00} and further reading I found that when I initialed for my Electronic Signature it also stated my agreement to have payments made via ACH. I then called SpotLoan only to find out the XXXX/Relationship Manager was not there, I said that I was just speaking to her not more than 10 minutes ago and was told again she was n't there and he asked if he could help. I then explained about my agreement to make payments by mail yet the payments are now set up as ACH. The call taker then told me the computer will have all the information listed the following day and that I could call back then to get the payment issue straightened out. It was XXXX XXXX XXXX, 2015 when this loan processing took place and the re-contact by telephone. The call taker stated that SpotLoan would be open tomorrow, XXXX XXXX XXXX, 2015 and that I should call back then and speak to XXXX since she was the one that drew up the loan agreement. I waited until XXXX XXXX XXXX, 2015 and called SpotLoan only to find out XXXX was not in the office that day and it was suggested I call back XXXX XXXX XXXX, 2015. The loan had already processed and the {\$500.00} loan was deposited to my account XXXX XXXX XXXX, 2015, at that point I really did n't know what to do. I also found that I my APR on this loan was 390 % and that the payments nearly doubled from what was listed online as {\$83.00} to {\$150.00}. I contacted numerous agencies here in Oregon and did n't get any helpful information until today when I received a call from the State of Oregon only to tell me, since SpotLoan is operated from a

Consumer Loan Complaints

Based on Consumer Complaints



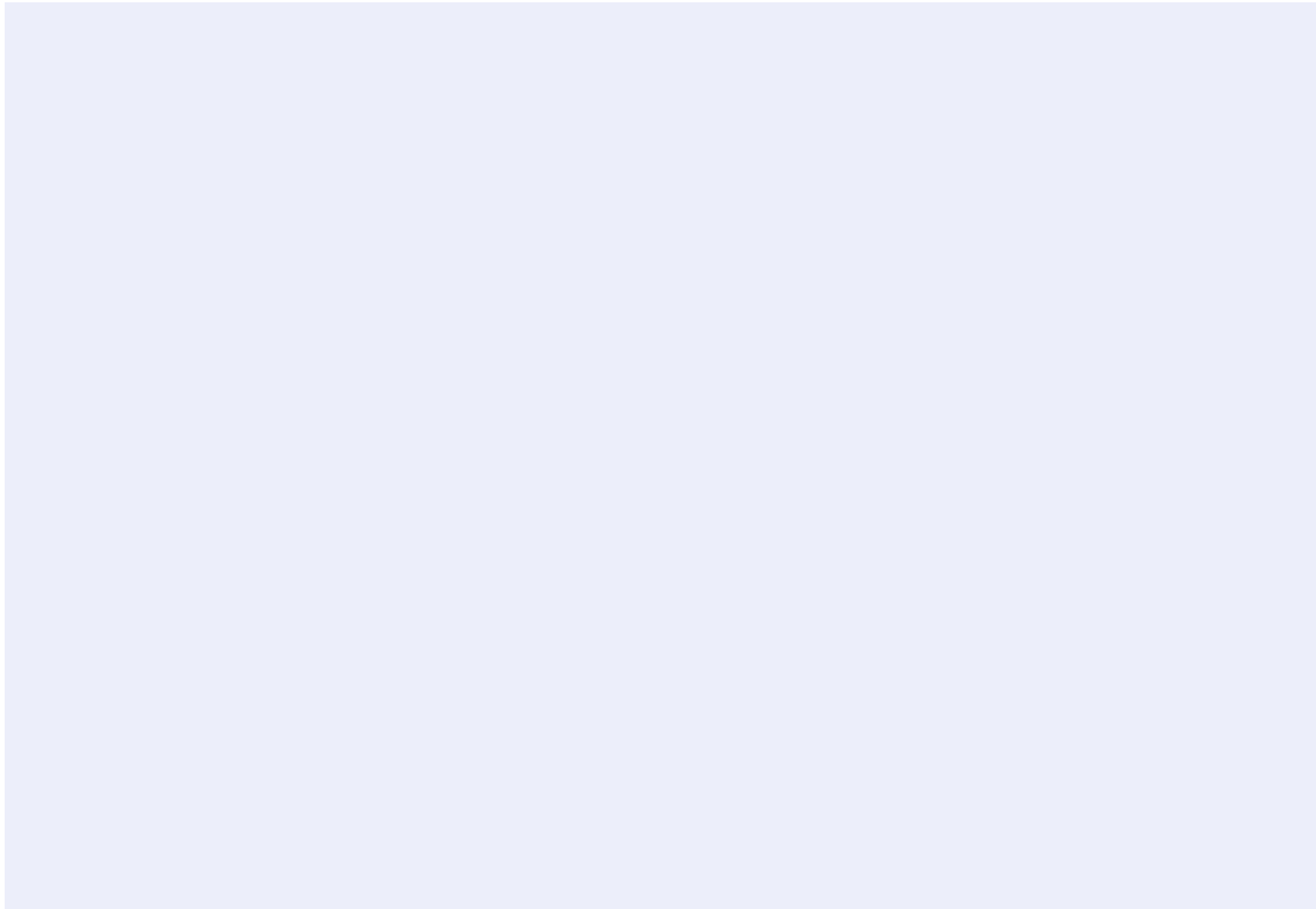
Consumer Loan Complaints

Based on Consumer Complaints



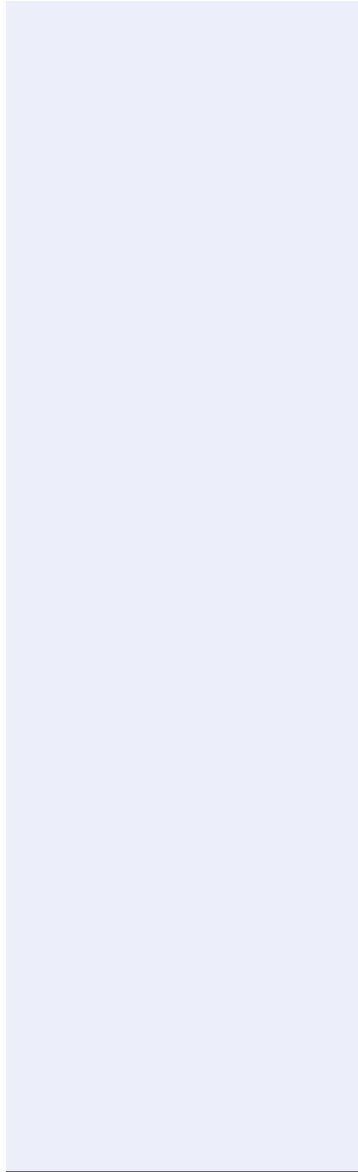
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



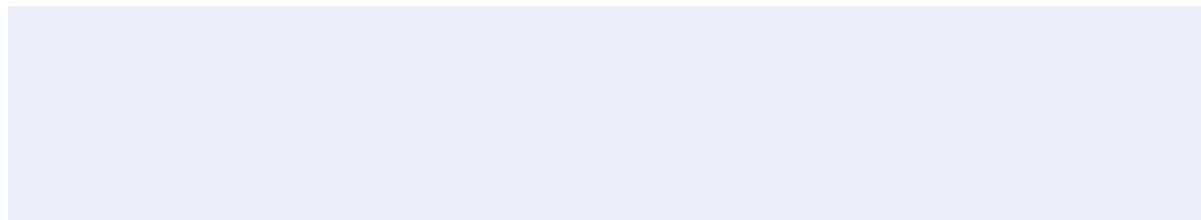
Consumer Loan Complaints

Based on Consumer Complaints

05/28/2015	Consumer Loan	Vehicle loan
05/13/2015	Consumer Loan	Vehicle loan
05/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX and since it is Sovereign, Oregon Loan Laws do not apply and that I should contact the FTC to file a complaint. Which I attempted earlier and the FTC suggested I file a complaint through the CFPB which I have just done.

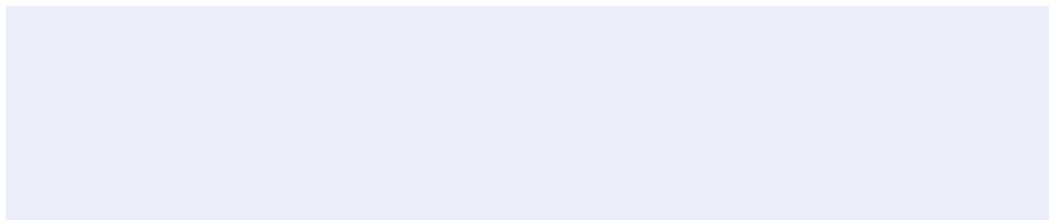
I thank you in advance for your thoughtful consideration regarding the most important matter.

My vehicle a XXXX Dodge Dart was totaled on XXXX/XXXX/2015. The XXXX insure paid XXXX on XXXX/XXXX/2015 and my Gap insurance paid a total of {\$5800.00}. I should of gotten back {\$680.00} from Chase bank. Instead the a reporting on my credit report me as being delinquent XXXX. I never got a final bill or itemization even after I requested one several times.

On XXXX XXXX 2015, we applied for an auto loan with USAA ... which was immediately approved. Intent was to be pre-approved before looking for a new car. USAA gave us XXXX days to execute the loan, offer ending on XXXX XXXX 2015. Two weeks later, on XXXX XXXX 2015, we found and purchased a vehicle using the USAA pre-approval check provided. The following week on XXXX XXXX 2015, USAA sent us an addendum to the loan documents showing the loan start date of XXXX XXXX 2015 ... the original pre-approval date, not the actual purchase date of XXXX XXXX 2015. We contacted USAA and spoke to a Customer Service Representative (CSR), who researched the sale and spoke to a supervisor. The CSR informed us that though the Loan date would be shown as XXXX XXXX, interest would not start until the sale date of XXXX XXXX 2015. We then sent a written request via email requesting that this information be provided in writing. We received a email reply the following day XXXX XXXX 2015, from XXXX XXXX at USAA. She stated that the information provided was incorrect, and that we were in fact being charged interest on the auto loan effective the approval date of XXXX XXXX 2015.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MI	489XX		Consent provided
Toyota Motor Credit Corporation	CA	92703		N/A
USAA Savings	CO	809XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with explanation	Yes	No
Phone	05/14/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1395625



1373876

1365440

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015	Consumer Loan	Installment loan
05/18/2015	Consumer Loan	Vehicle lease
04/06/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX 2015.

We requested that USAA review the legality of this practice, and answer we received was that this is the way we always do it. We realize that this is a minimal financial issue per loan. By my calculation, it cost us approximately {\$25.00} in this transaction. However, if this is a legal and allowed practice, then this is being done to a lot of unsuspecting consumers. In searching the loan documents, there is no disclosure indicating that this is a condition. I ca n't imagine having been charged interest on my mortgage approval pending the completion of the house, nor being charged interest on my credit cards based on the limit instead of the balance. So, is this legal? To start charging interest on a loan as soon as it is approved, not when it 's actually used?

In XXXX 2015, we switched our vehicle insurance to State Farm. I received a phone call from a gentlemen named XXXX a agent, Asking me if I wanted to save money on out auto loan and he could get us a lower rate interest and our auto payment would be lower. We made appointment and I went to speak to him at the branch that week. He quoted me some quotes and I decided to transfer my loan with them, to save money. He set up everything including auto pay, because he said that this would be the only way the bank would approve it, so he did. My first payment was until XXXX. I went back into the branch before XXXX to get a quote for my truck loan and he sold me. I switch over my loan with State Farm. He told me right there in from of everything was set up, including auto pay. Just like he did the car loan. Life went on and on XXXX XXXX, I called XXXX the agent to ask him if the car and insurance went through. He said yes, at the same time I asked him should i call you on XX/XX/XXXX to make sure you get the truck payment. He

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	MI	493XX	Other
GM Financial	MI	48301	Consent not provided
State Farm Bank	TX	782XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/08/2015	Closed with non-monetary relief	Yes	Yes
Web	05/18/2015	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1366429

1380846

1867758

Consumer Loan Complaints

Based on Consumer Complaints

06/08/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

should i call you on XX/XX/XXXX to make sure you get the truck payment. He replied no because everything looked good and the other two payments had gone through. Life went on, I later received a letter for the truck loan, it had n't been paid. I called him, he said he would look into it and I called him everyday about 3 times a day for the next 5 days. He was n't there and finally, i spoke to him and ask him what happened, he said he fixed everything, I told him are you sure, I do n't want this to hit my credit report. He no it wont, just call them and make the payment. I went back to the branch on my day off and XXXX was no longer working there. I went ahead and explained my issue with XXXX. She told me XXXX no longer worked there for this mistakes and he was getting customers upset. She looked through my file and noticed he did n't fill out the paper work correctly and did n't set the auto pay as well. She went ahead and fixed the papers, set the auto payment and the back took my payments for XX/XX/XXXX and XX/XX/XXXX. I told her but what about my credit report? She replied NO it should be good and I will fill out this dispute letter and they should be able to take it off. Well it never happened and this unacceptable. I'am trying to close on a house and I cant because they have n't dropped this case on my report. I will living in the streets with my XXXX mother and father. I called and they give me the run around they cant do anything about it. They are responsible for this, for not setting up my account correctly and now am being punished for it. I need to get this removed from my credit report before, i loose everything, my home am trying to purchase and my home am renting. I'am really upset, I would n't be in this situation if XXXX and XXXX would of fixed it 2 months ago. XXXX admitted of getting the dispute document faxed to her, but it was never filled out and send back. They need to take responsibilty and correct this.

Dear Sir or Madam, On XXXX XXXX, 2012 I signed a contract with US Bank to lease a vehicle for XXXX years. As of today, I decided to buy the car. I have called

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp

FL

331XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/08/2015

Closed with non-monetary relief

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1411608

Consumer Loan Complaints

Based on Consumer Complaints

11/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

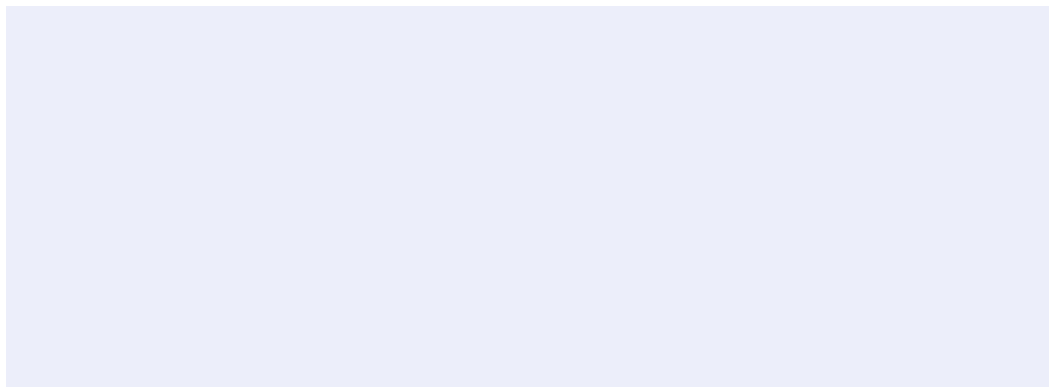
Based on Consumer Complaints

US Bank in multiple occasions requesting a clarification about the pay-off amount that does not reflect the exact amount stipulated in the contract. When I go over the clauses of the contract they mention different amounts that have not been reflected on the contract. The purpose of this letter is to report the abusive practices from US Bank. This financial entity makes up numbers and inflate the real amount due without providing any reason. For example : the residual value is always equal to the purchase price plus tax or any fee. In my case the residual value was different to the purchase price without applying any fee or tax. In the contract appears reflected that if I exercise my option to purchase the vehicle no additional fees will be applied. US bank still charges additional fees in a clear violation of this clause. As I have already mentioned, I have called XXXX times and they never provide any explanation. I would like to report US Bank for abusive, usury and misleading practices.

I purchase a vehicle from XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXXMy Salesperson was XXXX XXXX. The financial person didthe additional fees to make payment each month on my loanwith Consumer Portfolio Services, INC (CPS) locatedXXXX XXXX XXXX, XXXX, XXXX XXXX XXXX went to make my XXXX payment the customer servicerepresentative that you have to {\$12.00} for each paymentI informed her that no one told us that. On the statementthat was mail to us, it does n't say nothing about any feesI told her that was wrong for your company not to informedthe customers of this fee before signing the loan or on the statement. I had to transfer additional funds in the amount for this. If you pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	30297	Consent not provided
Santander Consumer USA Holdings Inc	GA	30349	Consent not provided
Carvana Group, LLC	GA	30302	N/A
Consumer Portfolio Services	FL	207XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	11/17/2015	Closed with explanation	Yes	No
Web	06/12/2015	Closed with explanation	Yes	No
Phone	07/29/2015	Closed with non-monetary relief	Yes	No
Web	06/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1658379

1410008

1416475

1410031

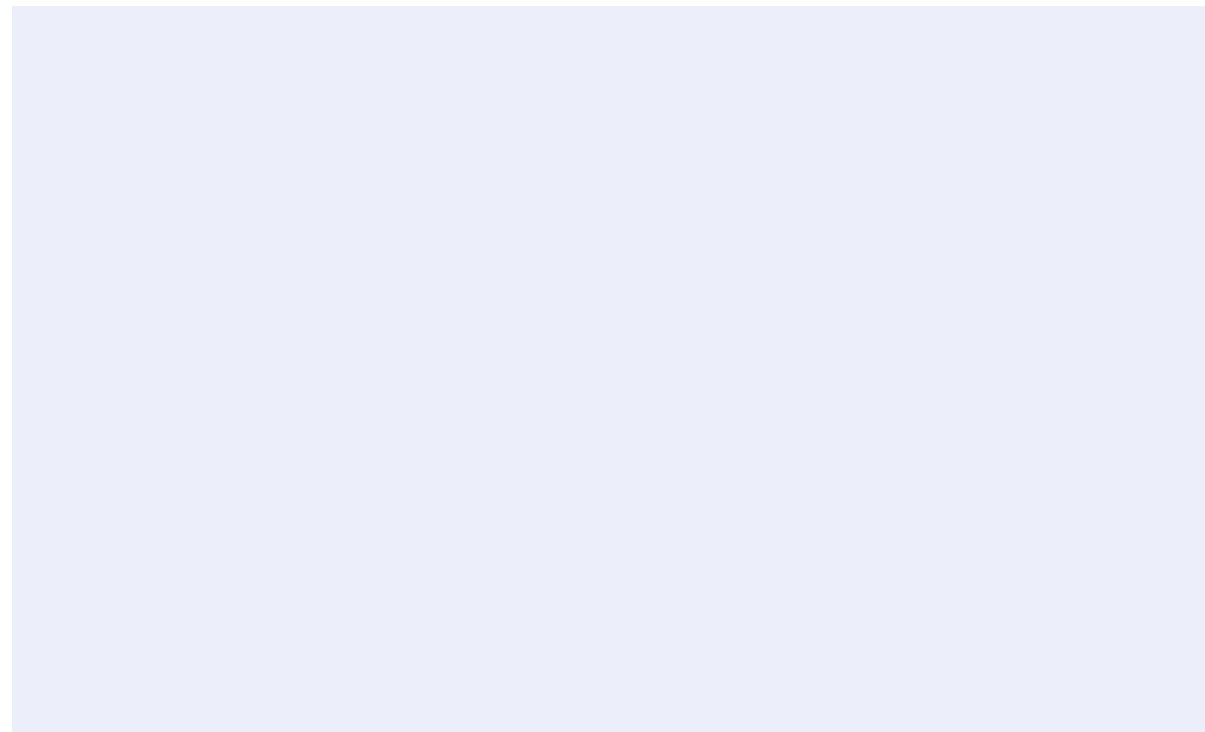
Consumer Loan Complaints

Based on Consumer Complaints

05/28/2015	Consumer Loan	Title loan
06/03/2015	Consumer Loan	Vehicle loan
06/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Charged bank acct wrong day or amt

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

statement. I had to transfer additional funds in the amount for this. If you pay online itsa {\$12.00} or over the phone. She informed that it 's not on thestatements, only when you call to make your payment we letyou know about the fees. I called the XXXX XXXX, themanager at XXXX to let them know this is not rightthat CPS have hidden fees with my loans. I told him thatI told XXXX XXXX my budget, due this additional fee I wentover my budget to make payment on my car. I was mad Ithink this is a way to get over customers. On XXXX XXXX, XXXXXXXXX. XXXX called CPS to asked them if something can be done, customer servicerepresentative said no, this the way CPS let customerknow about any fees. The dealership was not aware of theseany additional fees. I told the customer service Rep thatother companies have the fees on the statement why CPSdo n't do that, she said this is the why we do things. I told herI told I left over XXXX messages for a manager to call meregarding this matter, NO ONLY never called me back.

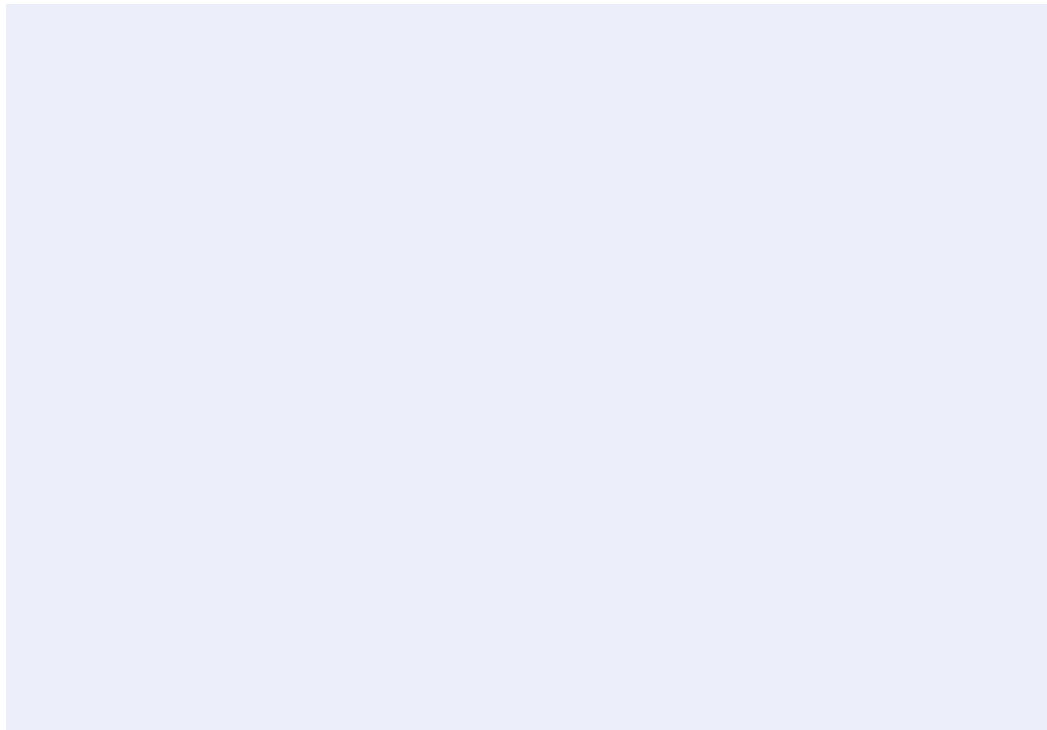
her I was going to report this to XXXX State Attorney Officethis is so wrong, please look into this. I saw that investigationon XXXX and XXXX for the same thing. Please go afterthese people.

I had a vehicle and the loan company was XXXX XXXX XXXX. Back in 2011 approximately the vehicle without notice and owing only XXXX payment plus the current after that month due. They went to my job without warning to repossess my pick up truck. I called the dealer XXXX name is XXXX XXXX and explained the situation they were not helpful at all.

I asked them to cancel the gap insurance and the warranty insurance. I was told

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Wheels Financial Group, LLC	CA	90019	Consent not provided
Santander Consumer USA Holdings Inc	LA	70714	Consent not provided
Mercantile Adjustment Bureau, LLC	NJ	080XX	Consent provided

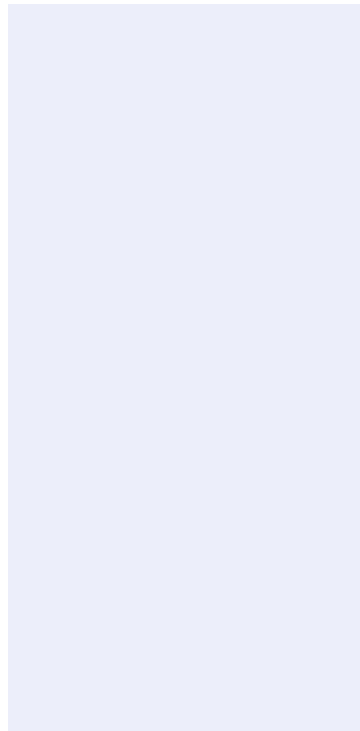
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/01/2015	Closed with explanation	Yes	Yes
Web	06/03/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1396804



1403678

1403310

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

that the money was to be applied toward the loan company.

Left it as is. Then I received notice from the loan company stating that the vehicle in question was sold in auction and that I only owed XXXX dollars. then they send me another notification that it was considered a charge off.

Then as of month ago my wife and I have been receiving threatening calls that we owed XXXX and that we could settle for XXXX.

My wife explained the situation and the were threatening us for the total amount due, of which is inaugurate. The calls did not stop until we told them that we were going to file a complaint through the Federal Trade Commission. They were `very nasty towards my wife.

They got to a point where every day they were calling my wife had to go thru a hard time of being blackmailed. Even when they told her that they needed the money right away. We explained to them that mount was crazy. They kept on calling until we told them we were making a complaint then they told her that the calls were stopping. I gather information that is relevant to this case Spoke to XXXX XXXX at Mercantile Adjuster Bureau he is the vice president XXXX Their number and address are as follows XXXX XXXX XXXX NY XXXX XXXX there is deficiancy of XXXX. When we received the auction papers thje vehicle was sold approximately XXXX keeping the gap insurance and the warranty. They do not want to go into details and told my wife that they were sending us a validation of the account their reference number is XXXX. XXXX XXXX XXXX account number XXXX. When I called them they had a recording the the debt is XXXX.

This is a joke can not comprehend this at all and need your help figuring in a prospective that I can understand they can not come years and years the fact ant tell us this. Your help in this matter shall be greatly appreciated.

Returned my vehicle once I was laid off from my job, was not past duebut they immediately filed for a judgement on my credit.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First Investors Financial Services Group, Inc.

FL

334XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/08/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1365515

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015

Consumer Loan

Installment loan

06/03/2015

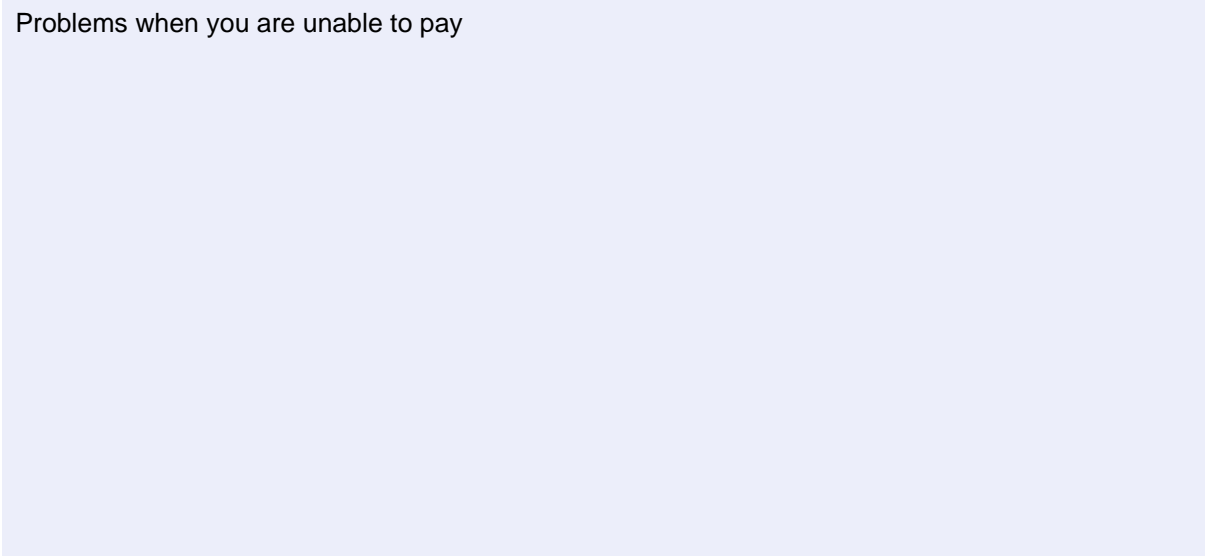
Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay



Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

I took out a loan with Cash Call back on XXXX/XXXX/14 for {\$10000.00}, loan id # XXXX. The interest rates were very high and I had a few other loans out so I was working with a debt consolidation company to combine my bills and make XXXX payment at an affordable interest rate. Cash Call refused to validate the debt and would not work with my debt consolidator. I was then advised that Cash Call was being sued by my state (CA) and the state was requesting to revoke the companies license due to illegal loans and to not pay the debt. Cash Call sold my loan to another party (XXXX XXXX XXXX XXXX XXXX) who is calling my family members requesting me to call them back and trying to collect on the loan. I have requested them to send me a letter via mail verifying the debt which they have not sent yet only an email demand letter. They are demanding payment of {\$10000.00}. I am concerned this company is not legitimate and with Cash Call getting into trouble for illegal loans am not sure if this debt is valid.

This complaint is being written due to the nature that this company conducts business and the tactics in which they have attempted to scare and create fear. I completed a title loan with this company a little over a year ago. I made payments per the agreement each month until XX/XX/XXXX when I was forced into XXXX and unable to work. During that time I attempted on numerous occasions to try and rectify a remaining balance with this company for about {\$1100.00}. Due to my unemployment circumstances I was only receiving a small amount of money a week from the state. I contacted this company and have been verbally abused, treated unprofessionally, and threatened with legal action up to and including jail by this company and its affiliates. I have tried numerous times to pay this company {\$100.00} a week from my unemployment compensation until the balance is paid. Which per the amount would be just shy of 3 months. However over the past 30-45 days I continue to receive harassing phone calls by the company refusing to accept resolution payments, but also by the recovery company which they have

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.

CA

928XX

Consent provided

Westlake Services, LLC

AZ

852XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/03/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1403835



1403272

Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015

Consumer Loan

Vehicle loan

05/21/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

hired that continues to call me at various hours outside of the FDCPA allowed XXXX-XXXX, making threats of Jail and Lawsuit. Going so far as to represent themselves as a state/federal agent for the purpose of threatening and attempting to instill fear and confusion. I am absolutely appalled that a company would not only flat out deny money being paid to them, but do so in an attempt to make erroneous statements and cause undue stress and frustration. If they are unwilling to accept resolution options than I am at a loss for how else to rectify this situation and stop these repeated threats and harassment. No company should be able to attempt to bully a consumer, especially when the consumer is trying to resolve the issue, just in terms that may be more specific to my needs at this time. I am not attempting to avoid the matter but can not continue to deal with the stress and aggravation of dealing with a company who refuses such resolution.

To begin with, prior to entering into a vehicle loan agreement with TDAuto Fiance in conjunction with XXXX, my previous vehicle was stolen during my XXXX in College and at a Part-Time Job (XXXX per week). I was in dire need of a vehicle because of the high demand of my day-to-day daily hassle of being a XXXX student. Unknowingly, I was giving a 2010 Ford Fusion that had a history of XXXX accidents, which the bank or TDAuto Finance was unaware of during the time of sale. In other words, in my part without due diligence, I was lead to believe that the loan value uphold the same book value of the vehicle at the time it was purchased. Moreover, in my attempt to travel abroad, I have been unsuccessful in many ways to obtain a new owner because of the validity and lack of integrity of the sale that was made to me. As a result, I have been left to voluntarily surrender the vehicle to auction ; otherwise, repossession, which is a mark that will hinder my credit report negatively impacting my credit score.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company

FL

334XX

Servicemember

Consent provided

JPMorgan Chase & Co.

CA

95747

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/21/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1387917

1387920

Consumer Loan Complaints

Based on Consumer Complaints

06/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

04/10/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX I co-signed a vehicle loan for my brother. We got Wells Fargo. XX/XX/XXXX the car was totaled. A payment of XXXX was made XXXX, XXXX. The monthly payments are XXXX a month, leaving a balance of XXXX due on a 48 month loan. I did not know the car was totaled until XXXX, XXXX. I immediately contacted Wells Fargo on XXXX XXXX, XXXX. I was in contact with them until XXXX, XXXX going through XXXX customer service reps. and XXXX account Managers. Each process with ruder and ruder associates. XXXX asst., # XXXX and XXXX acct. Manager # XXXX being rude and of no help, with just the opposite of any prior help. I asked why my account was not reflecting 20 1/2 payments that they were paid on XXXX, XXXX by the insurance and did I still have a 48 month loan. I was told yes by the XXXX account manager XXXX and not to go by what my account was showing. They have since file 2 late payments on my credit report after stating this would not be done. They also suggested doing an insurance deficiency re-write loan. I did that and they refused me. They all agree I still have a 48 month loan though.

My loan was reported to the credit bureau as past due and I never received a past due notice or call to resolve the issue in a timely matter. I am not a chronic debtor and any reporting to the credit bureau should be communicated in proactive measure. I am disappointed in the service response in trying to resolve this matter.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Avant Credit Corporation	TX	75035		Consent not provided
Citibank	OH	43901	Servicemember	Consent not provided
Santander Consumer USA Holdings Inc	NY	14086	Older American	N/A
Wells Fargo & Company	ME	043XX		Consent provided
Ally Financial Inc.	NY	10923		N/A
Bank of the West	IL	61536		N/A
Ford Motor Credit Company	NE	680XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/16/2015	Closed with explanation	Yes	Yes
Web	05/28/2015	Closed with non-monetary relief	Yes	No
Phone	06/08/2015	Closed with explanation	Yes	No
Web	04/10/2016	Closed with explanation	Yes	

Phone	06/11/2015	Closed with explanation	Yes	Yes
Referral	05/21/2015	Closed with monetary relief	Yes	No
Web	06/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1416515

1387935

1411684

1872349

1410089

1380988

1416569

Consumer Loan Complaints

Based on Consumer Complaints

02/08/2016	Consumer Loan	Installment loan
06/08/2015	Consumer Loan	Vehicle loan
05/18/2015	Consumer Loan	Installment loan
06/11/2015	Consumer Loan	Installment loan
05/21/2015	Consumer Loan	Vehicle loan
05/22/2015	Consumer Loan	Vehicle loan
05/14/2016	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Installment loan
06/08/2015	Consumer Loan	Vehicle loan
05/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

According to the creditor this is their policy and they are not required to inform me of the delinquency.

They took the car I do not owe them anything else.

They contacted my mother house on XXXX/XXXX/2015 around XXXX. My mother picked up the phone and has a similar name as me. She disclosed all my info and told her how much I owed. My mother is from a different XXXX and did not understand what the female was saying. At that time she handed me the phone and I asked her what she said then she asked how would I like to pay it. To my understanding with the FDCPA XXXX of the steps is to verify identity like my birthday or my last XXXX digits of my social. If that was done at the beginning of the call my debt would not been disclosed.

Consumer Loan Complaints

Based on Consumer Complaints



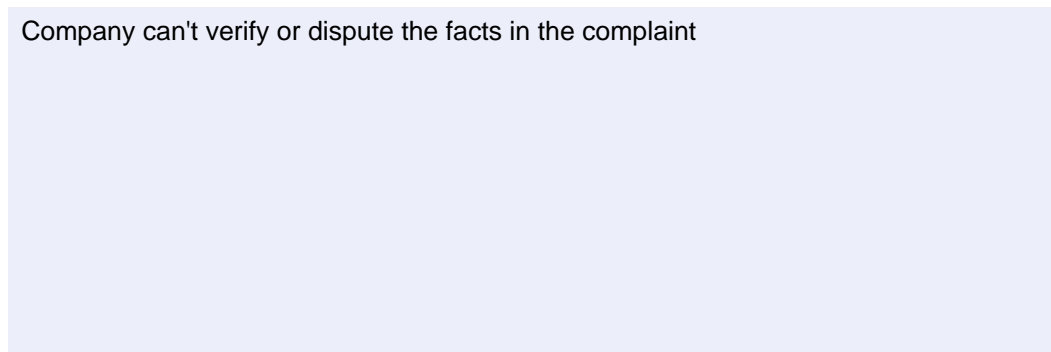
Company believes it acted appropriately as authorized by contract or law



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Company can't verify or dispute the facts in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	VA	22043	Older American	Consent not provided
PNC Bank N.A.	OH	44515	Older American	N/A
Atlanticus Services Corporation	TX	75119	Older American	Consent not provided
PNC Bank N.A.	FL	32095	Older American, Servicemember	Consent not provided
BBVA Compass	NY	122XX		Consent provided
Santander Consumer USA Holdings Inc	NY	14486		Consent not provided
Tower Loan	MO	65202		Consent not provided
First Heritage Credit, LLC	MS	39452		Consent not provided
Santander Consumer USA Holdings Inc	CA	93449		Consent not provided
Westlake Services, LLC	AZ	853XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/10/2016	Closed with explanation	Yes	No
Phone	06/08/2015	Closed with explanation	Yes	No
Web	05/21/2015	Closed	Yes	No
Web	06/16/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with explanation	Yes	No
Web	05/18/2016	Closed with explanation	Yes	
Web	05/08/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1778603

1410161

1379712

1416646

1388110

1388620

1925279

1365646

1410205

1388645

Consumer Loan Complaints

Based on Consumer Complaints

06/08/2015	Consumer Loan	Vehicle loan
06/08/2015	Consumer Loan	Vehicle loan
05/18/2015	Consumer Loan	Installment loan


Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease



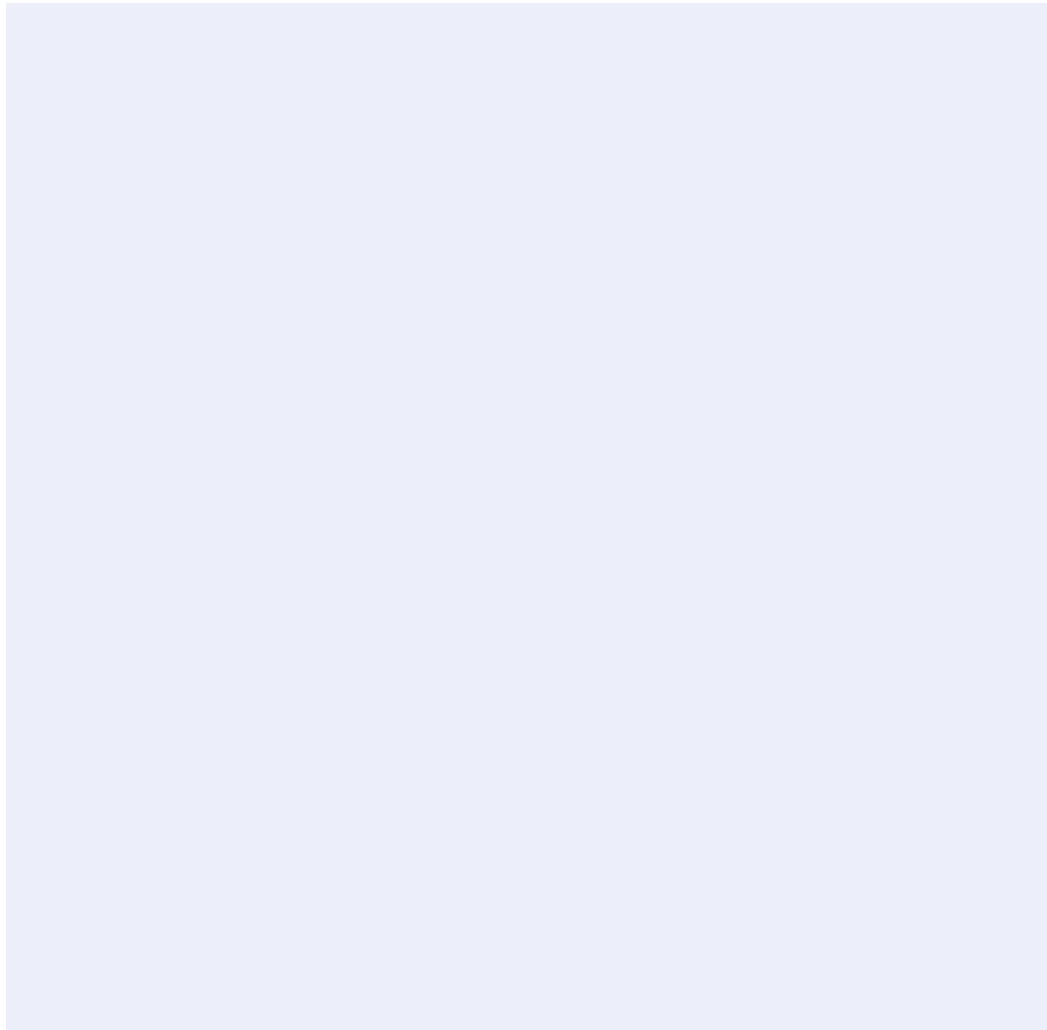
Consumer Loan Complaints

Based on Consumer Complaints

I XXXX XXXX applied for a loan on XX/XX/XXXX paying the processing fee of {\$1500.00} to XXXX XXXX whom I was referred by XXXX XXXX. Then after that I didnt hear back from anyone regarding my application and I insisted to XXXX an answer for the application and he commented that the loan was being processed. He did n't give us a closing date he only said that we should wait for an answer regarding the loan. I trusted Ascension so I waited till XX/XX/XXXX when an XXXX XXXX contacted me and stated that XXXX was an irresponsible individual and said that he had several weeks trying to contact him and XXXX would n't respond to his calls.XXXX asked for personal information and a service fee of {\$750.00}. in which the application for the loan was {\$500.00} and to pull the credit was a {\$250.00}. Reassuring me that he needed the money right away so he could finish processing the loan because it was approved and i was just waiting for a closing date. Weeks went by and we lost contact and I couldnt get a hold of him. I called and emailed him numerous times with out being succsefull. On XX/XX/XXXX I recieved a call at XX/XX/XXXX XXXX time and XXXX XXXX XXXX.Asking me for a letter notarized letter in which i was suppose to appoint a power of attorney to interpet me. Later XXXX called me and said he had emailed me a letter in my email and to have it signed and notarized and return it via email. After reviewing the letter and noticing that he was appointing himself as power of attorney so i ignored it. I then decided to appoint XXXX XXXX as my power of attorney and interpreter. The following day XXXX XXXX called me and told me that she needed my information I sent all the information she asked for via email. Weeks went by and no would answer my calls. I called numerous calls to XXXX, XXXX and XXXX. I was wondering the status of my loan so I called the bank myself. Then they

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	FL	34110	N/A
DriveTime	TX	78261	Consent not provided
Finance Store Inc.	IL	605XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/08/2015	Closed with explanation	Yes	Yes
Web	06/08/2015	Closed with explanation	Yes	No
Web	05/21/2015	Untimely response	No	

Consumer Loan Complaints

Based on Consumer Complaints

1411606

1410235

1379782



Consumer Loan Complaints

Based on Consumer Complaints

06/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

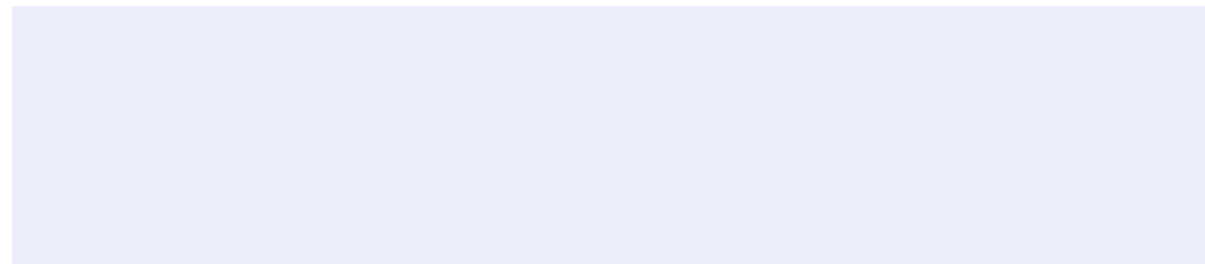
06/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/08/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

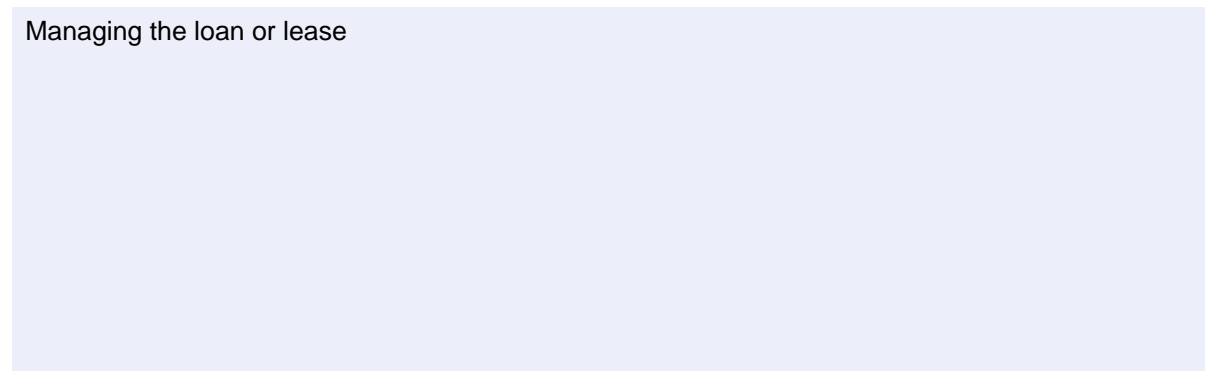
Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

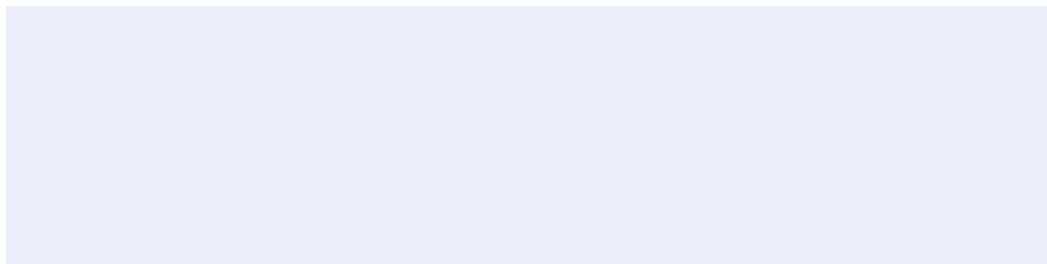
stated that they could n't processed my load because the underwriter would n't work with people that do n't speak English. XXXX the representative said that they do n't charge for a fee and that they knew the individuals that had processed my loan and that the legal department was going to contacted me and I since then have n't heard anything from the legal department. I was told that XXXX and XXXX was a third party representative

Chase Financial after contacting several at XXXX XXXX XXXX, XXXX, IN XXXX (XXXX) XXXX branch failed several times to inform me of decision on auto loan. After speaking with District Manager XXXX, I feel that I am certainly not a priority to him or anyone at that branch including the Branch Manger XXXX. It seems there would have to be some kind of compliance violation after I furnished my private information!

I somehow got multiple paypal accounts with XXXX different emails but the same social security. I was signed up for the credit portion billmelater AKA paypal smart connect. I was not informed that I had a XXXX credit card with paypal. I set up payments with my bank for products yet I keep getting calls stating I am late on a payment. I can not find such late payments on the paypal sites even after signing in with each separate email address. I can not figure out how to access the site properly and when I contact paypal via emai they never help other than send me a generic email that does not wnsver my questions. I had set up scheduled

Consumer Loan Complaints

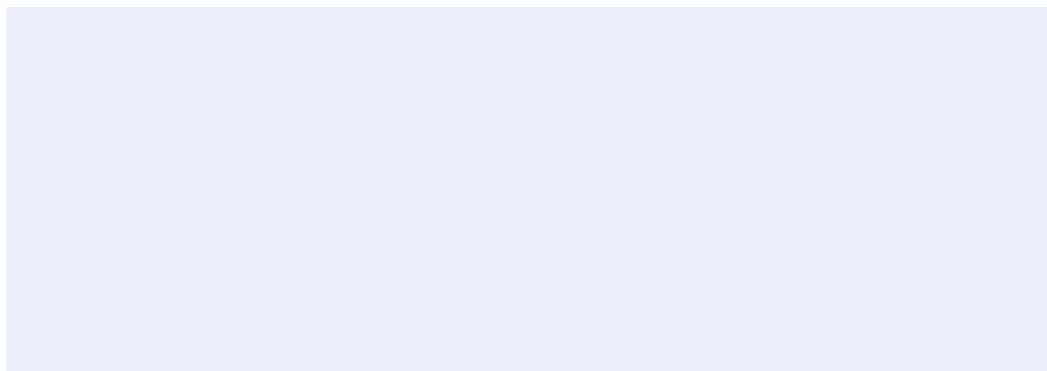
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	IN	462XX	Consent provided
The Huntington National Bank	OH	45107	N/A
World Acceptance Corporation	MO	63138	N/A
GM Financial	CT	06340	Consent not provided
Citibank	IA	52402	Consent not provided
PayPal Holdings, Inc.	ME	044XX	Consent provided

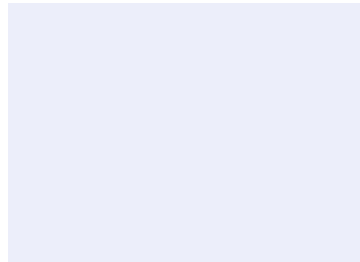
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with explanation	Yes	No
Referral	06/15/2015	Closed with explanation	Yes	No
Phone	05/19/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1410264



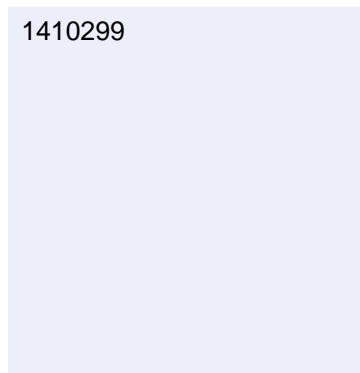
1416750

1381193



1403961

1364470



1410299

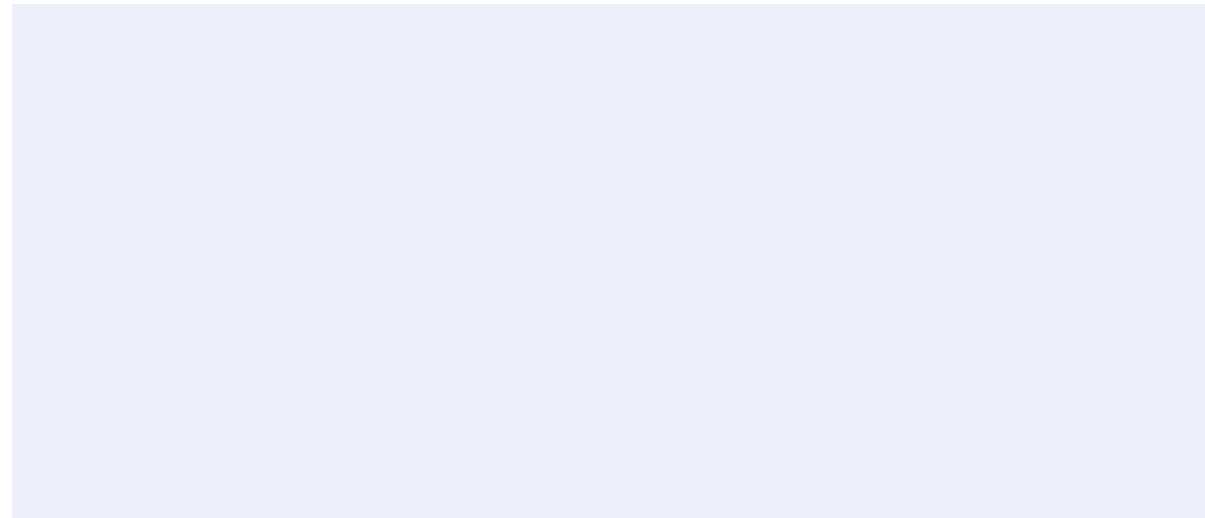
Consumer Loan Complaints

Based on Consumer Complaints

05/22/2015	Consumer Loan	Installment loan
05/28/2015	Consumer Loan	Installment loan
06/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

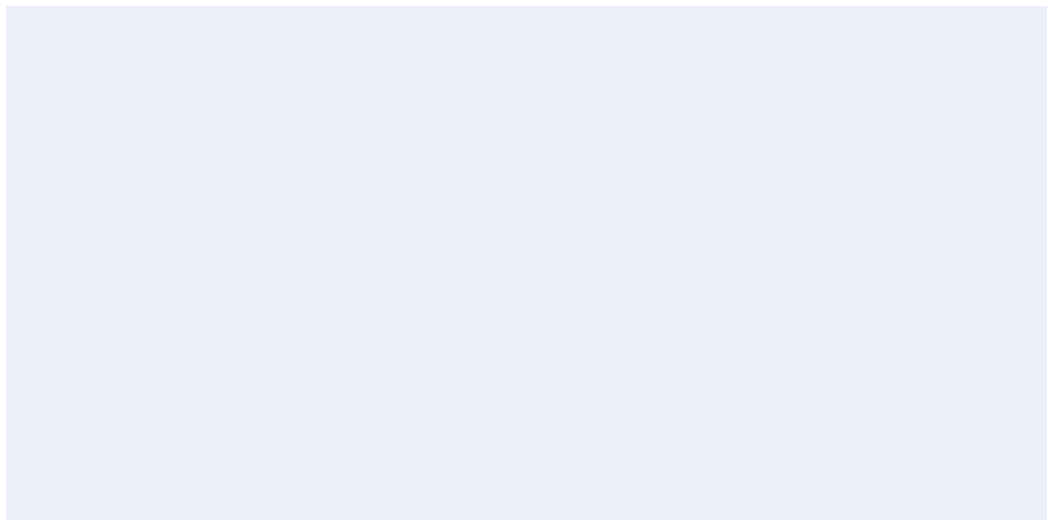
payments via my bank account and now it says on paypal that I can not set up scheduled payments until bank account confirmed- WHICH it is confirmed since I have been making payments with this bank account all along. I am confused and I can not figure out how to use the NEW paypal website. I can not access transactions and I believe paypal has made its site confusing just to add late fees and extra charges. I am beyond frustrated and angry with paypal and my accounts are so tangled up and confusing that I do n't now what I actually owe and how to get help from paypal ironing this out. I do not want MULTIPLE accounts and I am tired of getting calls stating I am late when I can not find anywhere on the paypal site nor from my emails that I am late on any payment. Other than phone calls from paypal, I am current on all my accounts. Something is not right and I need help figuring it out.

PayPal charged XXXX small fees to my bank account because I registered this bank account with PayPal to make payments to them.

I purchased a XXXX through a XXXX dealer and financed it through Hyundai Motor Finance (HMF). I set up autopay to HMF from my checking account. The loan was paid off in XXXX of 2015. HMF debited my account more than was due for the final payment. Then HMF continued to debit my account each month after the loan was paid off (and after I had received the pink slip from the California DMV). I called HMF on XXXX XXXX to revoke autopay and to get my money back. Autopay should have been automatically stopped when the loan was paid. I repeatedly asked HMF why this did n't happen but no one would answer the question. HMF insisted that the only way to return the funds was via paper check after XXXX business days. They did not revoke autopay and debited my account again in XXXX. How is this legal? If you pay off a mortgage the bank does n't keep

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	SC	296XX		Consent provided
PayPal Holdings, Inc.	MO	64024	Older American, Servicemember	Consent not provided
Hyundai Capital America	CA	923XX		Consent provided

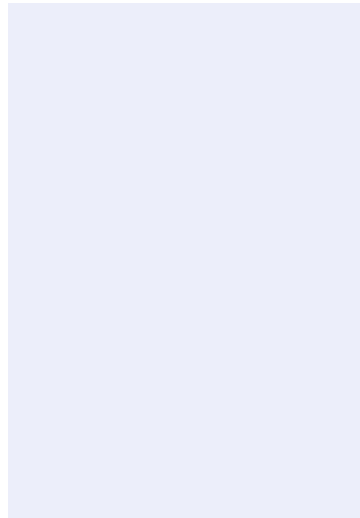
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Web	06/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1388718



1396014

1404162

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015	Consumer Loan	Vehicle loan
05/07/2015	Consumer Loan	Vehicle loan
05/22/2015	Consumer Loan	Installment loan
05/07/2015	Consumer Loan	Vehicle loan
05/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

taking payments. Why is this different? I should be compensated for the loss of use of the funds illegally debited from my account.

Car loan that was included in a discharged bankruptcy, and also paid in full with insurance proceeds, is still reporting as open and delinquent to the credit bureau

I suffer from XXXX and XXXX. In 2011, I visited a car dealership with my wife just to window shop because I did n't have a down payment. Soon the sales rep led me in the financing officer 's office and offered me something that has now totally destroyed my credit. They suggested that I write them XXXX post dated checks and that they were going to lie and tell the finance company that I maded a {\$1500.00} down payment. Having problems making good on the post dated checks, I had to take out multiple pay day loans in order to pay the car dealership. I still owe those loans XXXX years later. I told the loan company about my problem but they refused to help me.

Citizens One reversed a payment from my loan stating that a check they received from me has been stopped by XXXX. The photo copy of the check they sent me had a different name and was payable to XXXX XXXX. It was a check issued by XXXX to XXXX on behalf of someone else. After further investigation, Citizens One claimed that the check that was sent on my behalf was cashed by XXXX and an error was made by XXXX. I notified XXXX and they replied that a check on my behalf was paid to XXXX XXXX XXXX XXXX on XXXX XXXX, 2015. I was also informed by XXXX that a check can not be cashed by someone who is not the payee. I am wondering how Citizens One knew that it was XXXX XXXX who cashed the check and how it was cashed when my check was payable to Citizens One. Citizens One does not want to give me a credit for the {\$250.00} check that I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NY	10940	N/A
Wells Fargo & Company	IN	477XX	Consent provided
Santander Bank US	MA	01474	N/A
Santander Consumer USA Holdings Inc	MS	392XX	Consent provided
Citizens Financial Group, Inc.	NY	109XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/03/2015	Closed with non-monetary relief	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No
Phone	05/22/2015	Closed	Yes	Yes
Web	05/07/2015	Closed with explanation	Yes	No
Web	05/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1404165

1365815

1388470

1365846

1381281

Consumer Loan Complaints

Based on Consumer Complaints

05/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

09/23/2014	Consumer Loan	Installment loan
------------	---------------	------------------

05/19/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/07/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

06/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Account terms and changes

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

paid them and told me to go to XXXX since they claimed that it was XXXX error and not theirs.

Santander accepted a settlement after an auto accident. They also agreed to return an over payment of XXXX. Since then they have reneged on their agreement, and have started harassing my wife and me. They are claiming we owe them money, and they have placed negative reports on our credit. We have sent them several letters, including XXXX from our attorney, and they continue to ignore us.

on or about XX/XX/2014 I borrowed {\$800.00} from a tilebucks own my car title.I made all payments on time..Upon adding all payments made to titlebucks, it came to a total of over {\$2000.00}.

I purchased a vehicle through Credit Acceptance Corp for XXXX with a 25 % interest rate that i have paid over XXXX dollars on and they are stating that i still owe XXXX dollars on the balance and are threatening to repo it. I was out of work for XXXX weeks with a XXXX and collecting XXXX of XXXX per week and still made my monthly payment. XXXX week returned to work to come out of work and find my car gone. they demanded XXXX dollars to get my car back which i payed them. Only to get a call stating i was XXXX behind in my payments and are threatening to repo it again, after just XXXX weeks of paying the XXXX to get it back.

Middlegate Funding is such a rip off and I would n't suggest anyone go through

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	SC	290XX		Consent provided
TMX Finance LLC	GA	314XX		Consent provided
American Collection Services, Inc. (OK, TX)	CO	80013		N/A
VW Credit, Inc	NC	28303	Servicemember	Consent not provided
Credit Acceptance Corporation	NY	131XX		Consent provided
TMX Finance LLC	CA	92781		Consent not provided
Middlegate Funding LLC	CA	917XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/22/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	09/25/2014	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/19/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/07/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1388486

1416854

1041756

1382075

1404295

1365937

1416921

Consumer Loan Complaints

Based on Consumer Complaints

06/03/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

them because of the pain, harassing you and your broker and saying that I am a thief for borrowing money. They are not registered with XXXX and am going to take action with the FTC. They act all nice and sincere when you first call them, then the moment they wire you the money for a transaction they start changing there ways and treat you like XXXX. Middlegate Funding owners are XXXX XXXX and a person named XXXX, they act like they have XXXX people working for them but in all honesty it 's just them XXXX. They will have you convinced of an interest rate and then all of a sudden after receiving the money they will charge you more interest then indicated. Remember people are borrowing money for a reason, because of numerous financial reasons, so they know you do n't have the power to go after them. If you start negotiating a settlement they will say yes but then say now you owe me more for all other fees they make up. Bunch of scam artists and they claim they work with numerous real estate companies but in reality they have no one! We would love to have more complaints to file a class action lawsuit against them and get other stories from those that borrowed money from them at one pint or another or been through other horrible situations with Middlegate Funding.

Lender (OneMain Financial) claimed late payments, despite being authorized ACH withdrawals on a specific date. Lender did not attempt withdrawals on authorized date on at least XXXX occasions, and then began charging late fees despite not taking the money on agreed upon date. Lender refuses to refund late fees, and continues to attempt to collect them despite the error on their part. Lender was given written notice revoking ACH withdrawal authorization, yet continued to withdraw money. Lender refuses to make the correction to the account and has initiated a harassment campaign including numerous phone calls, letters, XXXX letters, and calls to friends/relatives. This complaint is also being filed in conjunction with civil litigation.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank

VA

230XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1404319

Consumer Loan Complaints

Based on Consumer Complaints

05/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX I sold back my vehicle to XXXX in XXXX, it was purchased on XXXX XXXX. They gave me 46k for it but took off 1k due to minor rim damage, some scratches on rims. At the time of purchase in XXXX several warranties were also purchased including, rim/tire, theft, environment, etc. The dealer should have known about the rim/tire warranty as they sold it to me back in XXXX, this would have covered damage. Instead, they took off 1k off the selling price of 46k.

The warranties were never canceled by the dealer, I was referred back to them by the issuing companies for cancellation. Please note, this is not the XXXX negative experience with XXXX XXXX XXXX. In XXXX I was advised by my sales rep, XXXX XXXX, I was approved for 25k by the bank. When I went in two days later on Monday, their business manager called and told me I was not approved after I left my car there to trade in. They pulled this stunt in order to get my car in, which they were very interested in with low miles, so they could buy it. My sales rep had sent me home thinking I had a bank approval.

I spoke with a XXXX in their corporate office yesterday, XXXX, she stated if a claim had been submitted with warranty that would have lowered the refund amount when canceled. The cost of warranty is XXXX, there is no way they would take 1k off that for damage, maybe pro-rate it if anything. Either their math is off or they are just lying, more than likely lying so they do not have to pay me back 1k. Please advise them I will need a check for 1k to cover the difference from what I should have gotten, the rim/tire coverage should have covered the damage. Their address is XXXX XXXX # XXXX XXXX, NY XXXX. My address is XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, CT XXXX.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	MN	55443	Older American	N/A
BMW Financial Services	CT	063XX		Consent provided
Synovus Bank	GA	30064		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	05/11/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No

Web	06/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1365947

1364534

1416973

Consumer Loan Complaints

Based on Consumer Complaints

05/08/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/28/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

05/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/08/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I bought a car from XXXX in XXXX from a sales person named XXXX. The car was a 2003 Mercedes with around XXXX miles valued at {\$9500.00}. XXXX sold me the car for over {\$18000.00} after telling me that I had to stay around {\$10000.00} I later see so he could add all these additional charges. XXXX set me up with a finance company that he told me that they use on a regular basis called Santander XXXX. They added an additional {\$18000.00} which would have come to over {\$36000.00} had I paid off the loan. XXXX told me I could pay off the loan early and avoid the interest but after I signed the contract Santander made me pay on the interest XXXX and intended on getting all \$ 36000 for a {\$9500.00} car. I traded the car in after paying \$ XXXX which came to {\$9000.00} and I also put down {\$1400.00} down payment. Its amazing that there are companies out there that are doing this and going UNCHECKED. This is modern day LOAN SHARKING.

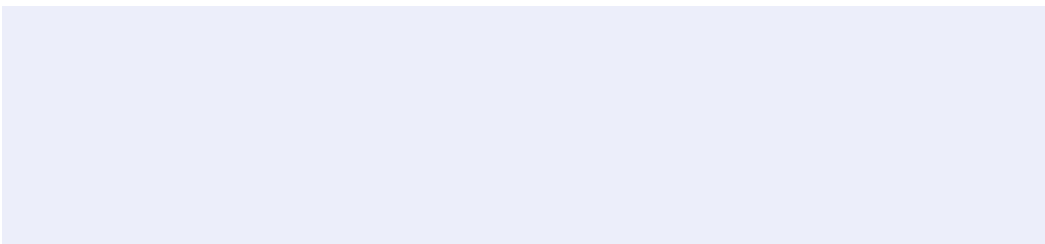
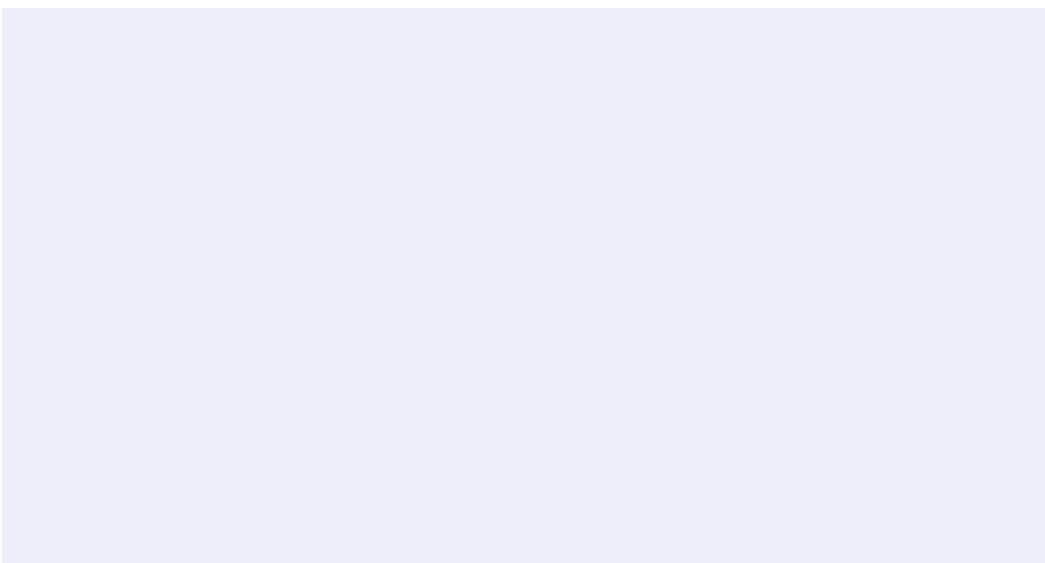
RE : XXXX XXXX CLAIM No. XXXX XXXX Form : Toyota Claim Form-Case Name : In re : Toyota Motor Corp . Unintended Acceleration Marketing, Sales Practices, and Products Liability Litigation, Case No. XXXX XXXX (XXXX) Case Summary : The plaintiffs alleged that Toyota produced vehicles that were subject to unintended acceleration in violation of a lot of laws. Toyota denies the allegations

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company can't verify or dispute the facts in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	AZ	85648		Consent not provided
PNC Bank N.A.	NJ	07054		N/A
BB&T Financial	WV	25621		N/A
FCC Finance, LLC	OH	45644		Consent not provided
Santander Consumer USA Holdings Inc	MD	207XX		Consent provided
Capital One	TX	77396		Consent not provided
Toyota Motor Credit Corporation	GA	314XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/11/2015	Closed with explanation	Yes	Yes
Referral	06/01/2015	Closed with monetary relief	Yes	No
Referral	06/01/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	No
Web	05/08/2015	Closed with explanation	Yes	Yes
Web	06/11/2015	Closed with explanation	Yes	Yes
Web	06/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1366690

1396761

1396360

1417003

1368050

1416966

1411594

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

but settled the case before the case was decided by a court.

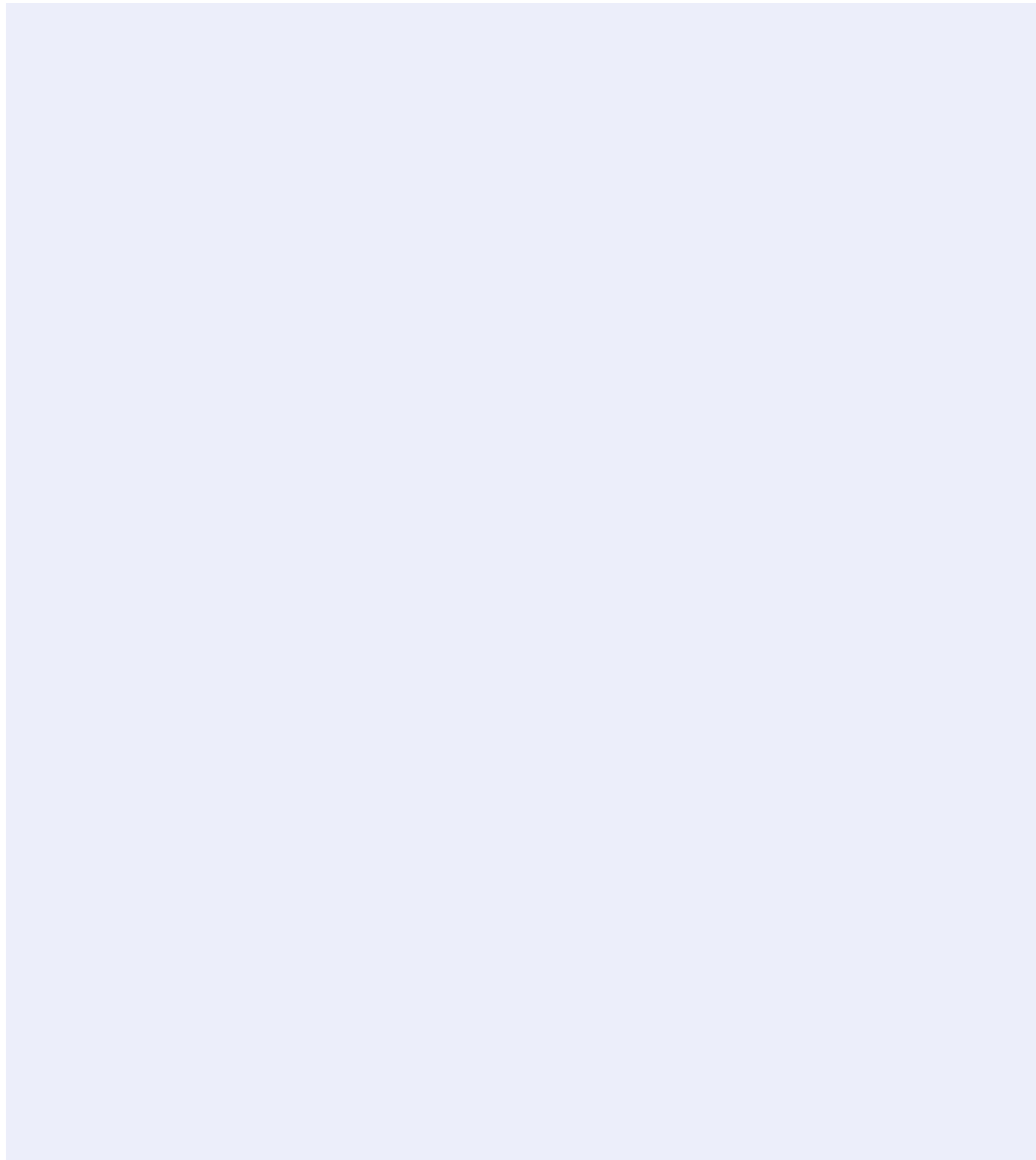
To Whom It May Concern : I am writing in regard to the above referenced account and transactions.

THIS notice is sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) / and Motor Vehicle Warranty Rights Act Authored By : Governor 's Office of Consumer Affairs : The Governor 's Office of Consumer Affairs administers XXXX 's Motor Vehicle Warranty Rights Act, also known as the Lemon Law. The Lemon Law applies only to new motor vehicles purchased, leased, or registered in XXXX since XXXX XXXX, 1990. The Lemon Law provides a complaint process for consumers to follow if defects, or repair problems, exist and the manufacturer is unable or unwilling to address the defect or defects. Therefore this notice is sent to inform you that your claim is disputed and validation is requested.

Credit ItemsToyota Motor XXXX - Account XXXXUpon recent review of my credit report, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX is reporting that I owe the above creditor a debt. I am in dispute of this bill. Technically, there is apparently a Contract Billing error. As a former XXXX lease owner, I am requesting a final investigation, before legal action is taken in accordance to incorporation and collaboration with Rules of Arbitration and Condition Binding for : The Federal Arbitration Act. For details please review the following : XXXX Web File (R) XXXXNational Center for Dispute Settlementhttp : XXXX XXXX XXXX,

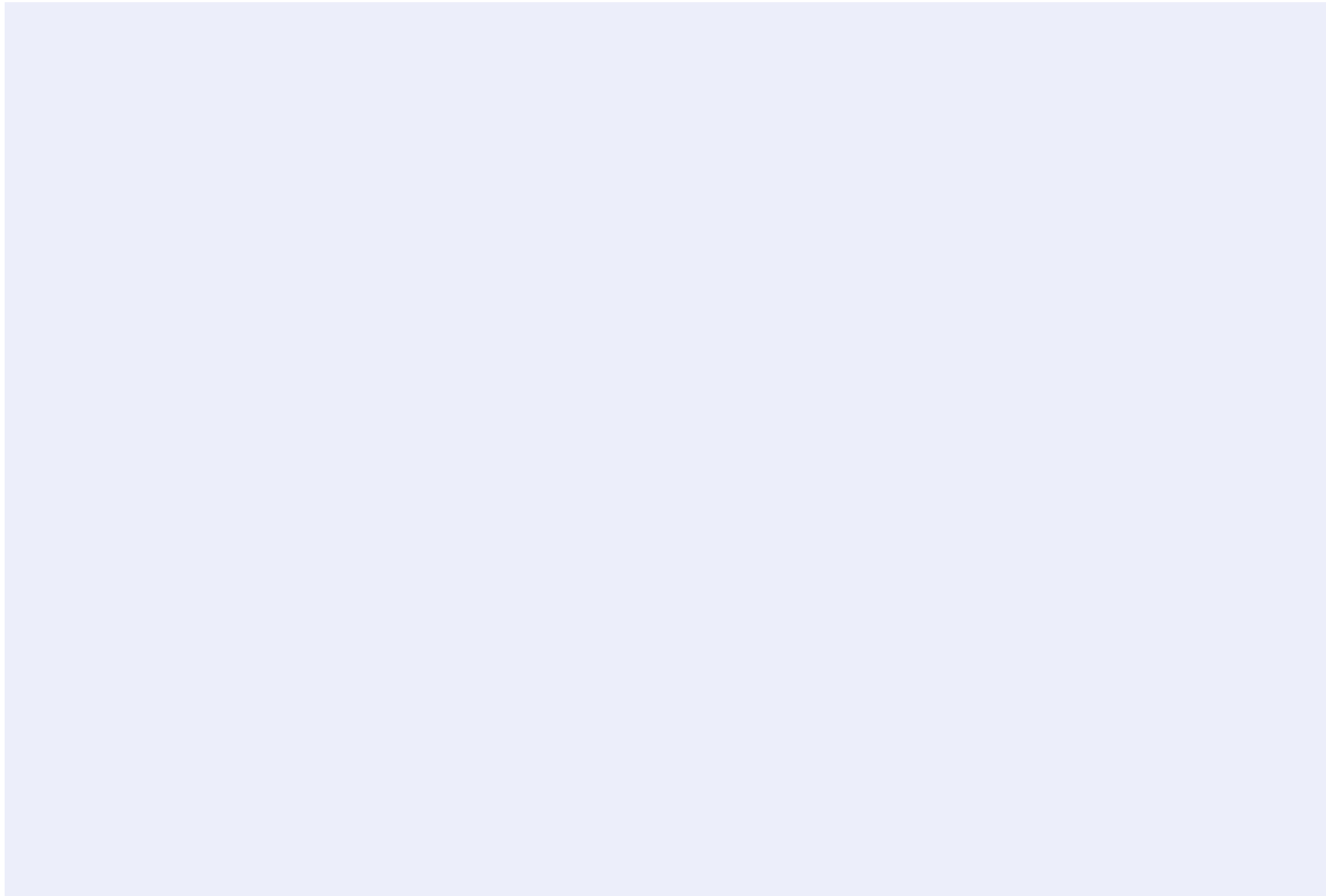
Consumer Loan Complaints

Based on Consumer Complaints



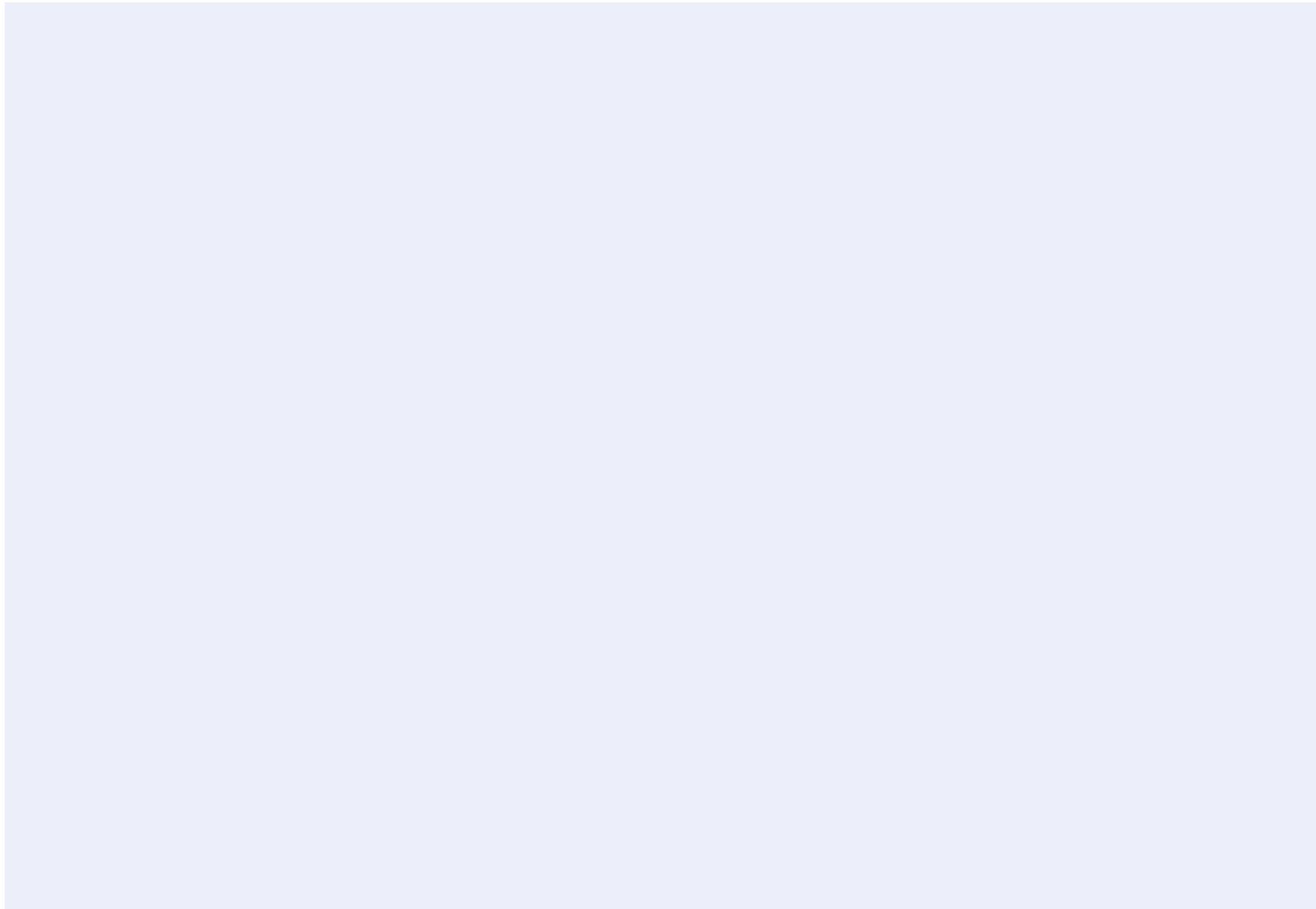
Consumer Loan Complaints

Based on Consumer Complaints



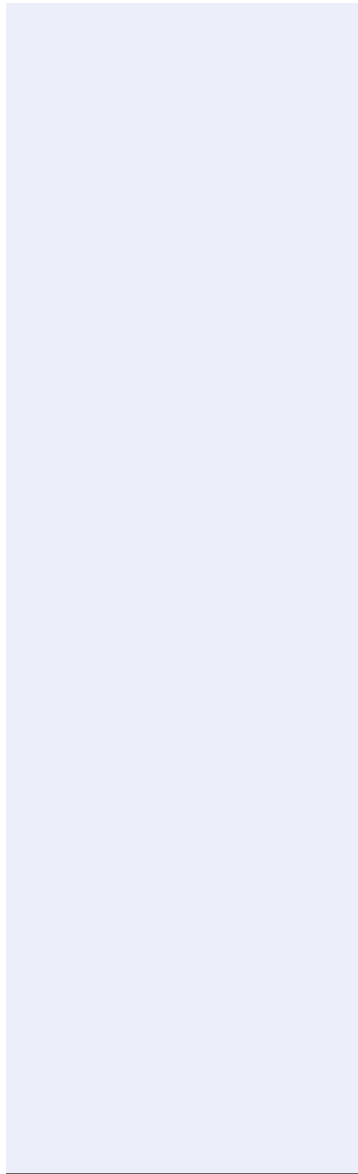
Consumer Loan Complaints

Based on Consumer Complaints



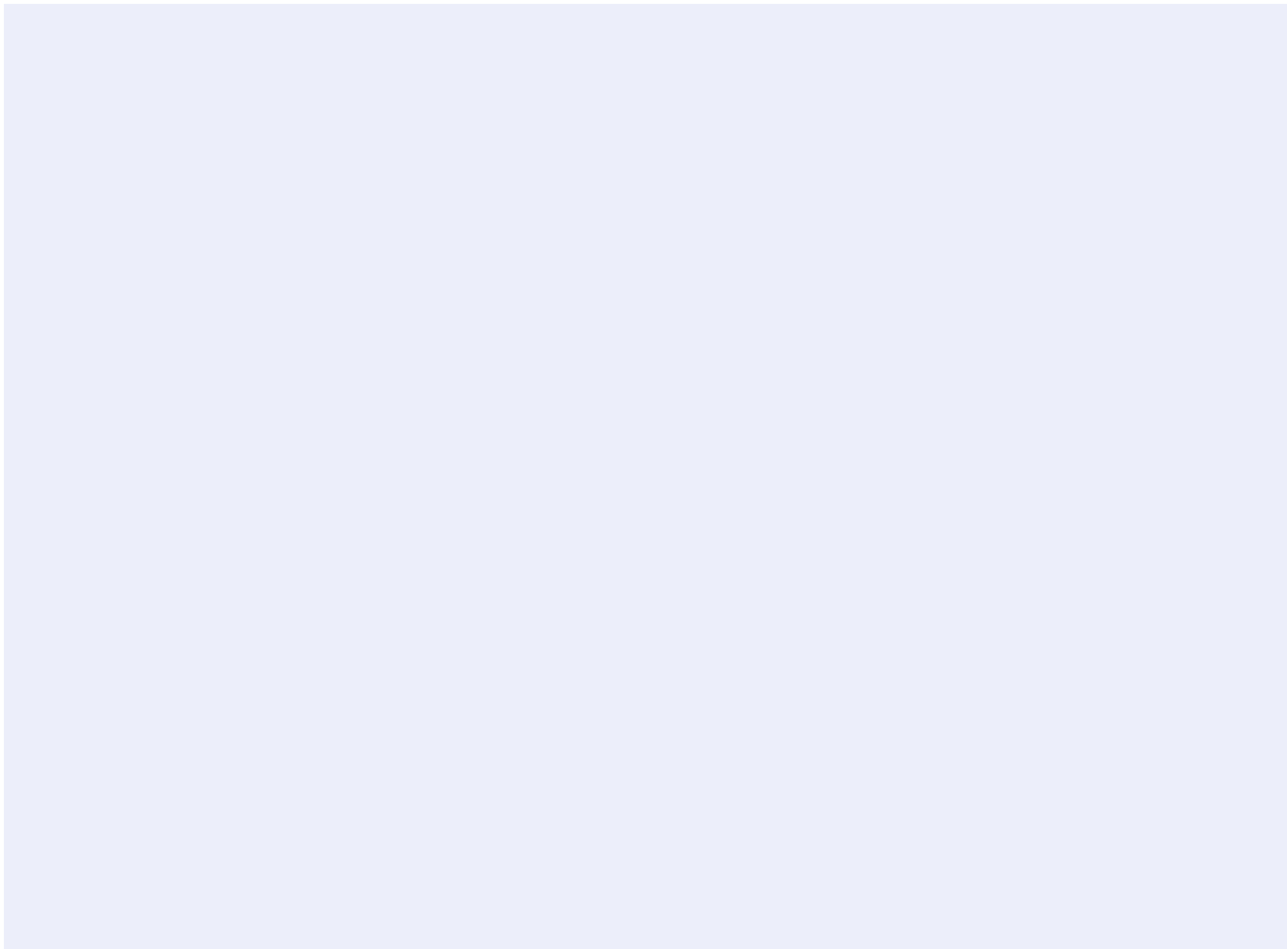
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



05/08/2015

Consumer Loan

Vehicle loan

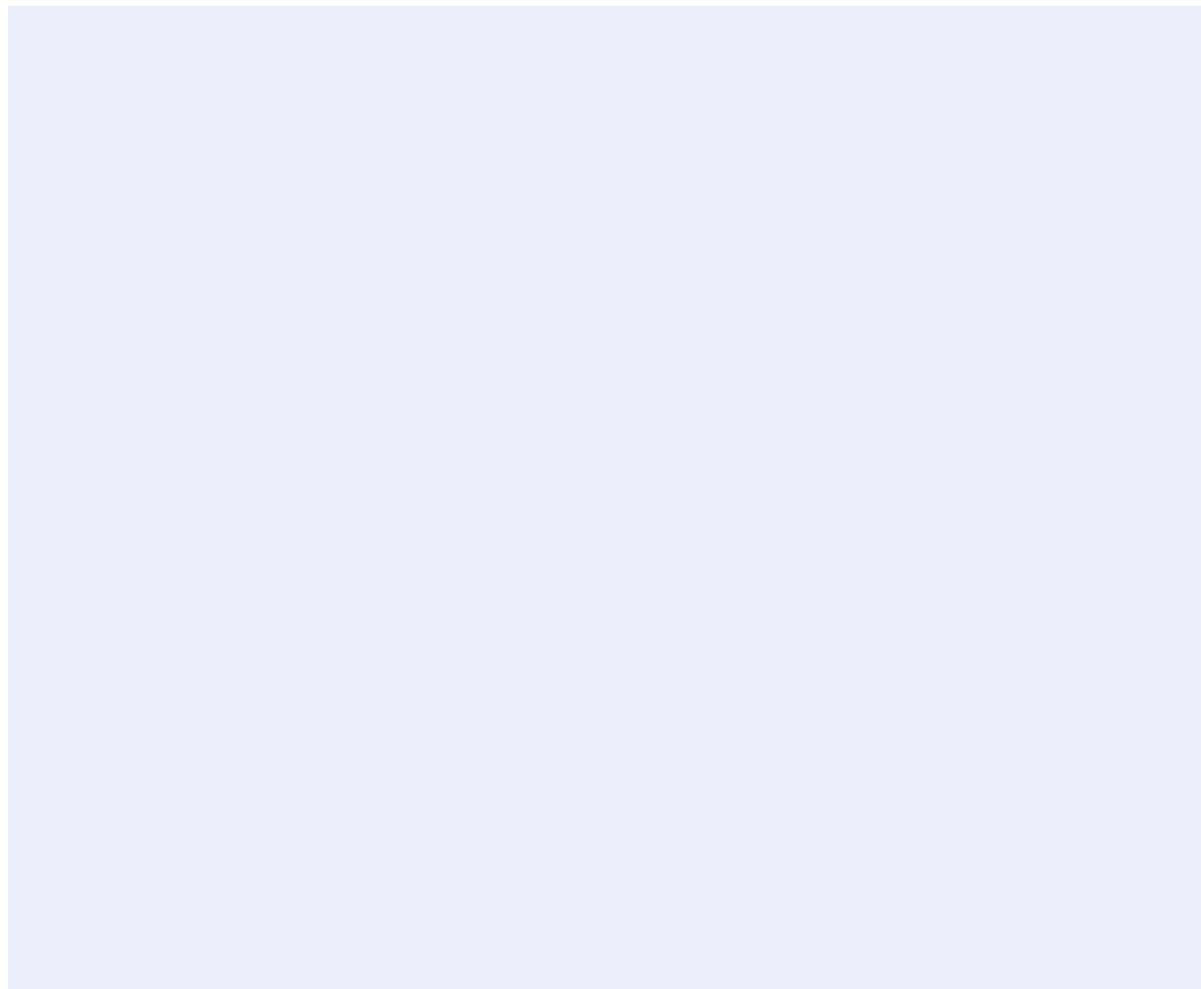
05/08/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

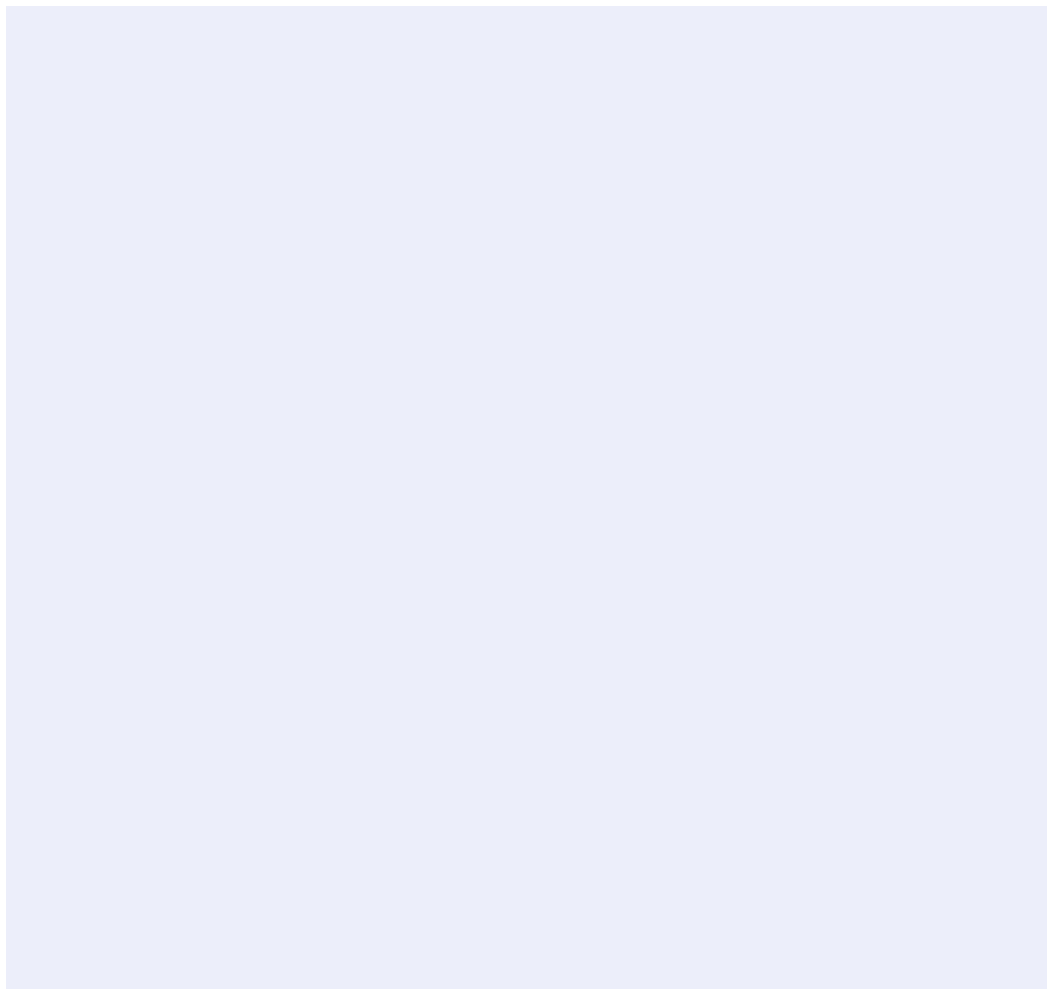
Based on Consumer Complaints

XXXX XXXX, XXXX XXXX, XXXX XXXXToll Free XXXX Direct XXXX XXXX
XXXXXXXXXXCase Filing XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX XXXXToll
free number : XXXXFax number : XXXXEmail : XXXXXXXXXXXXX to Defective
Product Liability Litigation/and Notice of Deficient claim ; I am in dispute of these
excessive charges and rates. Therefore, under my rights under the FD CPA, I
request that you validate this debt. Based on correspondence I received regarding
: Toyota Economic Loss legal settlement Administrator notice for the above
indicated leased subject vehicle on my credit report, that I returned before the
lease termination date, as a result of having to make numerous attempts to
resolve this unresolved defective malfunction issue.

As a former owner, on numerous occasions, this vehicle manufactured by the
Defendants (Toyota Motor Corporation and XXXX XXXX XXXX, XXXX, XXXX
together (" Toyota ")) equipped with electronic throttle control systems (" ETCS ")
I encountered excessive repair expenses to resolve this issue. As a result of this
defect ; on numerous occasions, I experienced acceleration problems that were
unintended while driving. As a result, the lawsuit pursues claims for breach of
warranties, unjust enrichment, and violations of various state consumer protection
statutes, among other claims. Buyers should be entitled to get their money back
for all repairs attribute to this manufacture defect.
Further, this lawsuit states, XXXX actively concealed and failed to disclose this
defect to plaintiff and class members at the time of their purchase or lease of the clas

Consumer Loan Complaints

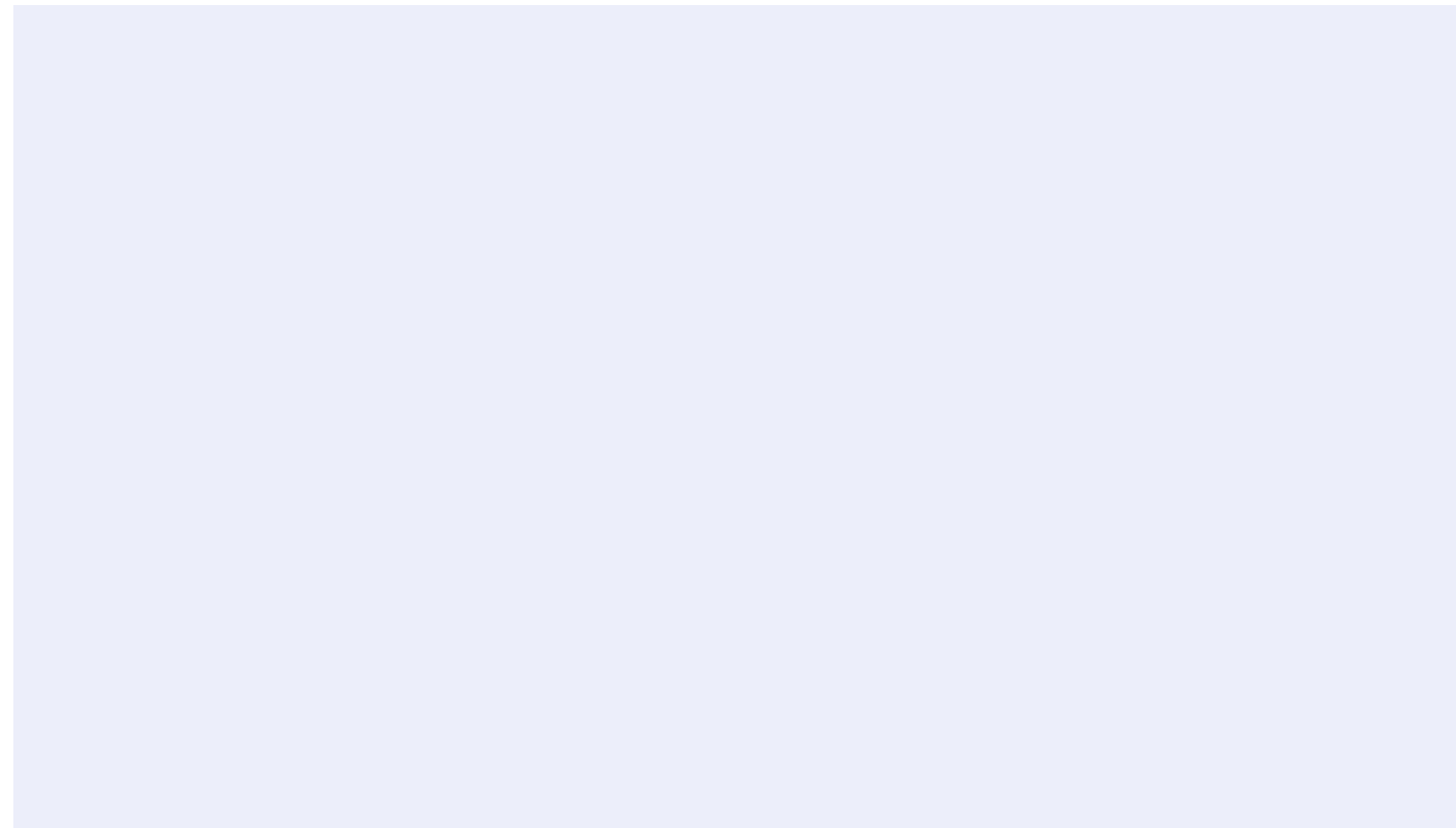
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Capital One	TX	76103	Consent not provided
Ally Financial Inc.	CA	93309	Consent not provided

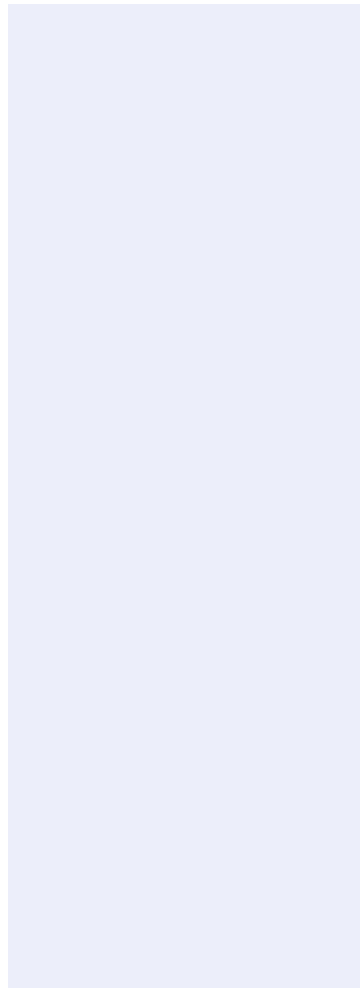
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/08/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1366736



1367946

Consumer Loan Complaints

Based on Consumer Complaints

06/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

The XXXX of the company XXXX XXXX Is A XXXX, And The Company Is Very Dirty, Not Only Charged me 3 Times as much as the car is worth, but also would n't work with me to help me keep my car, even Tho XXXX XXXX Lied and said he would, I had {\$4700.00} left on a {\$13000.00} Loan, not gon na lie I fell on hard times, and let them know that I 'd be missing some payments, but when I got back on track I 'd resume payments, also told XXXX XXXX that if I fell too far behind to call me and if I had n't made a payment I would, but instead of calling me, he just waited til I called and tried to make a payment, but instead of letting me resume payments, he threatened to put a warrant out for my arrest, even tho he knew I already was facing legal troubles, they claim that they try to help you avoid collections or repossessions activity, but that 's a lie, they 're just crooked money hungry bloodsuckers, also would n't even give me time to get important, valuable property out of my car, cause the car was at mechanic shop at time of repo, and actually if you also include all The repair work I had done on the car, even tho my loan was n't paid up I had still paid XXXX times more than the car was worth ... There really should be laws in place that protect consumers that have invested alot of money in something especially if it 's more than half, from XXXX like FIRST PEACHTREE FINANCE INC. And They Did n't Even Offer To Let Me Refinance.

my payment for my truck is due on the XXXX of the month, and after XXXX days they began the calls i 'll answer and tell them when I am going to pay them and just about every day XXXX times a day I will get calls from them asking the same thing each time I ask why do they call everyday almost, they say it 's the computer dialing and the have to keep up collection activity. it seems like harassment to me

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	31521		Consent not provided
First Peachtree Finance, Inc.	GA	302XX		Consent provided

American Credit Acceptance, LLC	AZ	85713		Consent not provided
CarFinance Capital LLC	TX	752XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/16/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1417898

1366753

1388988

1395085

Consumer Loan Complaints

Based on Consumer Complaints

05/22/2015	Consumer Loan	Vehicle loan
05/22/2015	Consumer Loan	Vehicle loan
02/08/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

can this be stop. finance company XXXX

I have an auto loan with Citizens One Auto Finance of XXXX, RI. My loan is current to date and always has been. I have an excellent credit score of the high XXXX/low XXXX. My loan has no pre-payment penalty clause. This is where the problem starts, on four separate occasions to date I have sent payments for principal only to be applied (when my bank provided remittance slip shows {\$0.00} due). I put the amount in the Principal line and they repeated ignore this direction and continue to treat it as a regular monthly payment and split the payment as interest and principal. In addition this bank makes it very hard to make a principal only payment, you can not do it via their on-line loan payment tool, you can not do it via my own bank 's pay bill by putting " Principal Only " in the memo field, and apparently they ignore the information on their own bank provided remittance slip.

When i call the bank it has been a mixed bag in getting anyone to do anything. One representative told me this is not like a mortgage (whatever that means) and that the bank will always split to get the interest they are due. Others tell me they will put a work order in to have the transaction corrected.

This sounds and seems very much like a back handed way to get around the no-prepayment penalty portion of the contract.

I have never dealt with a consumer finance organization like this that makes it exceedingly difficult to reduce your principal amount. Right now it is a stalemate. I never pay bills via check and the postal service any longer except for this bank. So now I have to write a check, send in the remittance slip, pay the postage, and then login to their online portal after payment is received and see that they took the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	TX	78223	Consent not provided
Fifth Third Financial Corporation	FL	32828	N/A
Citizens Financial Group, Inc.	PA	172XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Referral	05/28/2015	Closed with explanation	Yes	Yes
Web	02/18/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1388927

1388557

1776879

Consumer Loan Complaints

Based on Consumer Complaints

05/28/2015	Consumer Loan	Vehicle loan
06/11/2015	Consumer Loan	Vehicle loan
06/08/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

login to their online portal after payment is received and see that they took the interest out again. I call their call center, complain, and hopefully get a rep that understands the situation and backs out the transaction.

Please look into this, if they are pulling this stunt on financially able consumer like myself, what are they doing to the less fortunate.

I smell a rodent here.

Sincerely, XXXX XXXX

Collection practices are unethical. Collection agency does not care about the client's needs. I have tried countless times for Westlake Financial Services to Rectify my situation.

I called Wells Fargo to report a lost credit card. The credit card had a limit of XXXX and a balance of {\$0.00}. While on the call I mentioned that I needed about {\$5000.00} for a very short time and planned to use the cash to get me through a rough spot financially for me. I did not want to tap into my investment account worth almost XXXX due to tax consequences. I was receiving retirement and social security amounting to about {\$52000.00} a year. I just paid an XXXX tax bill and was waiting to sell a house I owed that carried no mortgage. This information was all given to the loan officer I dealt with over the phone.

The banker aggressively sold me the loan and then they told me I did n't qualify because of my FICO score and short banking history with them. I've had my Wells Fargo accounts for over 20 years and in the last year moved over {\$270000.00} through my checking account not including the XXXXXXXX deposit made from the sale of my second home on XXXX XXXX, 2015.

There is no logical reason I was denied credit unless they were discriminating or only using part of my financial information.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	TX	782XX	Servicemember	Consent provided
------------------------	----	-------	---------------	------------------

Nissan Motor Acceptance Corporation	CT	06051		Consent not provided
-------------------------------------	----	-------	--	----------------------

Wells Fargo & Company	CA	914XX	Older American	Consent provided
-----------------------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1396254

1417101

1410504

Consumer Loan Complaints

Based on Consumer Complaints

06/11/2015	Consumer Loan	Vehicle loan
06/11/2015	Consumer Loan	Installment loan
05/22/2015	Consumer Loan	Vehicle loan
05/22/2015	Consumer Loan	Vehicle loan
06/08/2015	Consumer Loan	Vehicle loan
05/28/2015	Consumer Loan	Installment loan
06/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Onemain financial, previously Citifinancial charges a ridiculous interest rate. I borrowed XXXX and I am expected to pay back over XXXX. Shark lending is a crime but why is this company allowed to get away with this? Then they harass you when you ca n't pay.

Regional Acceptance continues to fill my work mailbox with voice mails after I have repeatedly asked them not to call my place of work and have advised them that I would never answer the phone if they called me at work. They call numerous times a day, they begin calling as soon as a payment is late. I had been advised on a few different occasions that they would remove my work number from their calling list and that has not happened. Yesterday I picked up the phone for XXXX of their calls for the XXXX time. I advised them that I had setup a payment arrangement a day prior to taking the call. Again I told them not to call my job. Today, even though a payment arrangement has already been setup, the calls to my job continue. These folks have proven themselves to be so incompetent, they tell you what you want to hear and they keep harassing you. I got back from XXXX 4 weeks ago and found my work mailbox completely full. Because of the numerous voice messages, coming from both an automated system as well as employees calling, there was no mail box space available for actual business calls. I want the calls to my job to STOP.

Collector continues to call me at my workplace despite telling them XXXX times that I can not be contacted there.

After several weeks of disputing fees assessed on a vehicle declared as a total

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services	CA	92129	N/A
Citibank	SC	295XX	Consent provided
BB&T Financial	DC	200XX	Consent provided
Hyundai Capital America	IL	616XX	Consent provided
Veros Credit, LLC	CA	93308	Consent not provided
The Huntington National Bank	MI	48324	N/A
Prestige Financial Services, Inc.	MO	631XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/16/2015	Closed with explanation	Yes	No
Web	06/16/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with non-monetary relief	Yes	No
Web	06/25/2015	Closed with explanation	Yes	Yes
Referral	05/29/2015	Closed with explanation	Yes	No
Web	06/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1417927

1417197

1389074

1389082

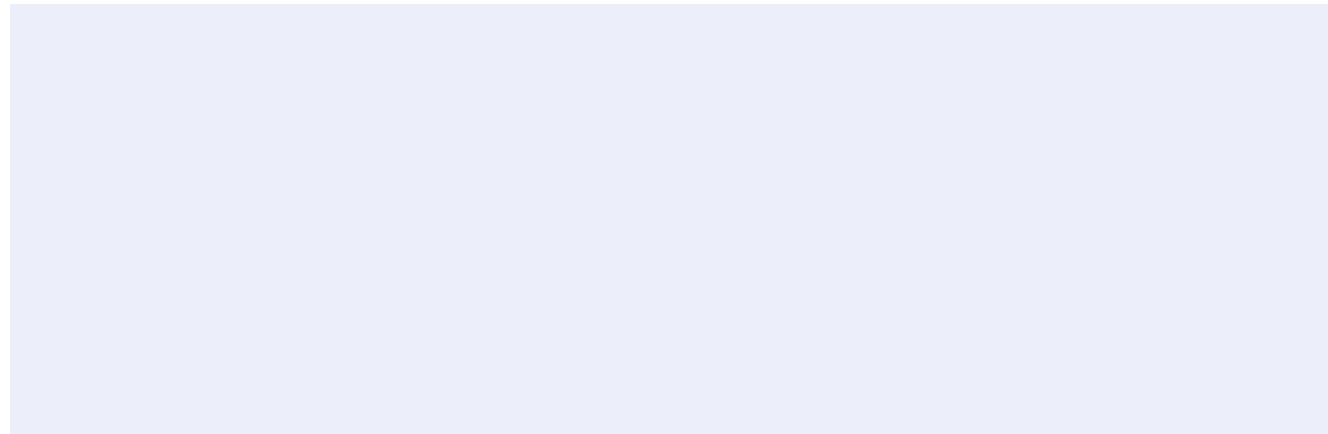
1410660

1396381

1417725

Consumer Loan Complaints

Based on Consumer Complaints



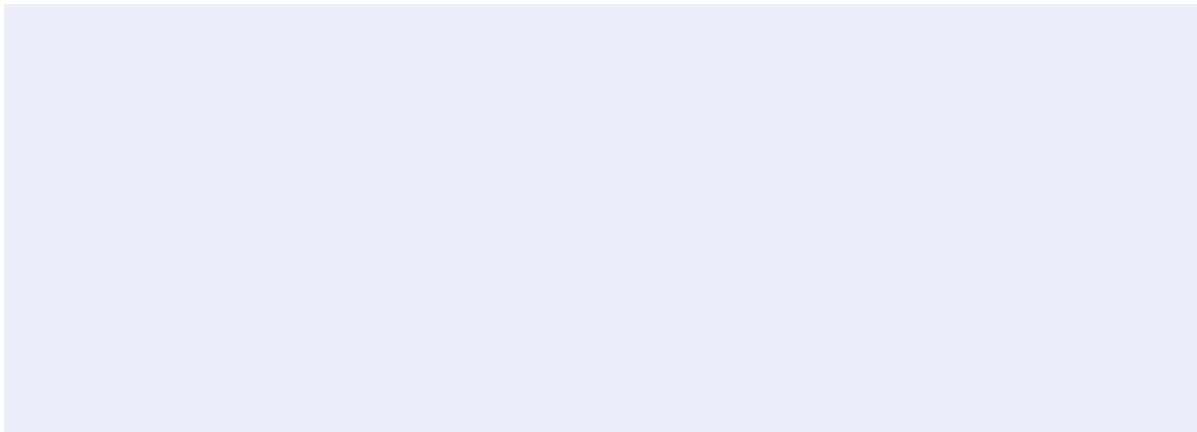
06/08/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

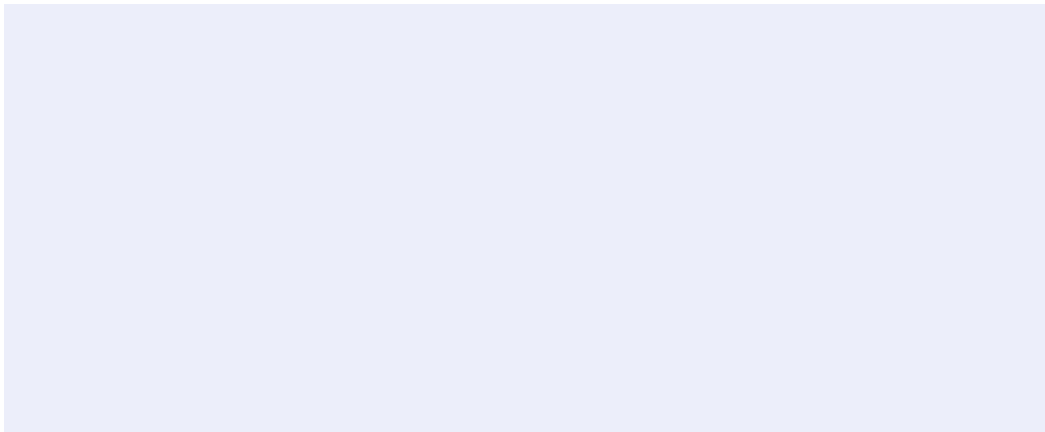
Based on Consumer Complaints

loss and paid off by my insurance company I attempted to settle a debt with Prestige Financial. I provided payment authorization over the phone to a Prestige rep in order to settle the account in full. The rep neglected to process my payment resulting in continued fees/interest being assessed on a vehicle that has already been paid off by the insurance company and the GAP insurance company. Prestige also restricted my online access preventing me from posting a payment online which again has resulted in continued charges of interest fees due to the inability of processing a payment. I believe the actions taken by Prestige are willful barriers in order to continue to add on interest fees in an effort to collect increased monies on an account that has been paid off.

I took out a CitiFinancial XXXX loan in XXXX. I made payments but when I was late by a payment, CitiFinancial filed a lawsuit against me. On XXXX XXXX, XXXX, this judgment was vacated by the judge. I continued to make timely payments on my account until CitiFinancial sold my account to XXXX XXXX. I made the monthly payment to XXXX XXXX on account. After a short time, the account was once again sold back to CitiFinancial. I did not receive any statements but continued to make the monthly payments on time. In XXXX XXXX, I contacted CitiFinancial by phone and was told the amount due was {\$2500.00}. This was incorrect. I continued to make monthly payments. In XXXX XXXX, I contacted Citi again to inquire as to why I still was not receiving statements and why there was no activity on my credit report. I was advised by email, I owed {\$5200.00}. I then received a letter from XXXX advising that I had been sent to collections and Citi reported to the credit reporting agencies that I had defaulted on my loan. Even after producing the vacated judgment, they have refused to correct this. I continually get transferred and told they can't talk to me. But I was able to find out that they are now stating I have XXXX accounts. I have only had XXXX account through Citi. My credit has been affected by CitiFinancial's inaccuracies.

Consumer Loan Complaints

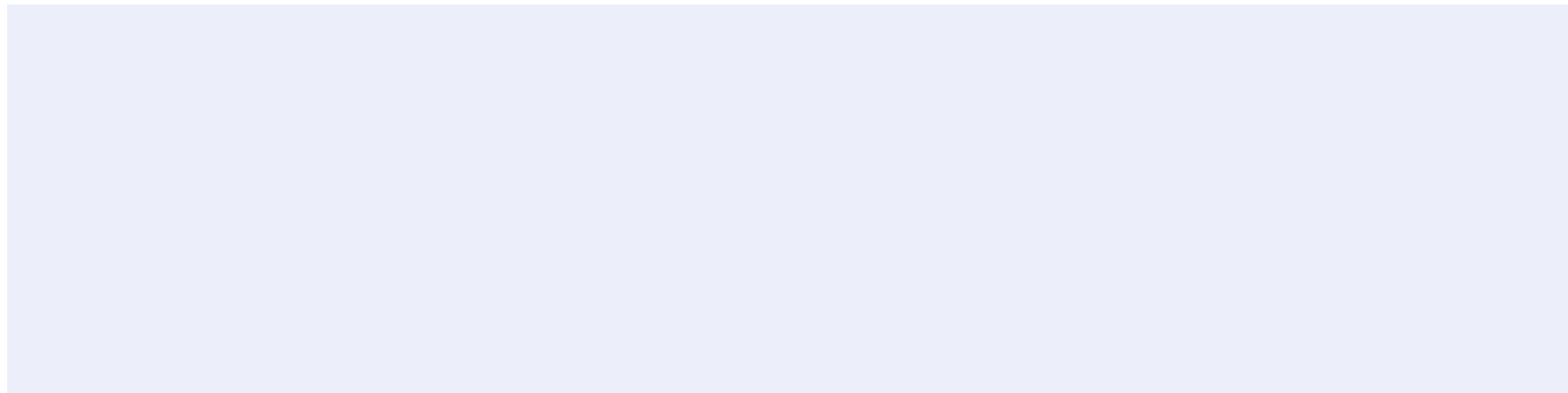
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Citibank

FL

342XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

06/10/2015

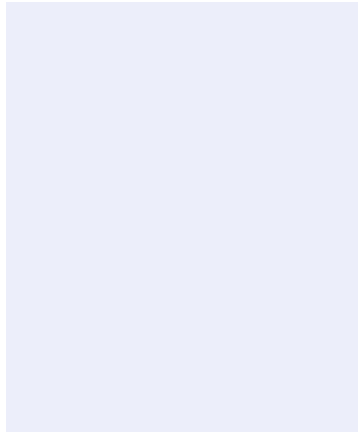
Closed with non-monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1410810

Consumer Loan Complaints

Based on Consumer Complaints

02/11/2016	Consumer Loan	Vehicle loan
06/11/2015	Consumer Loan	Installment loan
06/11/2015	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

They will not refinance my auto loan, but will refinance anyone who comes in from an outside company. This is discrimination and the company being greedy over money basically saying they will not help their own customers. And they would not lower it during the buying stage of the process either even though I doubled my down payment.

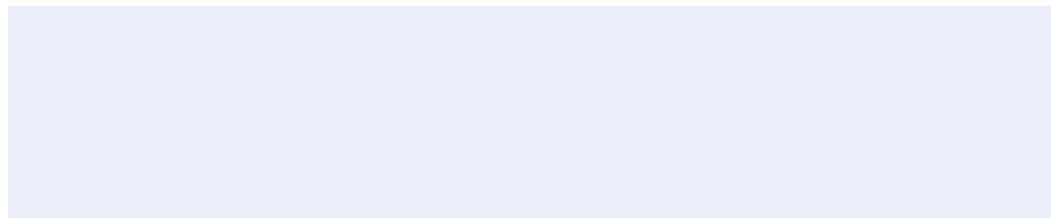
Today i went in to pay my loan, and i wanted to renew it and the lady said no because i told her about a month ago that i maybe moving to florida if I 'm able to save up by XX/XX/XXXX. but i do n't have the money to move so I 'm just gonnna move in with my mom until tax time. But she told me that she will not renew cause she put it in the computer that i was moving but that was rude and i will never walk in there again. i need the manager. AND also they keep sending me txt telling me to renew

After turning in my car, I received a bill that I did not recognize. I called FORD MOTOR company and they said it was for mileage. I offered to pay it on my XXXX credit card, and they said that they do not take XXXX.

I made other arrangements to pay. They have been paid in FULL a few years ago and they are still reporting a collection on my credit report with this account being closed in 2009. I also made all the lease payments on time for 36 months due.

Consumer Loan Complaints

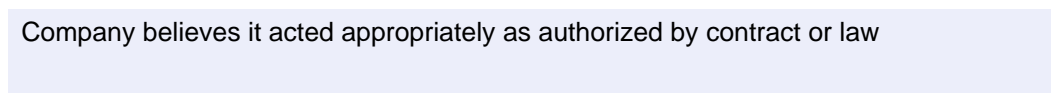
Based on Consumer Complaints



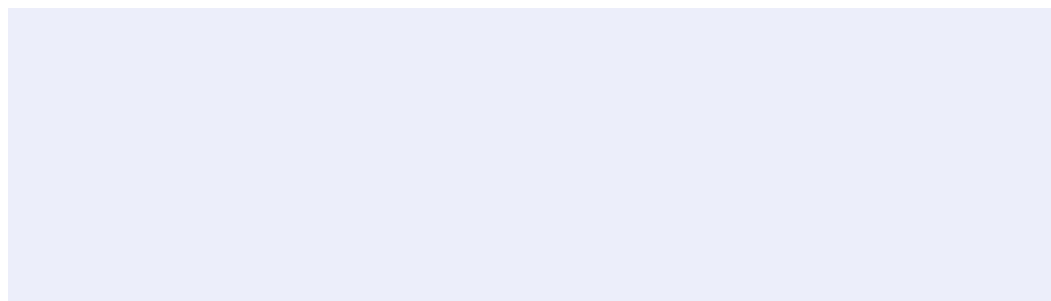
Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NJ	087XX	Consent provided
Delbert Services	MT	59108	Consent not provided
VW Credit, Inc	OH	44149	Consent not provided
World Acceptance Corporation	TX	750XX	Consent provided
World Acceptance Corporation	TN	37820	Consent not provided
PayPal Holdings, Inc.	VA	22041	Consent not provided
Ford Motor Credit Company	CA	926XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	02/11/2016	Closed with explanation	Yes	No
Web	06/11/2015	Closed with explanation	Yes	No
Web	06/16/2015	Closed with non-monetary relief	Yes	No
Web	06/17/2015	Closed with explanation	No	No
Web	06/16/2015	Closed with explanation	Yes	No
Web	06/16/2015	Closed with monetary relief	Yes	Yes
Web	06/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1783413

1417507

1418198

1418267

1418298

1418300

1418329

Consumer Loan Complaints

Based on Consumer Complaints

06/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/12/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the line of credit

Consumer Loan Complaints

Based on Consumer Complaints

closed in 2009. I also made all the lease payments on time for 36 months due.

I traded my XXXX XXXX XXXX LEASE for a new XXXX XXXX XXXX XXXX, XXXX. I sign all the paperwork and take the car home. Aweek later I receive a call to come in. I get pressured to sign newcontract with a higher payment due to some error. I could not leave thepremises until I signed this paperwork. I later find out it was due to KIA notFUNDING my new loan. It took KIA several months later to FUND thisloan. I put in a previous complaint against KIA and they have nowremoved these lates from my credit. This complaint is for the higherpayment that I was forced to sign for their mistake. Now that the lateshave been removed, I should be able to have the original terms offered.

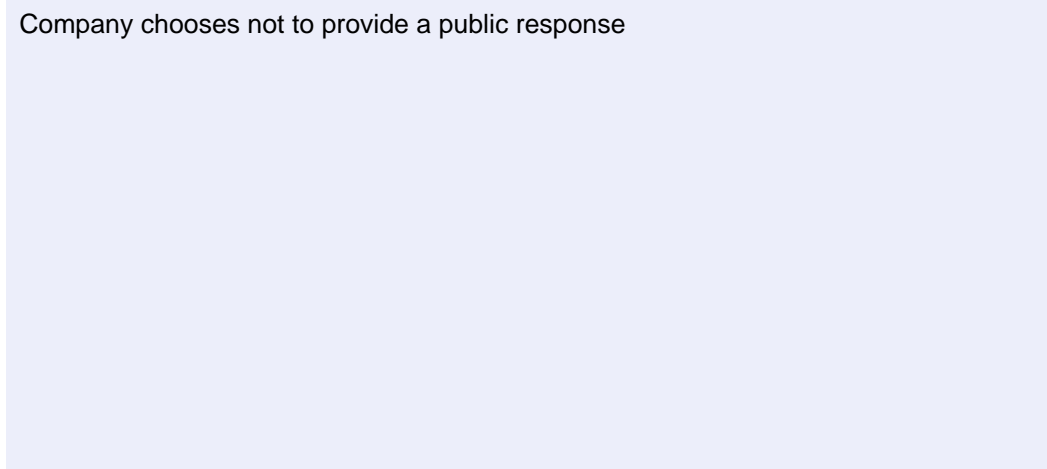
I Bought a my car from a dealer I have had my car for almost 3 yrs. now. I have paid all my monthly payments without missing any of them. I am almost done with just XXXX payments left. My car got impounded due to parking tickets and got turned over to the fianc company. I have contacted the fianc company to try to come to any agreement to gain my car back. They have increased the number of months I " owe " wich is not what I have in my contract which will end on XXXX 2015. I have tryed to call them and asked them for more accurate numbers and all they say is XXXX payments plus additional fees. I have actually agreed to the impound fees and late fee that I have gotten for a few late payments. All iam asking for is a more detailed explanation on the charges and see if we can come to an agreement in regards to recovery the car. Thank you for your Att.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	CA	926XX		Consent provided
Bankers Auto Acceptance	CA	900XX		Consent provided
TD Bank US Holding Company	NJ	07083		N/A
Bank of America	TX	77009		N/A
Bank of America	NC	27803	Older American, Servicemember	Consent not provided
PayPal Holdings, Inc.	WI	53508	Servicemember	Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/16/2015	Closed with explanation	Yes	Yes
Web	06/18/2015	Closed with explanation	Yes	No
Referral	06/15/2015	Closed with monetary relief	Yes	No
Referral	06/16/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1418331

1418342

1418747

1418772

1418495

1418448

Consumer Loan Complaints

Based on Consumer Complaints

06/12/2015	Consumer Loan	Pawn loan
06/12/2015	Consumer Loan	Personal line of credit
06/12/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Vehicle loan
04/11/2016	Consumer Loan	Vehicle lease
05/14/2015	Consumer Loan	Vehicle lease
05/20/2015	Consumer Loan	Vehicle loan
05/20/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Payment to acct not credited

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I keep getting calls for someone who used me as a reference on their auto loan and I do not know where they are or how to reach them and now I am receiving threatening phone calls

In XXXX 2014 I entered into a settlement agreement with GM Financial. The terms included making XXXX of the past due balance and the account will be settled. Terms also included removing past negative marks and tradelines on my credit report. GM Financial has completely removed the prior payment history on XXXX however they have not honored the agreement to remove the tradeline from XXXX, XXXX and XXXX. It 's been a year and I would like the credit reports updated immediately per the settlement. last XXXX SS : XXXX

I have a car loan with Santander Consumer USA, and recently realized that they have been applying over payments to fees and charges, instead of principal as I have requested. I specifically called in and asked them to apply the payments to principal and was told different things by different reps. Most reps told me that the system did n't allow it, and if I wanted to make a principal specific payment, I had to do it separately. My contract only states how normal monthly payments are applied, and does n't state how overages are applied, so it does n't even address

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

				provided
U.S. Bancorp	IL	60137	Older American	Consent not provided
Synchrony Financial	MO	64085		N/A
JPMorgan Chase & Co.	NY	11941	Older American	N/A
Credit Acceptance Corporation	IL	60619	Servicemember	N/A
Hyundai Capital America	PA	194XX		
Hyundai Capital America	NJ	08873		Consent not provided
Direct Recovery Services, LLC	FL	346XX		Consent provided
GM Financial	IL	606XX		Consent provided
Santander Consumer USA Holdings Inc	FL	347XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with explanation	Yes	No
Postal mail	06/15/2015	Closed with non-monetary relief	Yes	No
Fax	06/15/2015	Closed with explanation	Yes	Yes
Phone	05/15/2015	Closed with explanation	Yes	No
Web	04/11/2016	Closed with explanation	Yes	
Web	05/14/2015	Closed with explanation	Yes	No
Web	05/26/2015	Closed	No	Yes
Web	05/20/2015	Closed with explanation	Yes	Yes
Web	05/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1418574

1418582

1419617

1376402

1873085

1376499

1384413

1385725

1376522

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Personal line of credit
05/14/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Personal line of credit
05/14/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

applied, and does n't state how overages are applied, so it does n't even address this is the contract. I have spoken with several departments, and just got off the phone with a rep in the " office of the president " (last escalation department?) and was still unable to get it resolved. I would like the accounting department to go back and reapply my overage payments to principal, not interest, from the beginning of the loan, and fix their system so it provides the capability to do that in the future for all of their customers.

Thank you, XXXX

I want to file a complain, against AC Auto pay. I least a vehicle with this company in the past..

Back in XX/XX/XXXX I decided to terminated my lease and return the vehicle. At the time I only owed {\$7000.00} on the vehicle. This lease was a option to buy at the end of the lease. And so every month when I make a payment. Money was put a side to buy the vehicle. At the time when I return the vehicle I have {\$3000.00} save to but this vehicle. AC Auto pay sell this vehicle and put on my credit report that I owed {\$5400.00} dollars. Which is wrong.

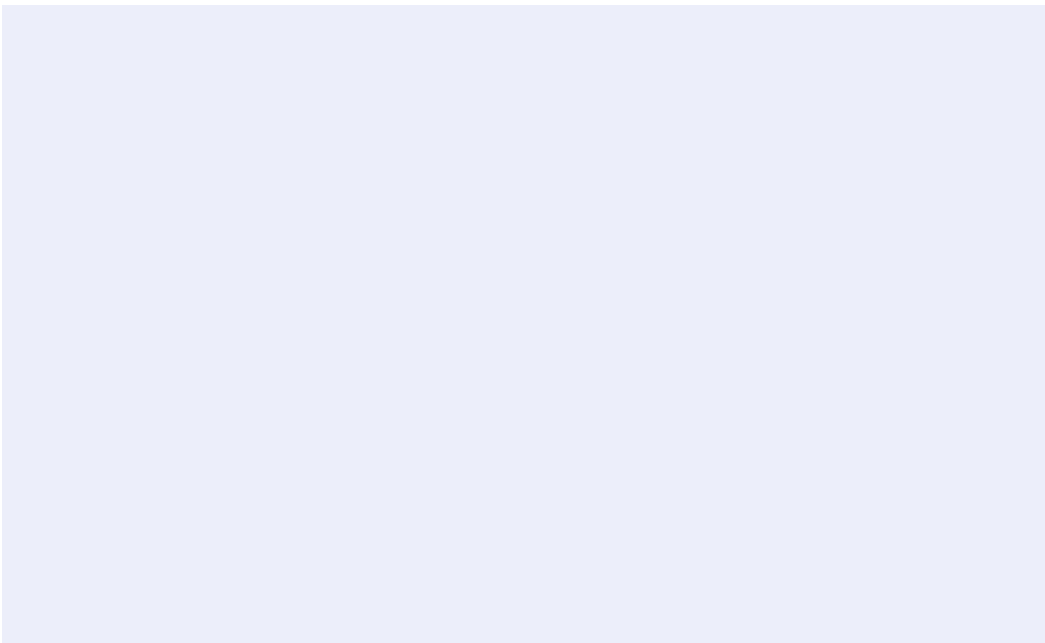
Today I call and trying to settle this account. The representative and I came to a settlement of {\$3500.00}. We divided it up into XXXX payment XXXX payment on XX/XX/XXXX XXXX payment on XX/XX/XXXX and the XXXX payment on XX/XX/XXXX I tell the representative that I need something in writing that we settle fro this amount plus I will not make any payment before this letter. She said If I do n't give her my checking account are credit cared this offer is null and void and so she hang-up the phone on me.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	VA	22102	N/A
Citibank	VA	22102	N/A
Citibank	IL	60409	N/A
AC Autopay, LLC	FL	334XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/20/2015	Closed with explanation	Yes	No
Referral	05/15/2015	Closed with explanation	Yes	No
Postal mail	05/20/2015	Closed with non-monetary relief	Yes	No
Web	05/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1384438

1376753

1384456

1375035

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Personal line of credit
05/20/2015	Consumer Loan	Vehicle loan

05/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a line of credit

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

When we bought the truck we was told we would end up only paying {\$15000.00}! After paying on this truck for almost XXXX yrs they are telling us we still owe over {\$13000.00}. How are we paying almost XXXX for this truck then what we was told. Yes we have made a few payments late but also your customer service line where you press XXXX it tells us that were not due until XXXX XXXX but yet your CSR told me it 's XXXX days past due so which on is it??? We are basically getting screwed on this truck. We cant even trade this truck in cause American Credit is XXXX wanting WAY more then what the truck is even worth. No one is giving me a straight up answer. They laugh on the phone and they are smart. I want to know why we are being XXXX ...

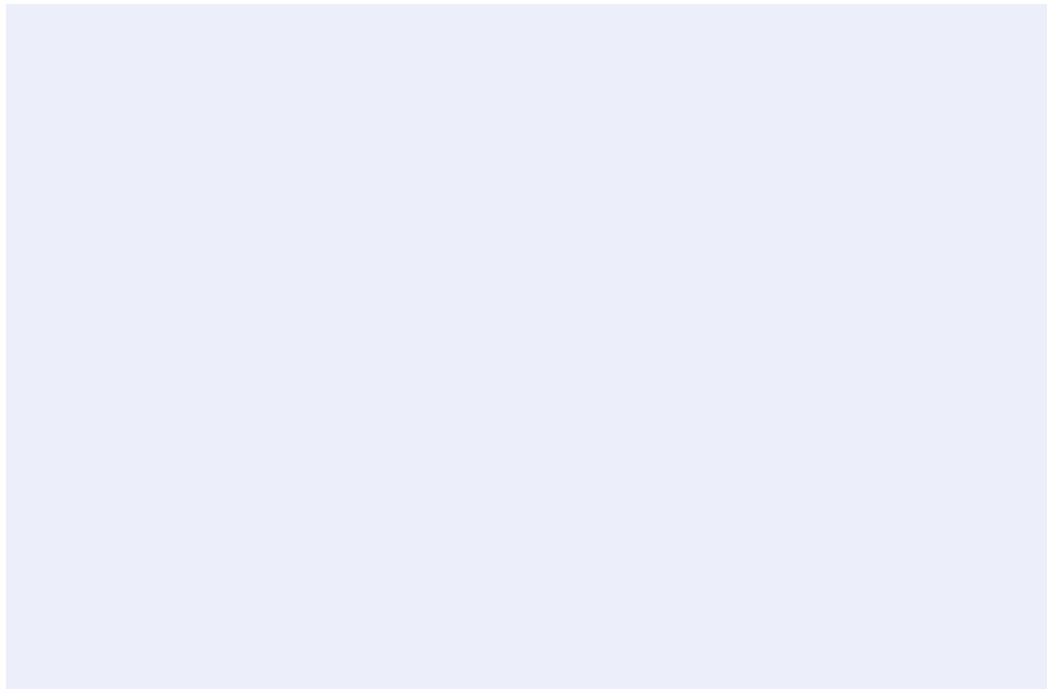
I currently have an installment loan in the amount of {\$2600.00} from Speedy Cash which I took out in XXXX of 2014. At the same time, I also have XXXX {\$300.00} payday loans from XXXX different storefronts in my neighborhood, including Speedy Cash. So basically, I have both a {\$300.00} payday loan from Speedy Cash and a {\$2600.00} installment loan. Is that legal?

I am drowning in debt and I ca n't handle it anymore. I need some relief. This is very stressful and expensive for me, and I do n't know what to do. I already filed XXXX other complaints about my payday loan situation, XXXX for each of the different lenders.

I 've been paying about {\$140.00} every two weeks on the Speedy Cash installment loan, and I 've already paid {\$2200.00} between XXXX of last year and XXXX of this year. But my total balance as of XXXX XXXX is still {\$2600.00}! How is this even possible? Are all my payments going toward interest only?

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Discover	TX	78233	N/A
American Credit Acceptance, LLC	SC	294XX	Consent provided

Speedy Cash Holdings	CA	900XX	Consent provided
----------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	05/26/2015	Closed with explanation	Yes	No
Web	05/20/2015	Closed with explanation	Yes	No

Web	05/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1384526

1384546

1377341



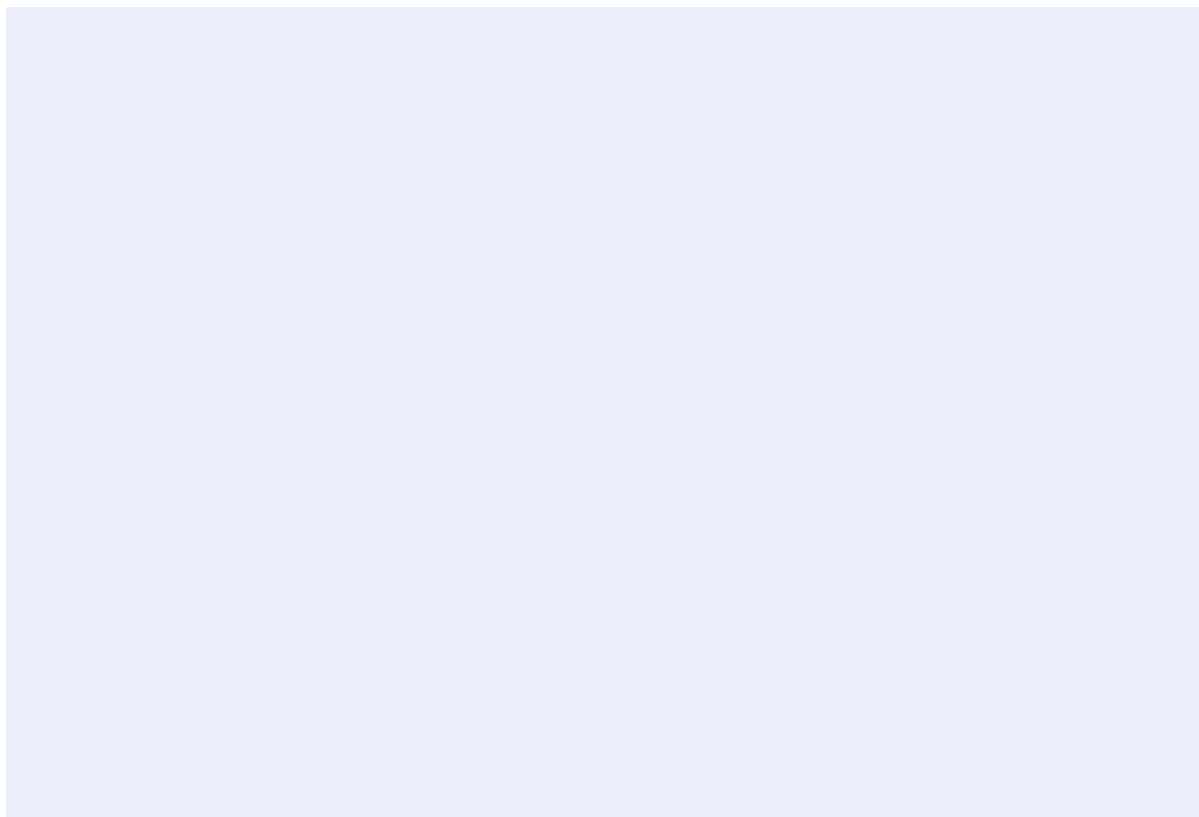
Consumer Loan Complaints

Based on Consumer Complaints

05/14/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Vehicle loan
05/14/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

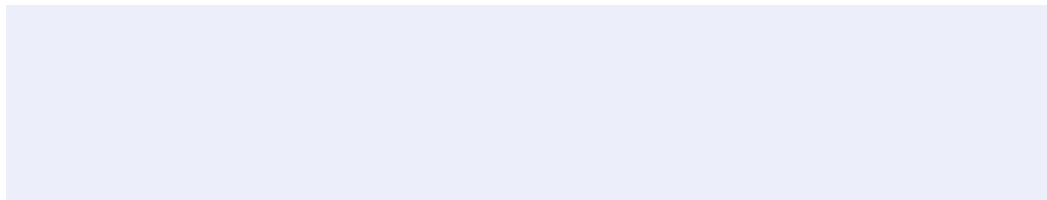
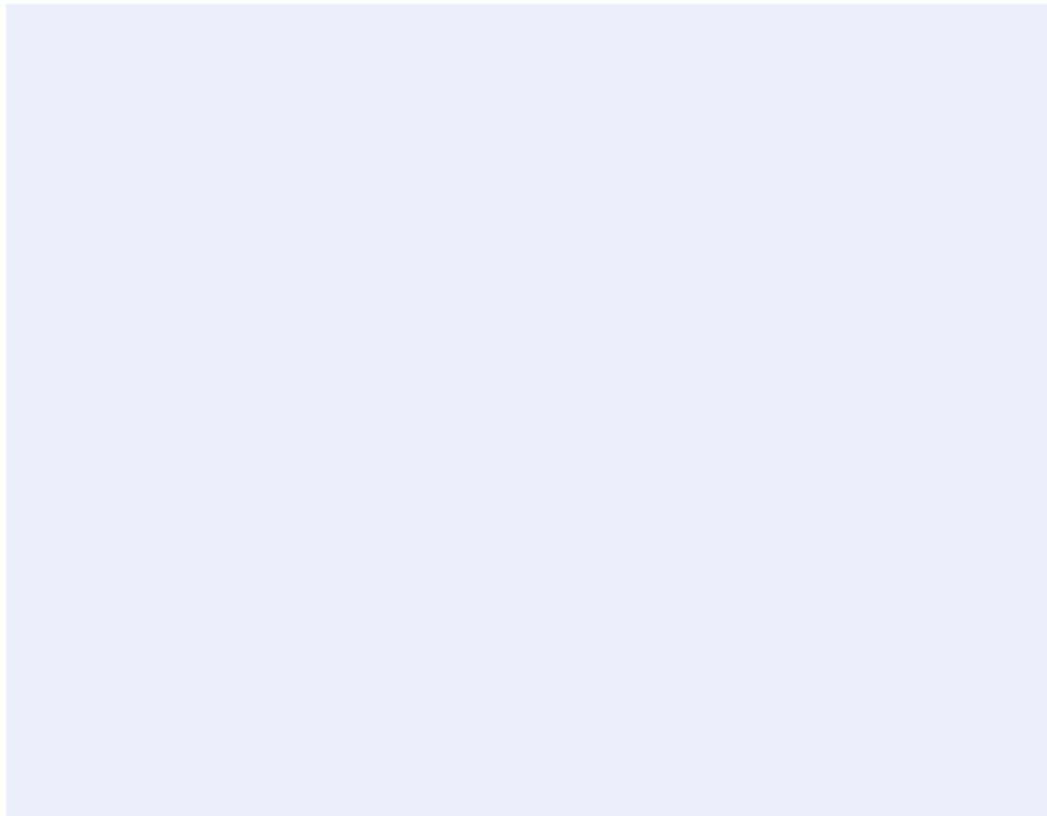
I ca n't keep paying on all these loans. I need to prioritize my rent ({ \$1100.00}), car payment ({ \$320.00}), insurance ({ \$180.00}) and my other basic needs like food and utilities. After taxes, I only bring home about { \$1800.00} a month. So this is really hurting me and I 've reached my breaking point. I 'm struggling to figure out a way to get out of this deep financial hole that I 'm in. I do n't want to default on the loan, but at this point I 'm not seeing another alternative. I recently received XXXX utility disconnection notices from my gas, water and light companies. To make matters worse, I 'm also facing being laid off from work in the next few months.

I need help. I do not have the ability to keep paying on this loan and the other payday loans. I recently found out that it 's against the law for lenders to extend multiple loans to a borrower with an outstanding loan. I 'm wondering if it was legal for Speedy Cash to give me a payday loan and a { \$2600.00} installment loan at the same time? Also, someone told me that in California, there are no interest rate caps on loans above { \$2500.00}, and that might be a reason why I got a loan for { \$2600.00}. Initially, I did n't want that much money. I only wanted to borrow { \$1000.00}, but they ended up lending me way more. Now I 'm having trouble paying it back and my principal is n't decreasing with my payments.

I fell behind once on my car payment (XXXX/XXXX/15, { \$330.00}) but have a grace period (XXXX/XXXX/15, { \$350.00}) and made automatic payment arrangements to pay { \$250.00} on XXXX/XXXX/15 but apparently something adverse occurred & the full payment was n't successful only { \$200.00}. The

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	MD	21222	N/A
Hyundai Capital America	NJ	07002	N/A
Social Finance, Inc.	CA	930XX	Other
Nationwide Acceptance LLC	LA	701XX	Consent provided

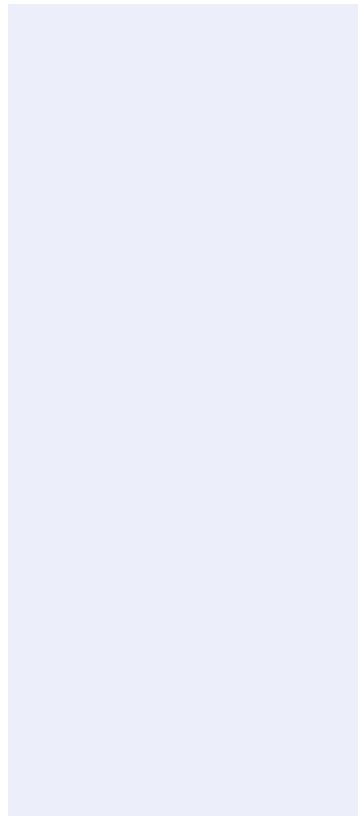
Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/15/2015	Closed with explanation	Yes	No
Referral	05/26/2015	Closed with explanation	Yes	Yes
Web	05/15/2015	Closed with explanation	Yes	Yes
Web	05/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1376659

1384573

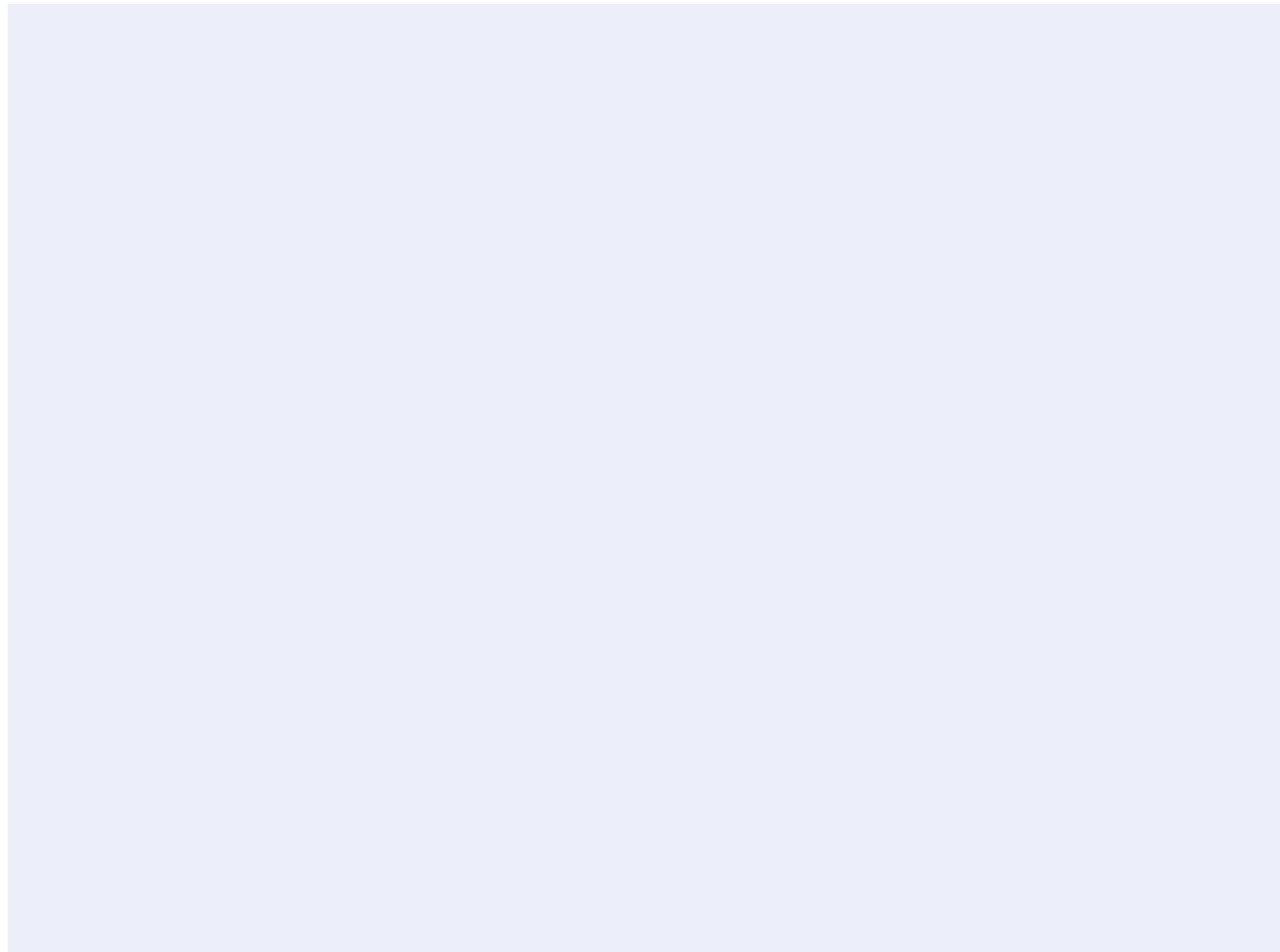
1376701

1384640



Consumer Loan Complaints

Based on Consumer Complaints



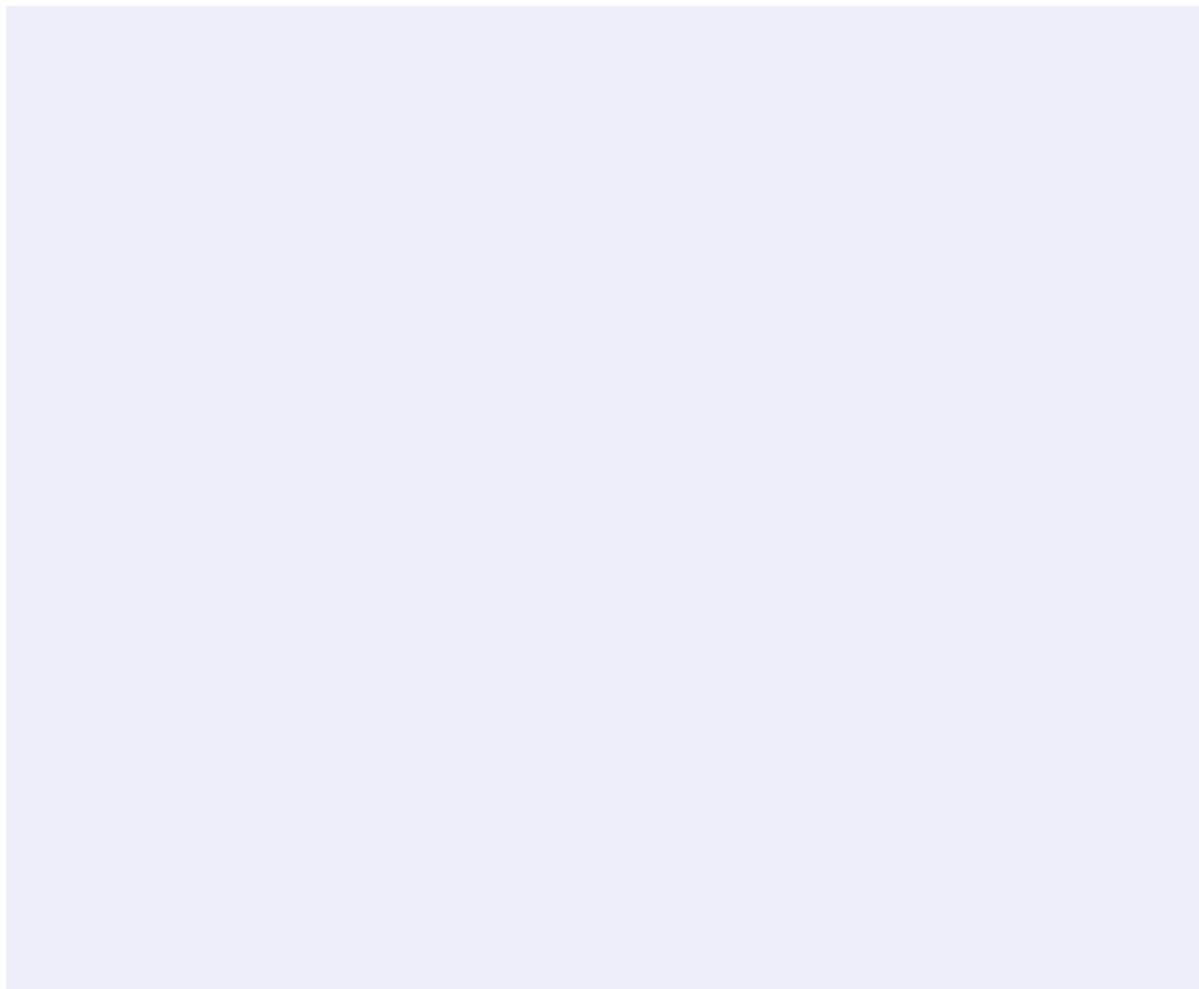
05/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

representative that called my phone at XXXX had not only a nasty attitude but threatened to repossess the car if they did n't get the {\$47.00} that 's remaining for the agreement but the whole time he 's threatening me I 'm trying to tell him that it 's not an issue I 'll go load the money on a card so they can get the remaining {\$47.00} dollars. He continues with the threats saying if they do n't get the {\$47.00} that they 're going to repossess the car, I told him that I did n't like how he was talking to me & threatening me when I 'm going to correct the simple issue by applying more money for the agreed payment but he kept on with threats & a very nasty attitude so I asked to speak with a supervisor & was told that " I am the supervisor! ". If I would n't lose money that I 've already invested in this car I would definitely send this car back because of this companies customer representative & if I manage to save another down payment I wo n't concern myself with the money I 've loss making payments & give the car back & take my money to another car dealership that deals with a different bank/loan company because that Nationwide Southeast customer service representative had absolutely no cs skills whatsoever, all he did was threaten & talk over me, he did not try to listen or get an understanding about what was going on, which is at the least what should 've been done so the issue could be rectified. I 'm going to make sure that I report this company complaint to every source available because people do not deserve to be talked to or handled like this under no circumstances! His attitude & behavior was atrocious & the fact that he was a self-proclaimed supervisor makes this issue even more appalling. I will try my hardest to save for another car down payment just to not do business with Nationwide Southeast again!

I wanted to info that i have been contacted several times by Drive Time with collections efforts without being read my Mini Miranda rights with multiple Vmails with personal information, I shared this concern with managment at Drive Time and i got told that even though the state of Texas inforces the mini miranda to be

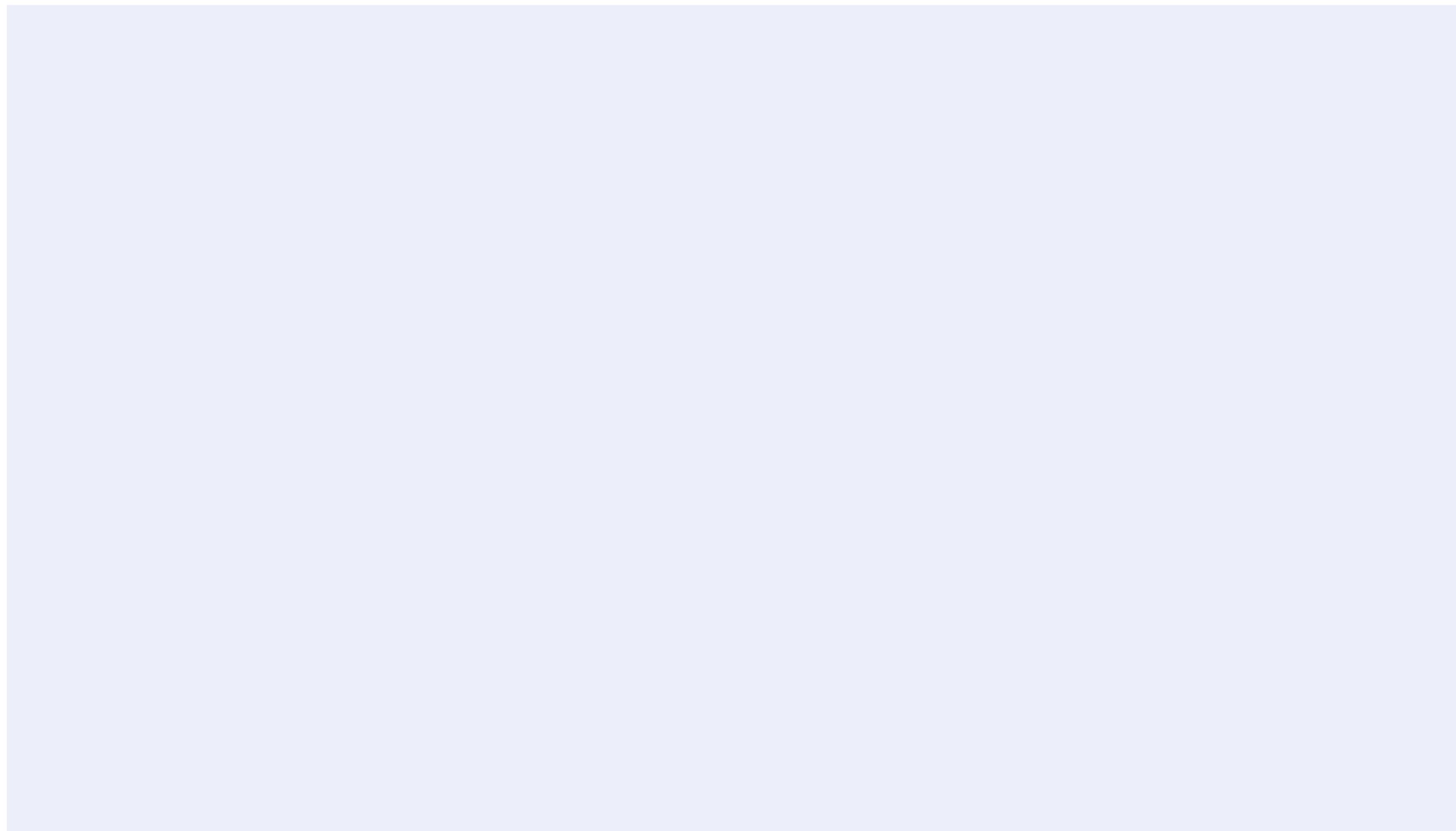
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



DriveTime

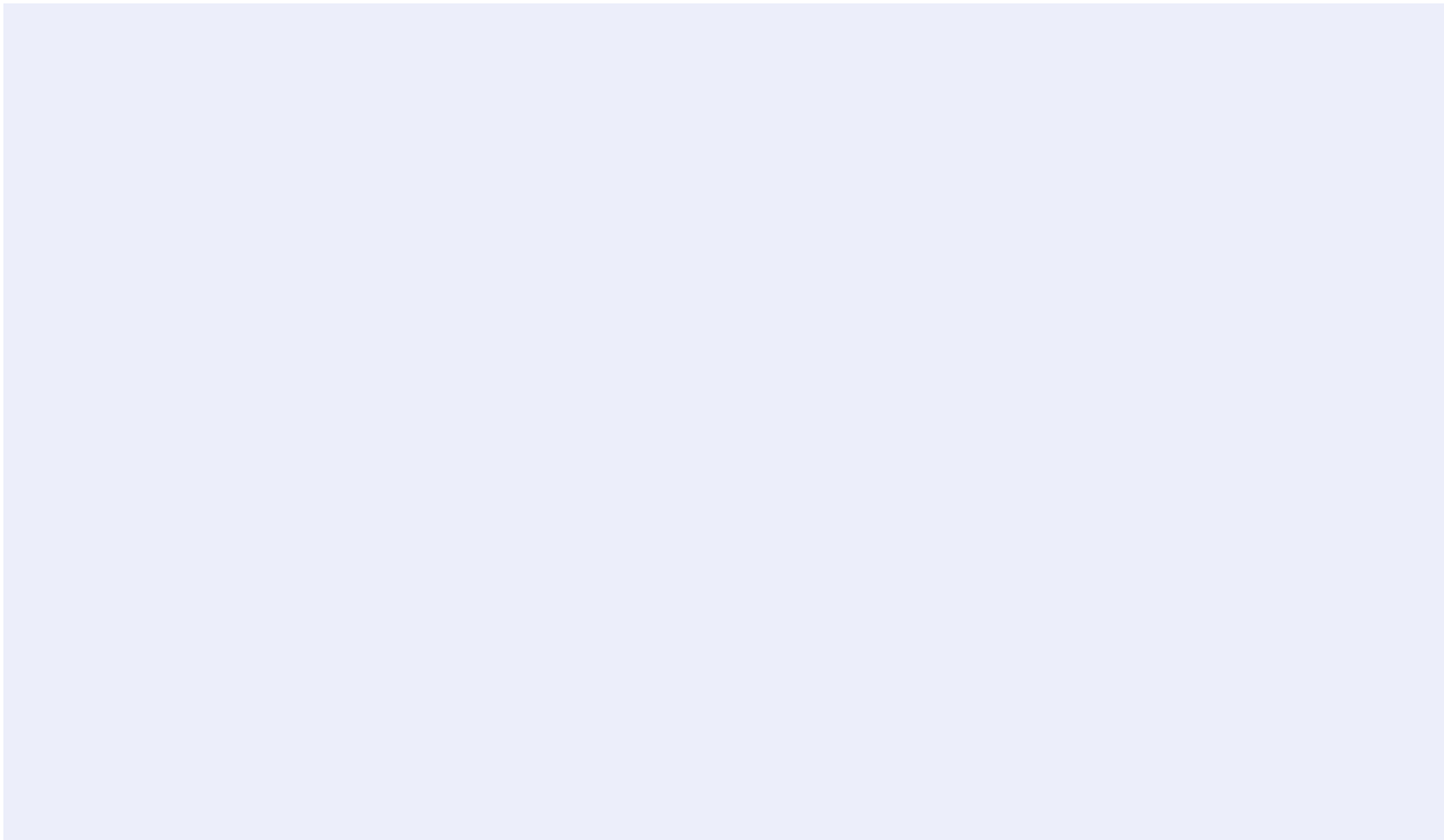
TX

750XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

05/20/2015

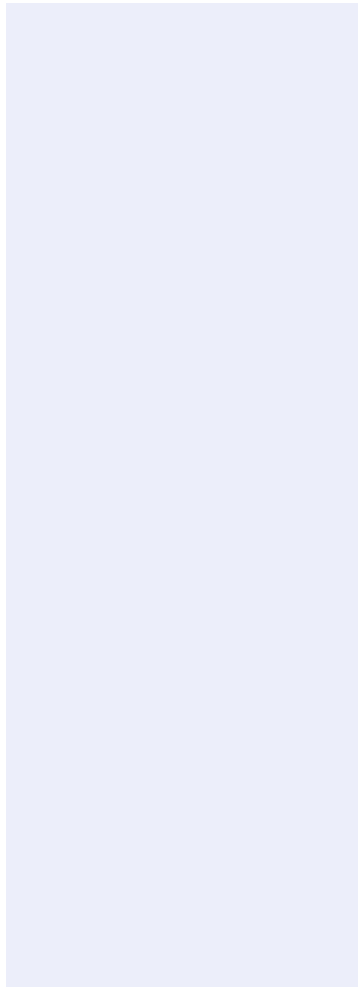
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1384643

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/20/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

04/06/2016	Consumer Loan	Installment loan
------------	---------------	------------------

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the line of credit

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

read when debt is due, they (Drive Time) as a company are excepted and dont need to advise. I am a little worried my information is being given without consent as well as my rights not being read.

I purchased a XXXX Hyundai Santa Fe from XXXX XXXX XXXX in XXXX XXXX SC on XXXX XXXX 2015. After reviewing the contract and after the contract was already sent to the lien holder (Ally bank), I decided that I wanted the gap coverage of {\$790.00} and the extended service warranty of {\$1500.00} charges returned to me or my lien holder. After fighting with the dealership and being told lie after lie I finally got my money back. The amount of {\$1500.00} was sent toAlly bank and applied to my account on XXXX/XXXX/2015. The amount of {\$790.00} on XXXX/XXXX/2015 was also eventually sent after a complete run around of who should refund this money. I looked at my payment history with Ally and noticed that the amount of {\$1500.00} was posted which made me very happy. Then when checking my history again I noticed that the amount had been reversed and never has been reposted. I called Ally, spoke with XXXX (XXXX/XXXX/15) and was asking why this was done and I would like to know where my money was. They stated the reason it was reversed was due to that it was a service warranty and

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ditech Financial LLC	FL	32318	Servicemember	Consent not provided
Security Finance	GA	31324		Consent not provided
Tower Loan	IL	61705		Consent not provided
Citibank	NJ	07522		N/A
PELICAN CREDIT COMPANY	LA	70380		N/A
Fifth Third Financial Corporation	OH	45224		N/A
Ally Financial Inc.	SC	297XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/15/2015	Closed with explanation	Yes	No
Web	05/15/2015	Closed with explanation	Yes	No
Web	05/26/2015	Closed with explanation	Yes	No
Postal mail	05/20/2015	Closed with explanation	Yes	No
Phone	05/26/2015	Closed	No	No
Referral	04/07/2016	Closed with explanation	Yes	
Web	07/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1377364

1377379

1384715

1385955

1384798

1867427

1484666

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

that they had taken interest on the amount so they needed to correct that mistake. It has been two months to correct that mistake. I called Ally again on XXXX/XXXX/2015 and spoke with XXXX she could not answer my questions so I asked for a supervisor. I then spoke with XXXX who told me that after checking with someone that he could not give me a date when my money would be reposted to my account. He did n't want to add to my frustration and would not give me a reason why it was taking so long or why I could not have a date for expecting my money to be there in my account. I addressed also that the {\$790.00} gap coverage warranty was posted and that they had taken out interest on that so I wanted that reversed also and the interest taken off. Today is XX/XX/XXXX and in 3 days as you can see from my attachments that has been taken care of - even though they reposted as if they did it on XXXX/XXXX/15 when it was n't done until the last XXXX days. As you can see the amount of {\$1500.00} has not reposted to my account. I do not know why you have to fight so hard for your money but if I owed them they would want their money now. I have my car payments in a timely manner, never late. I would just like the same respect and I wish there was someway I could get back all the time and frustration that I have spent on this commitment. Fighting with the dealership and now this bank. I have put in many hours talking to people, arguing and being lied to. I just want my money posted to my account and treated like they would want to be treated. They want me to pay them money toward the loan and I want them to post what is owed back to the loan. Thank you!

I am unsure what kind of debt this is as I am being repeatedly called as a reference to my sister. I received XXXX such messages yesterday from a company called CCBA, which stated they were calling about a case which was filed in reference to my sister, and they needed a statement about my involvement. Such scare tactics are illegal and I had previously asked them not to call me. They

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

CCBA Inc.

OR

971XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/26/2015

Untimely response

No

Consumer Loan Complaints

Based on Consumer Complaints

1384889

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/15/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

are not allowed to imply they are law enforcement. When I called back I asked to speak to a supervisor, he denied the behavior and stated he would get the recording to prove it. I was never advised my call would be recorded which is also illegal.

This is my XXXX complaint against this company. I 've told them numerous times not to contact me during my working hours of XXXX, and they continue to do so. They also discuss my account with third parties that I have listed on my account as references. They do n't state the company name in phone calls or messages, and when asked by a reference what company was calling they refused to give the name, just that they 're a tax service in XXXX XXXX. They then proceeded to tell my girlfriend details about my account and asked that she bring them a payment for my account. This is all after she and I have told them that I put a check in the mail because I would n't be able to make it to their office to pay it in person. I feel like their harassing and deceptive collection practices are against the law.

Infiniti / Nissan finance offers a lease transfer. A fee of {\$250.00} is paid to transfer the lease and ensure the credit worthiness of the new leasee. However, if the lease is transferred, Nissan / Infiniti will still report the outstanding lease amount to credit bureaus in the name of the original leasee. This does not appear to align with Regulation M and the Fair Credit Reporting Act.

Sun Trust is reporting derogatory and inaccurate information on my credit report. The Sun Trust Item on all my credit reports was listed on my Chapter XXXX Bankruptcy Filing dated-XX/XX/2013. Please see attached filing.

Purchased a vehicle on XX/XX/XXXX from XXXX XXXX XXXX , XXXX (XX/XX/XXXX XXXX XXXX) After driving away with car we found that the passenger side window does not work, check engine light came on, air bag light

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

World Acceptance Corporation	SC	294XX	Consent provided
------------------------------	----	-------	------------------

Nissan Motor Acceptance Corporation	MN	554XX	Consent provided
-------------------------------------	----	-------	------------------

SunTrust Banks, Inc.	MO	641XX	Consent provided
----------------------	----	-------	------------------

OneMain Financial Holdings, LLC	CA	95011	Consent not provided
---------------------------------	----	-------	----------------------

Capital One	MA	020XX	Consent provided
-------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1377206

1377105

1384867

1384946

1384992

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2015

Consumer Loan

Installment loan

05/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

passenger side window does not work, check engine light came on, air bag light came on, spring on the back side of the drivers seat exposed, we had to push it back in order for no one to get scratched ... signed a loan for over {\$11000.00}, air conditioner does not work. I contacted Dealer on XXXX XXXX and I am still waiting for the repairs to be made. The dealership continues to put us off, does not return calls, passes me around to different point people. No one in the dealership seems able to take care of our concerns. Please can you help, we are running out of time for the lemon law to apply and I am in need of a vehicle for my family. Thank you for your attention to this matter. XXXX

I had originally contacted XXXX XXXX, which I had agreed to pay a loan at 135 % interest for XXXX years until it was paid back. They sold my loan to CashCall, and I still paid religiously from my checking account for over two years. I was paying nearly {\$300.00} a month when I only borrowed {\$2400.00} originally. I finally got sick of them taking money from my account and told my bank that they were no longer allowed to continue to receive payments, because the last XXXX times they caused my account to overdraw. Now they have been calling me daily from several different numbers almost every hour trying to get me to pay them. They even called my job and I spoke to one of their representatives and told them that I was no longer going to pay them because I had paid them every month over the last XXXX years and XXXX months, and feel that I have more than covered the amount that I originally borrowed and the interest. I had to tell them to never call my job again. According to my math I have paid them over \$ 8k and honestly feel that I do not owe them anything more. I have even been receiving calls from a Private Number repeatedly that I refuse to answer because I think it may be them and I really have nothing more to say to them.

This is my official complaint against the billing practices, and violations of TILA and Regulation E, by Santander Consumer Finance.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.

VA

201XX

Consent provided

Santander Consumer USA Holdings Inc

OH

441XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

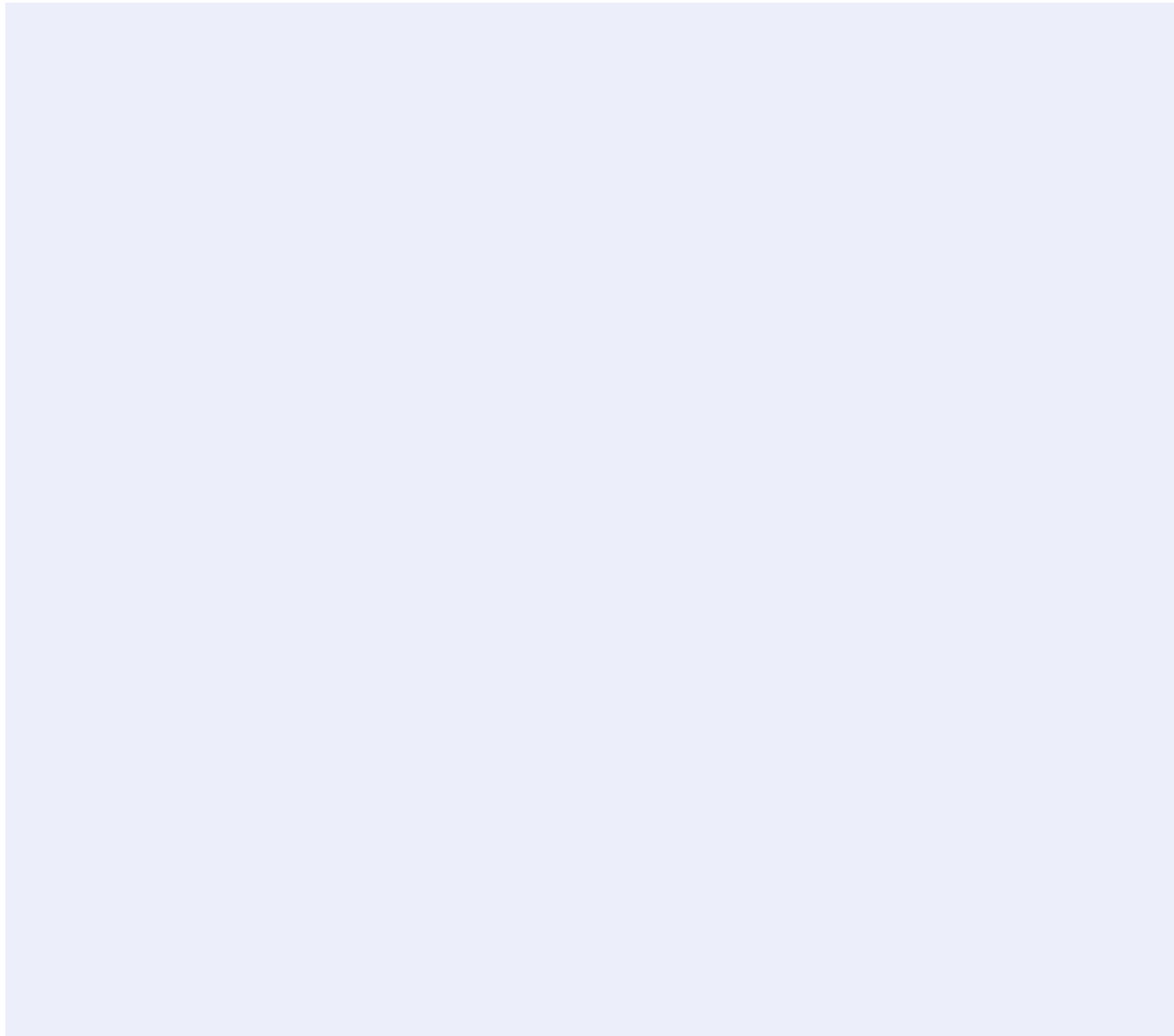
Based on Consumer Complaints

1377649

1385052

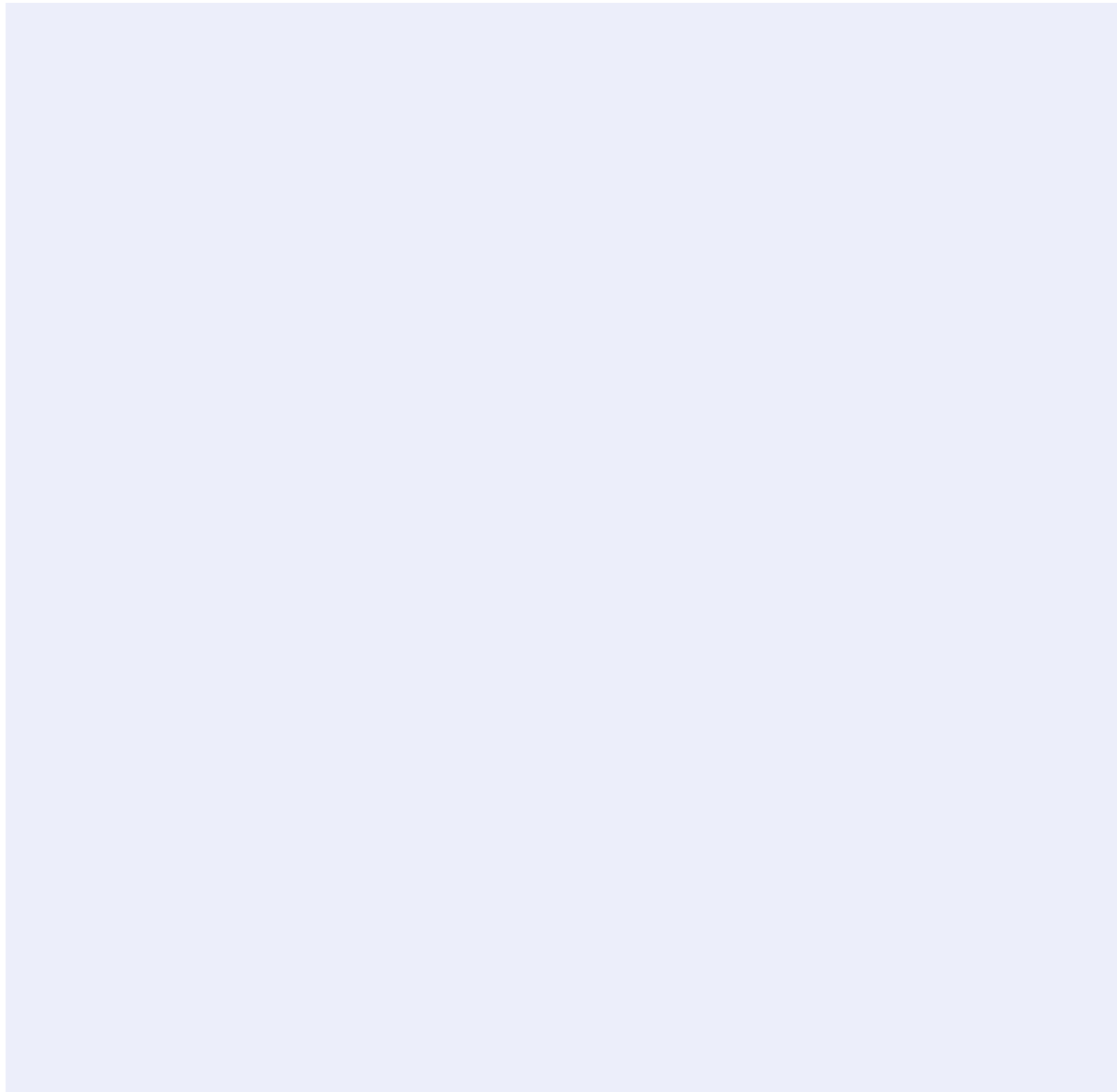
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

On XXXX/XXXX/15, I was involved in a car accident and thusly my XXXX Nissan Maxima was XXXX. The car was financed through Santander Consumer Finance. In correlation with my insurance company " XXXX ", Santander was also notified of the accident. My insurance company made a {\$21000.00} payment to Santander for the price of the car in XXXX of 2015. The remaining amount owed to Santander by me is an estimated {\$13000.00}. Per my original note with Santander, my original monthly payments were {\$670.00}, prior to the date of the accident.

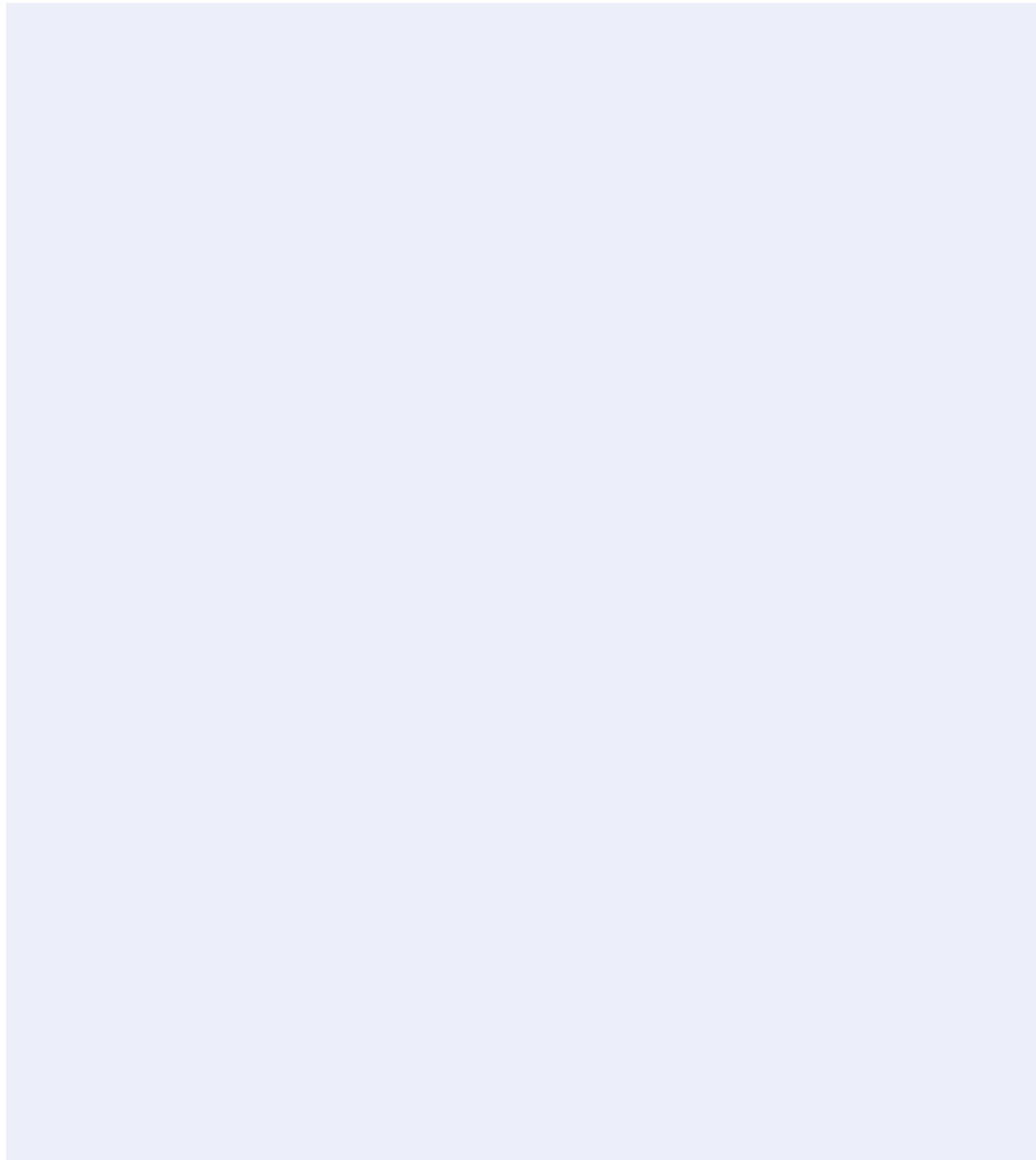
I received a call from Santander on XXXX/XXXX/15, requesting that a payment be made and to advise me that I was 14 days past due of {\$260.00}, asking that I make a payment with them. Again I had not received any response from Santander to the accident, until the XXXX/XXXX/15 call. I told the representative that I needed to be provided a disclosure in writing outlining terms and conditions of the loan modification. First the representative stated that she could n't do that, and then she asked me to validate my email address, and then she sent me a statement. I made no arrangements to pay as there was no way to validate that the caller was Santander representative. On XXXX, XXXX/XXXX/15, I received a call from another person claiming to be from Santander, socializing the same information, and subsequently emailing me a statement instead of a disclosure as I requested.

In reading some of the CFPB Guidance around Closed End Loans, disclosures are required for " change in term notifications. " However I did not receive any notification prior to receiving an email copy of a statement.

In addition to my not receiving the proper disclosures to accompany the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



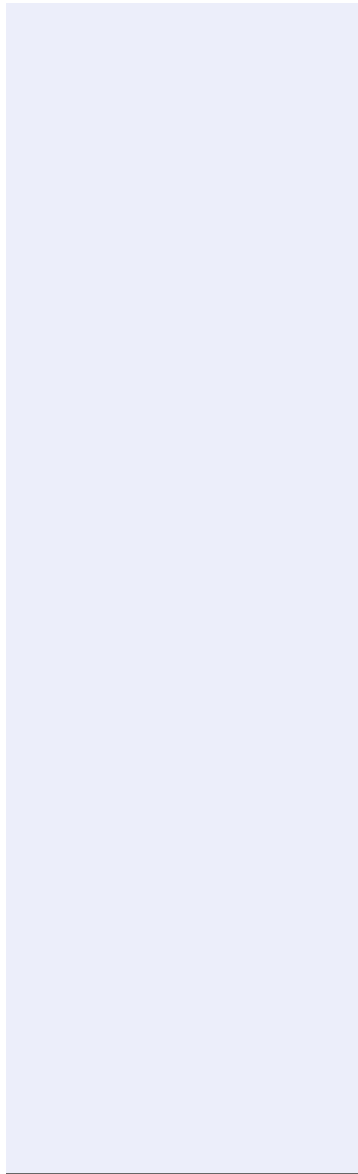
Consumer Loan Complaints

Based on Consumer Complaints



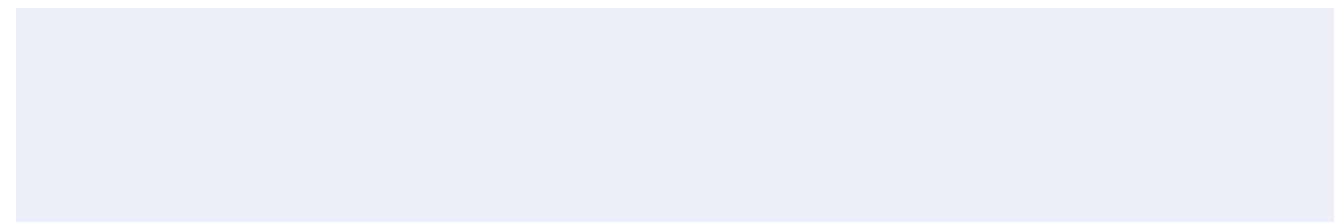
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



05/30/2015

Consumer Loan

Installment loan

05/20/2015

Consumer Loan

Personal line of credit

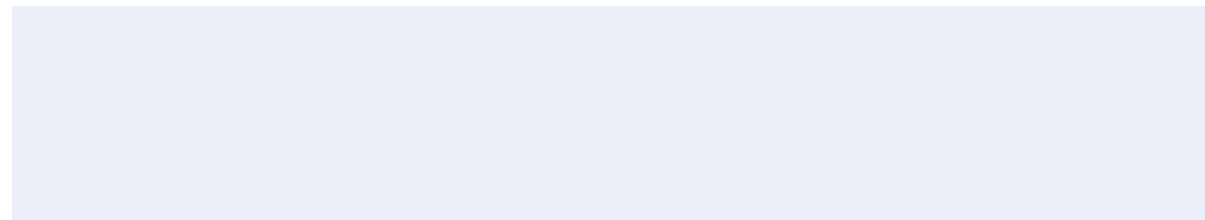
05/30/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

modification of the terms and conditions, my interest rate was not clearly and conspicuously identified, and the statement does not include the proper dispute information per Regulation E, though the statement does identify that Santander offers electronic payment services which I use from time to time.

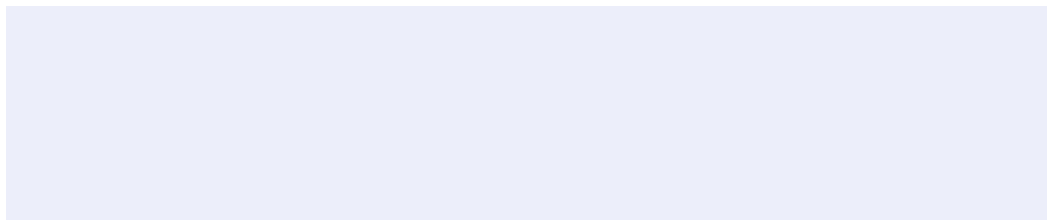
Respectfully, XXXX XXXX

I had an " interest free " deal with Home Depot to have a new roof installed. Total cost {\$14000.00}. I was down to a balance of {\$1100.00} and was continuing to pay the minimum each month as well as interim principal payments. On my XXXX statement I see that HD billed me {\$1600.00} in deferred interest since the complete loan as not paid by the end of XXXX. In essence, I was billed {\$1600.00} on a balance of {\$1100.00}. I call customer service and they claim " this was clear " in my monthly statement. My understanding from HD salesperson was loan was interest free through XXXX of 2015. Never made clear that if there was {\$1.00} of principal outstanding HD would go back and retroactively apply 22 % interest. This is outrageous and abusive. I am XXXX years old and feel that I have been taken advantage of by this huge corporation. Help please

I borrowed approximately {\$11000.00} from Springleaf Financial. A couple months later I made a call to pay the entire balance off. The lender told me if I would leave a small balance they would report to my credit to improve my score. I asked if the interest would be on the balance only because I no longer needed the money they lent but did want a higher score. They agreed and told me I would not owe any payments until XXXX. I paid them {\$10000.00} that day leaving an {\$1100.00} balance. Statements were sent with no details of interest except {\$0.00} due. Now years later they want to charge me interest on the entire XXXX. In other words they want to charge over {\$7000.00} interest on a balance of {\$1100.00} loan.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

Citibank	MA	026XX	Older American	Consent provided
----------	----	-------	----------------	------------------

Wells Fargo & Company	FL	33771	N/A
OneMain Financial Holdings, LLC	KY	420XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

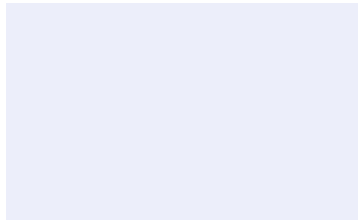
Web	06/02/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Referral	05/26/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	06/02/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1399124

1385623

1399151

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Vehicle loan
05/20/2015	Consumer Loan	Installment loan
05/31/2015	Consumer Loan	Vehicle loan
05/15/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Vehicle loan
05/31/2015	Consumer Loan	Installment loan
05/31/2015	Consumer Loan	Vehicle loan
05/31/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Vehicle loan
05/20/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I am.behind XXXX payments currently on XXXX Acura TL, today.. I received a text but no call from a non.business number for Peoples Financial stating I had XXXX minutes to call them.or they are sending a repo.truck for the car. Needless, peoples bank.is n't even open at XXXX. I have no idea who this is, but they say they represent them. Tried calling the number, no answer and voicemail full, call branch offices ... No one is open of course. This can be resolved without this intimidation to already stressful debt. I'm.sole income for my family. No assets, no savings. Life is expensive XXXX with a little XXXX. Planned to pay Monday after resolving a hacked checking account issue which I have documents of.

Collector refused to acknowledge my request not to call on Sundays.

In XX/XX/XXXX I bought an engagement ring with mostly cash but also financed {\$1400.00} through XXXX XXXX. I had just recently joined the XXXX military at the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	NY	14072		N/A
First Republic Bank	MA	01824		Consent not provided
Peoples Financial Corporation	GA	305XX		Consent provided
Discover	KS	67217		N/A
Tidewater Finance Company	TX	75006		Consent not provided
The AAA Company	TX	78552		Consent not provided
JPMorgan Chase & Co.	CA	95269		Consent not provided
PayPal Holdings, Inc.	OH	441XX	Older American	Consent provided
PayPal Holdings, Inc.	CA	94801		Consent not provided
Nissan Motor Acceptance Corporation	DE	19808		Consent not provided
Platinum Holdings Group, LLC	CA	921XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	05/26/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No
Web	05/31/2015	Closed with explanation	Yes	No
Postal mail	05/15/2015	Closed with explanation	Yes	No
Web	05/20/2015	Closed with explanation	Yes	No
Web	06/03/2015	Untimely response	No	
Web	05/31/2015	Closed with explanation	Yes	No
Web	06/01/2015	Closed with non-monetary relief	Yes	No
Web	05/26/2015	Closed with explanation	Yes	No
Web	05/20/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1385671

1385098

1399236

1377714

1384009

1399269

1399289

1399328

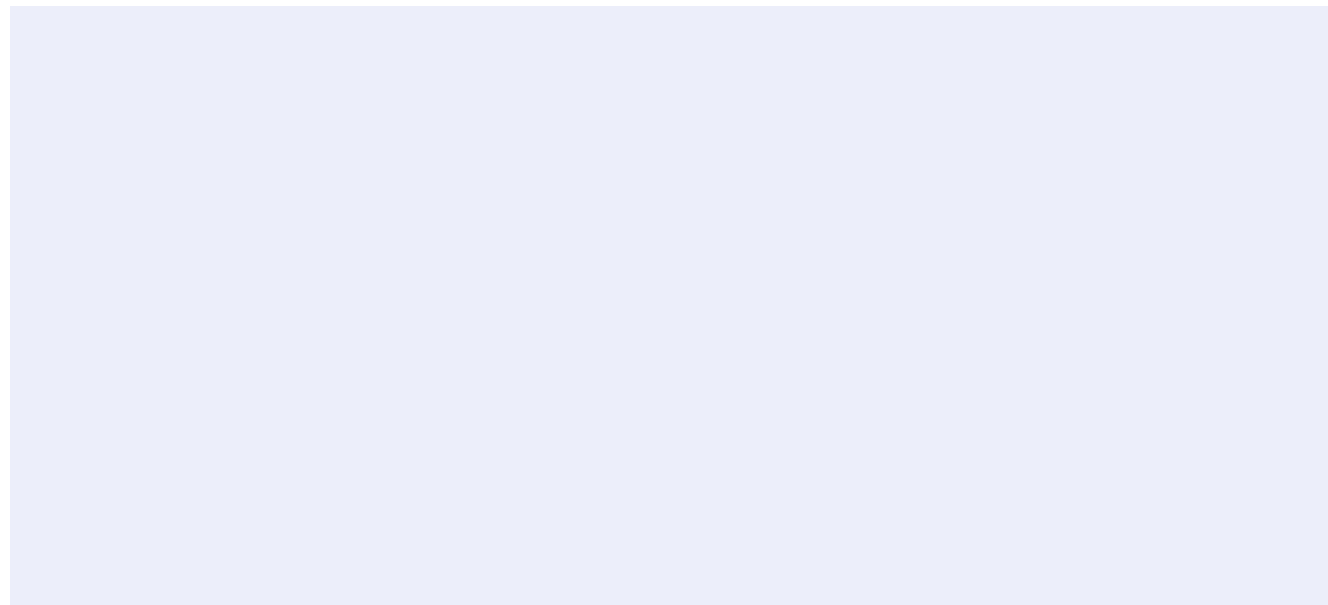
1385168

1385211

1385210

Consumer Loan Complaints

Based on Consumer Complaints



05/31/2015

Consumer Loan

Vehicle loan

05/31/2015

Consumer Loan

Vehicle loan

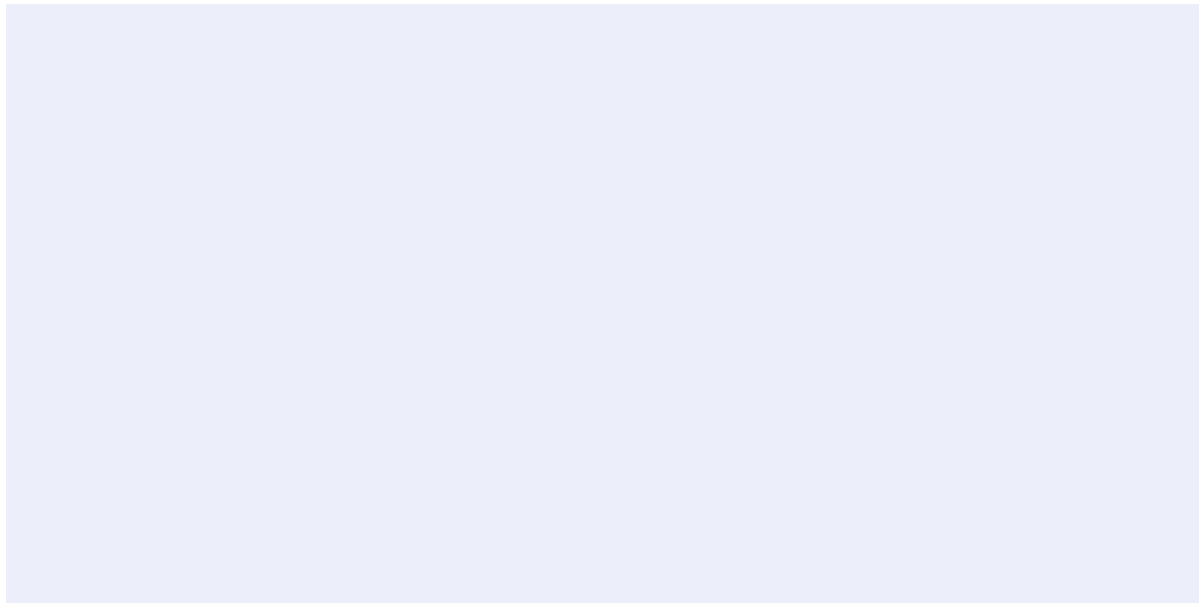
05/31/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

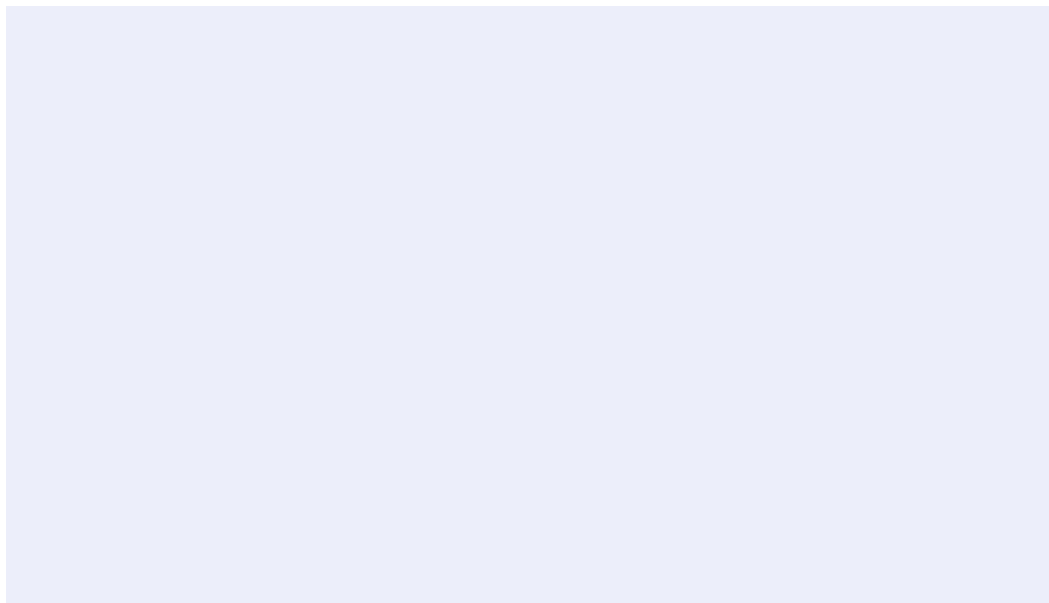
time so I had no idea what to expect. I was XXXX several times over the course of the next four years, I lost contact with XXXX and was unable to pay my bill online because of trouble with their website while XXXX away from home. They charged off my account later that year XXXX. Fast forward to XX/XX/XXXX and I just got off active duty XXXX days ago and I am being contacted by Worldwide Asset Recoveries about the debt saying that I owe them {\$2700.00} and I better pay or they will " let their legal team take the matter further ". The representative of this company, XXXX XXXX, said he knew all types of personal information about me including that I was getting out of the military and the date of my discharge, my job while on active duty and tried to use scare tactics to immediately get me to pay him. XXXX XXXX also contacted my father the same day pretending to be a friend of mine from the military to get information from him and he never stated who he was, who he worked for or the nature of the call. I am sending a letter to the company to request that they no longer contact me or my family members.

I paid UAC the settlement amount of {\$1800.00} back in XX/XX/XXXX, but I never received any correspondence or my release of lien from UAC. I have not received any form of communication from UAC. I want my debt settled and I want to receive my release of lien document so I can get a clean title to my XX/XX/XXXX Mercury Mountaineer.

I signed up for the real estate investor 's education with XXXX. XXXX has a relationship with the Universal Account Servicing (UAS) to finance the tuition. When I got the call from UAS asking me to verify my address, I told them to send it to the address they received from XXXX if they are associated with them. I received XXXX letters dated XXXX XXXX (please see the attachment). The first XXXX had the privacy policy.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes complaint represents an opportunity for improvement to better serve consumers

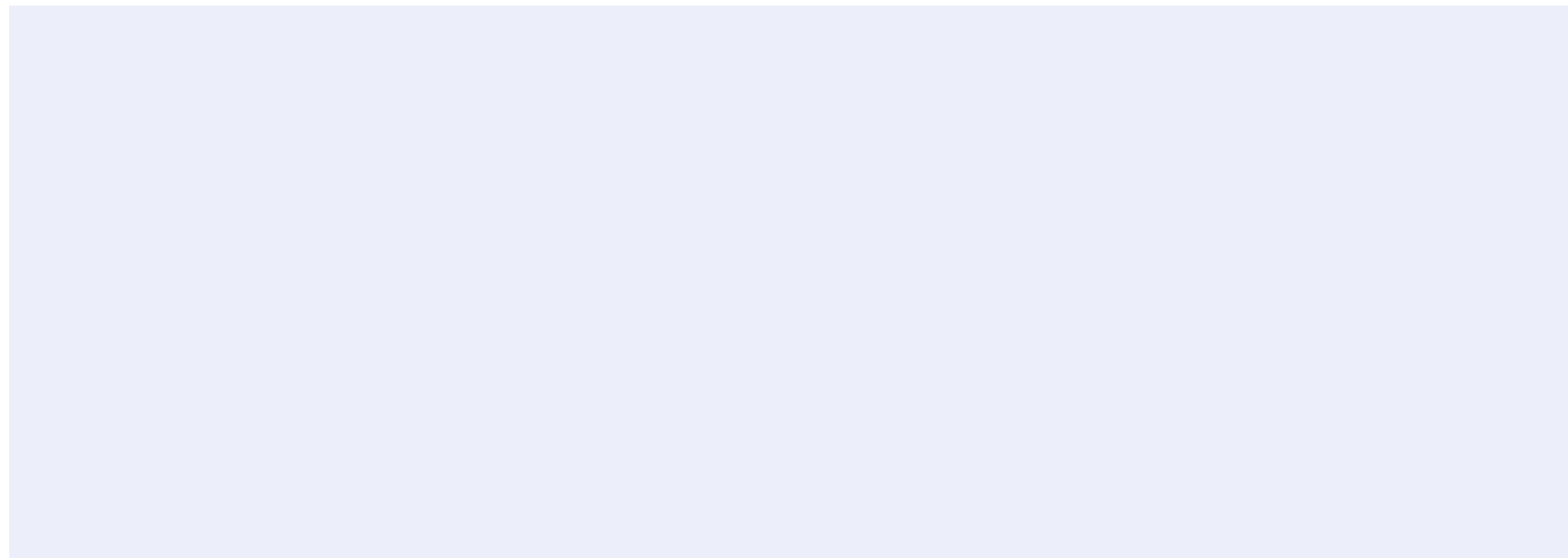
Consumer Loan Complaints

Based on Consumer Complaints

Universal Acceptance Corporation	MN	554XX	Consent provided
Mercedes-Benz Financial Services	MD	20910	Consent not provided
Universal Account Servicing, LLC	IL	606XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



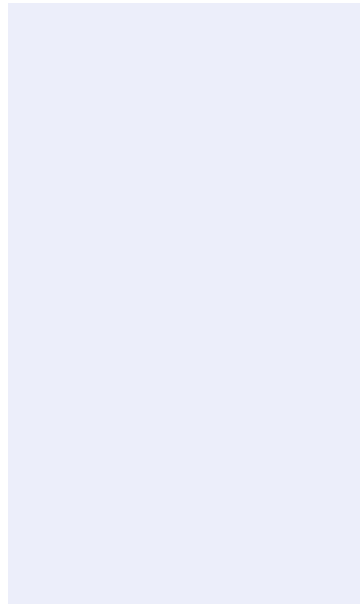
Web	05/31/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	05/31/2015	Closed	Yes	No
-----	------------	--------	-----	----

Web	06/01/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1399229



1399204

1399379

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The second letter was dated XXXX XXXX, but the first payment was due on XXXX XXXX.

The first bill received on XXXX was for the period of XXXX to XXXX (13 days) and it already had past due amount of {\$200.00}, interest charged {\$35.00} and payment for those 13 days also {\$200.00}. There was the new amount on the loan too.

When I called them on XXXX to talk to them thinking without any doubt that they will correct all these errors on the spot, I was in for a big surprise. In a very impolite and unprofessional manner, they refused to correct anything, they said that the charges are justified and that they are in business of making money on charges, so there 's no way they will wave any of them even though it was the first bill. It is important to mention that they 're calling me every day several times, from early in the morning, while I 'm at work, but when I call them back, they are very uncooperative (I have also attached the list of their calls). I tried calling several times asking to talk to different people (XXXX ext XXXX, XXXX ext XXXX, XXXX ext XXXX), but I was never able to reach these people at these extensions. The last time I called and they told me they are recording the conversation, I said that 's a good idea and I will be doing the same because they are so unprofessional and not very knowledgeable in my opinion, and they simply hang up on me. I wonder how legitimate is this business.

Toyota motor credit is reporting XXXX \$ owed on a charge off account. This account was included in my bankruptcy. I surrendered the vehicle to Toyota Motor credit. I have asked for specific documentation as to how they came to the amount being reported of XXXX \$ -If the car was sold I would like a break down of what the car sold for and how Toyota XXXX to this large amount being incorrectly reported on all XXXX of my credit reports. I do want validation of debt. I do want validation of amount being reported and a break down of how they came to this

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation

TX

760XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/28/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1384055

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

amount as well as written documentation of what they received for the car once it sold.

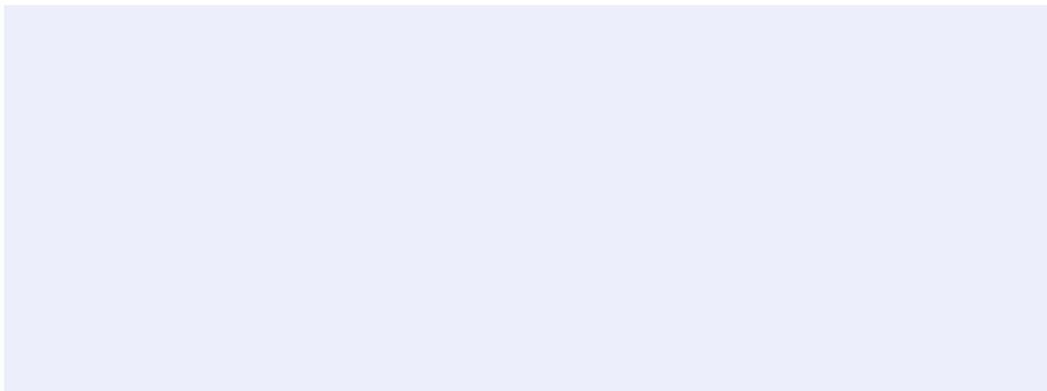
On or around XXXX XXXX, XXXX I received an alert (XXXX) from XXXX in the form of account change. Log on to each bureau and notice it was multiple late payments appearing that was n't the prior to XXXX XXXX in which I only had XXXX 30 day late from SantanderXX/XX/XXXX. Previous I had XXXX 30 day late payments of XXXX and XXXX, which I had received XXXX 2 month deferrments XX/XX/XXXX and XX/XX/XXXX XXXX. I disputed the XXXX XXXX late and it was removed, later I disputed the XXXX late payment in XXXX of XXXX and received a late for XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX as a result of disputed a XXXX of XXXX. I do have documents if needed.

Hello my name is XXXX XXXX and I was illegally/over charred in price and intrest rate for a XX/XX/XXXX XXXX XXXX from XXXX in which Credit Acceptance Corporation assist. I was manipulated into putting the car into my name because the original purchaser was denied by the bank and my name was n't. The car went into deep I status and was reported stolen XX/XX/XXXX which was never recovered or sault after in which I told them I wanted them to find the car and remove me from the loan due to non payment and my credit score declining XXXX points. I really think I was discriminated against because of me being a woman with little knowledge of the loan processing. Please help me!!
XXXX

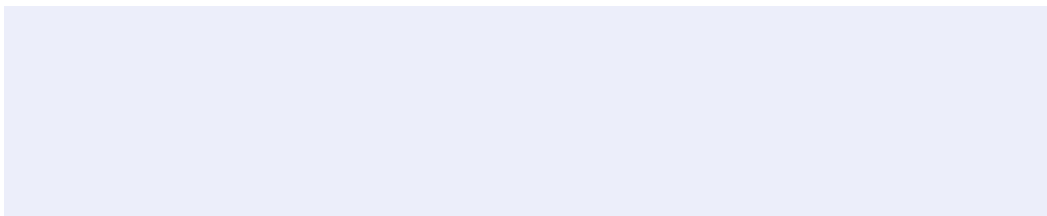
We requested just XXXX form Exeter Crop, but Exeter refused to proved us with XXXX form. We need the a XXXX so we can refinance at with lower rate with XXXX XXXX. Because we not happy with high interest rate which is 14.7 % when have much lower interest rate with XXXX. We do have above average credit. A XXXX Form is a common request between companies.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	FL	33025	Older American	N/A
Santander Consumer USA Holdings Inc	CA	925XX		Consent provided
Credit Acceptance Corporation	DC	200XX		Consent provided
Exeter Finance Corp	CA	949XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/15/2015	Closed with non-monetary relief	Yes	No
-------	------------	---------------------------------	-----	----

Web	05/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/26/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1377855

1385271

1377866

1384119

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Installment loan
05/15/2015	Consumer Loan	Vehicle loan

06/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX Form is a common request between companies.

I tried changing my due date over a week ago (7 days roughly) prior to my due date. I have automatic withdrawal scheduled on my due date. The CSR told me I have to cancel my automatic payment online only and change my due date online only. She did not tell me it had to be at least XXXX business days before the due date. Today, 3 days before the due date, I 'm told by a floor supervisor (XXXX branch # XXXX) 3 business days may not even be enough. Sometimes they will still auto withdraw the payment from the account, there is no guarantee it won't. Also, they can not manually cancel the transaction, even if they contact their " payment processing " department they can not do it. I struggle with this considering the size of the organization, that they can not manually put a stop to a transaction when the payment is not even pending. Also, the terms and conditions do not mention that " potentially " it may or may not hit your account. The terms and conditions are only available via a small link you have to click and read, the web page itself does not present or require you to read them before you accept the automatic withdrawal. You can easily, accidentally skip over the link and continue the setup of your automatic withdrawal payment. Needless to say this entire payment process is unfair and deceptive.

I Have always paid my Hyundai Motor Finance payment as agreed. Due to a combination of bank errors, Hyundai Motor Finance not updating my account info as requested and failing to have a system in place to collect payments after items were incorrectly returned NSF due to bank error, Hyundai Motor Finance is now falsely reporting my account as past due from XX/XX/2013-XX/XX/2013. On XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Condor Capital Corp.	NY	14094	Consent not provided
Risecredit, LLC	SC	29420	Consent not provided
Wells Fargo & Company	CA	921XX	Consent provided
Hyundai Capital America	FL	333XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/01/2015	Closed with explanation	Yes	No
Web	06/03/2015	Closed with explanation	Yes	No
Web	05/15/2015	Closed with explanation	Yes	No
Web	06/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1399691

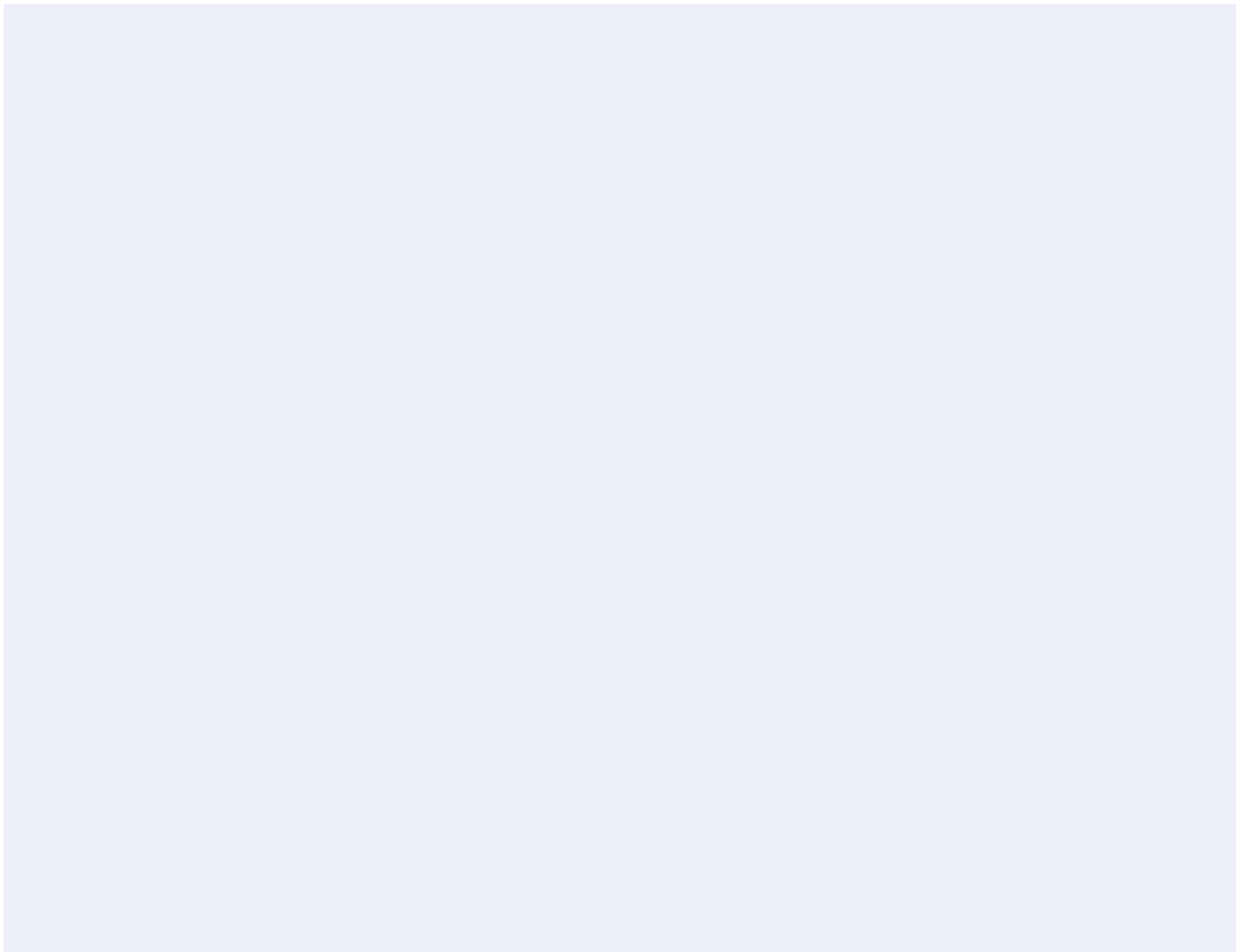
1399703

1377900

1399724

Consumer Loan Complaints

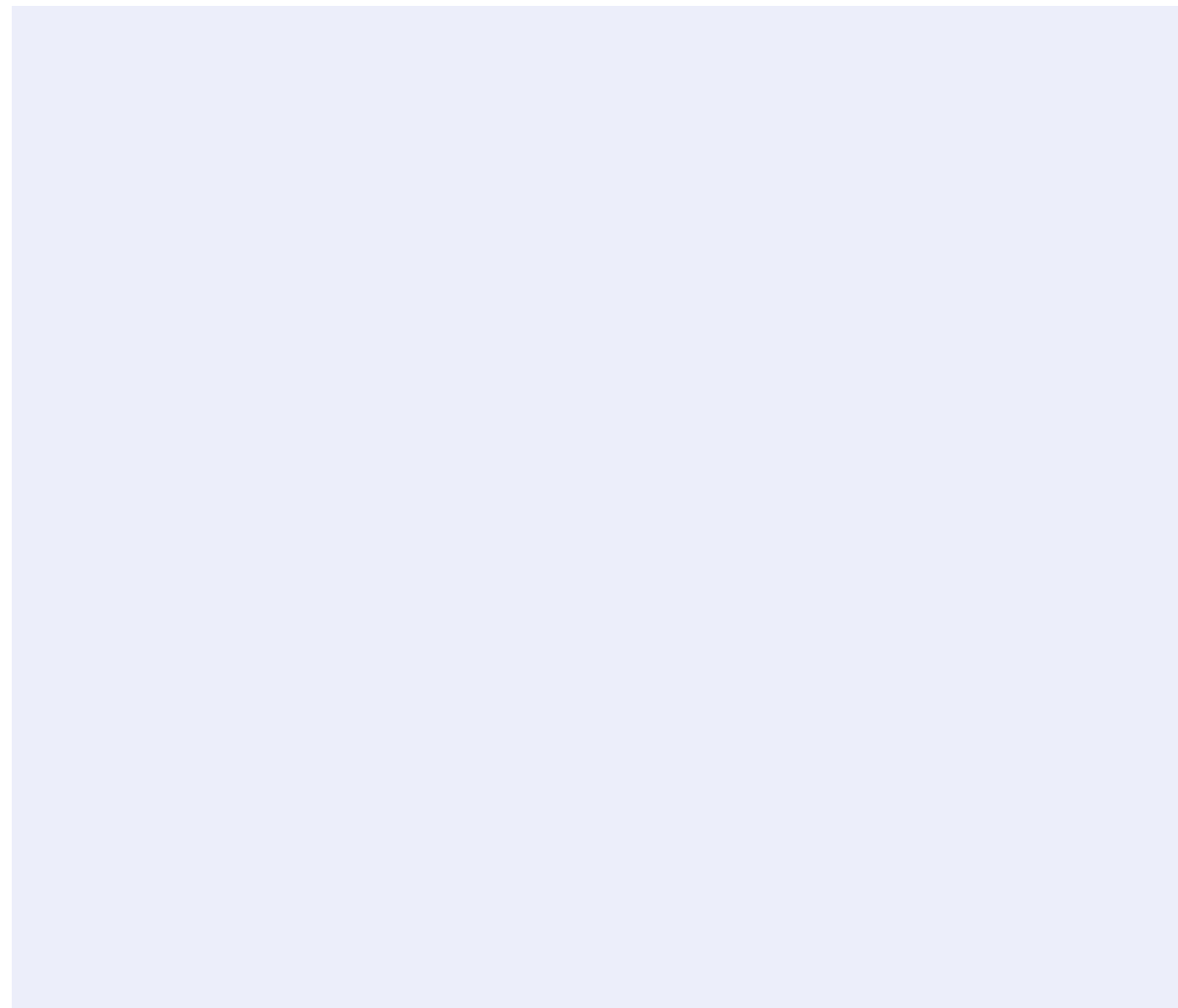
Based on Consumer Complaints



05/15/2015	Consumer Loan	Personal line of credit
06/01/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a line of credit

Managing the loan or lease

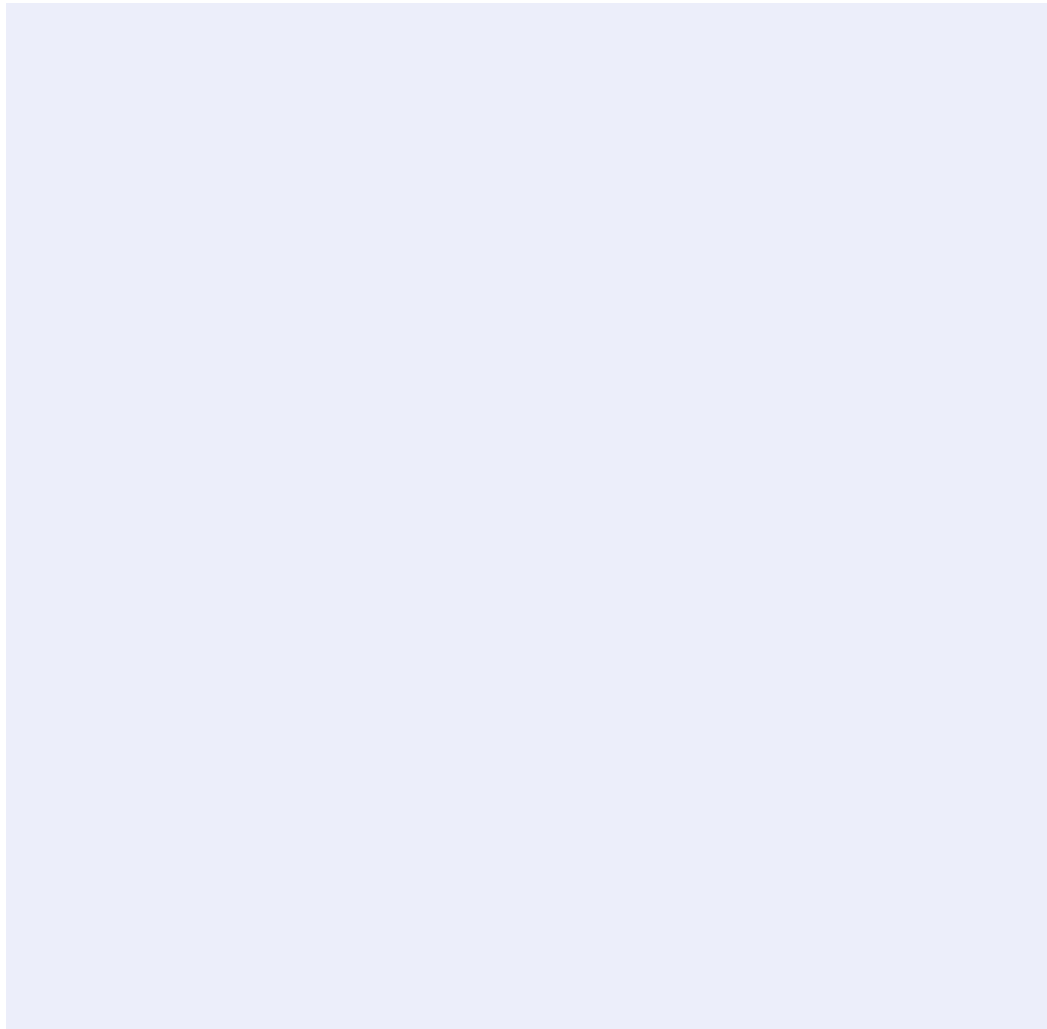
Consumer Loan Complaints

Based on Consumer Complaints

falsely reporting my account as past due from XX/XX/2013-XX/XX/2013. On XXXX XXXX, 2013 I paid my account with good and collected funds in my bank account but my bank mistakenly returned the payment NSF (as evidenced by the attachment). I was n't made aware of that at any time by XXXX until XXXX of 2013, at which time I immediately paid the amount owed in full. There was also a bank error in the summer of 2013 when a wire that was sent to my account was returned due to an extra number being added to the account number. It happened on the exact day I made a payment to XXXX (as evidenced by the attachment). Again, I was n't made aware of this at any time by XXXX until XXXX of 2013 as XXXX had failed to update my contact info. I have written to XXXX on more than XXXX occasion. (sent certified mail yet they claim they did n't receive) asking them to correct my info on my credit report. XXXX has refused to correct my account info and has given me incorrect and false information regarding my account. Other than this approximate 6 month stretch when the bank returned a check I had sufficient funds on, I have had no late payments of any kind in the past 6 years. XXXX is also profiting from a flaw in their system by charging me late fees on payments that could n't be accepted by them after my boyfriend discovered the banking error XX/XX/2013 while I was in XXXX and he tried to make payments over the phone. Their system would n't allow the customer service representative to over ride the system because of the past NSF 's. Although XXXX 's customer service representative had indicated to him that he DID over ride the system and that the payment had been made when in fact it did n't. This exasperated the problem and has caused my credit report to show additional late payments to XXXX. XXXX profited financially by charging me late fees they did n't deserve.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	MD	20744	N/A
Ford Motor Credit Company	FL	33031	Consent not provided

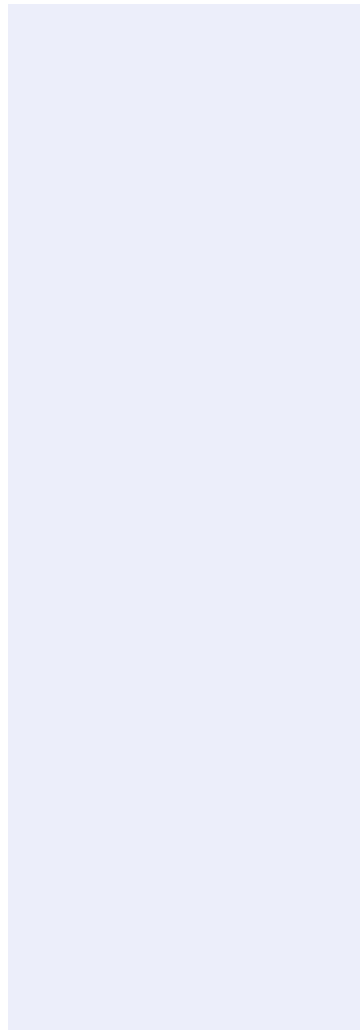
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	05/15/2015	Closed with explanation	Yes	No
Web	06/01/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1377908

1399683

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Vehicle loan
04/14/2015	Consumer Loan	Installment loan
05/15/2015	Consumer Loan	Vehicle lease

06/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I had fraudulent activity on my checking account. I had to request stop payments to conserve cash to pay my rent. I opened a new checking account but the issues continued and it takes up to 90 days to get money back.

BMW Financial Services would not take my bank account or debit because of the returned automated processing with changing accounts and the fraudulent activity. They did not provide an easy way to pay them and instead harrassed me and accused me of setting up payments and canceling them. They also charged late payments and reported negative credit. I am working with XXXX XXXX XXXX to draft a letter for the payments due to fraud activity but they are still refusing to acknowledge any issues of this kind which is UNFAIR and UNJUST!. I have always paid them timely. They did not provide me a way to pay online or over email. I had to call and listen to several include a supervisor say accuse me of delinquency rather than provide a way to pay. Of course, being upset, they would not provide the way to pay until just today XXXX/XXXX/2015 by XXXX XXXX after several months of advising of the situation. I had to make a choice, pay rent or pay car. I let them know I would pay as soon as I got the money for the fraud (I do n't have it all back) but today I am paying them in full vs having food etc. for the rest of the month. There should be policies in place if you have fraudulent activity that vendors will allow letters from bank to waive the fees and provide an easy way to pay versus harrassing their clients. I am sick with their poor services and chastasizing me. I do n't want to do business with them in the future.

We had a Bank of America home equity loan protection plan, that they cancelled without offering anything to fall back on. How can the bank we have our mortgage

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First National Bank of Pennsylvania	PA	15084		N/A
Santander Consumer USA Holdings Inc	FL	33334		Consent not provided
EZCORP, Inc.	TX	77021	Older American	N/A
BMW Financial Services	CA	941XX		Consent provided
Bank of America	PA	190XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/26/2015	Closed with explanation	Yes	No
Web	06/01/2015	Closed with explanation	Yes	No
Phone	05/04/2015	Closed with explanation	Yes	No
Web	05/15/2015	Closed with explanation	Yes	No

Web	06/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1385344

1399785

1330159

1377980

1399811

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015

Consumer Loan

Vehicle loan

05/20/2015

Consumer Loan

Vehicle loan

05/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

without offering anything to fall back on. How can the bank we have our mortgage and home equity loan through, just cancel it without helping the customer 's find another protection plan, or other alternative. Thank you.

Back some time ago XX/XX/XXXX or XX/XX/XXXX I went passed a car dealership called XXXX XXXX with my at the time boyfriend who was trying to purchase a car. I was going to help him out with getting the vehicle but was unable to due to my credit not being the greatest. They gave another alternative of putting a big lump sum of money down and to my knowledge he nor I had all the funds to even meet their requirements for the down payment or loan. I never recall setting up an account and if an account was set up it was definitely had to be his responsibility because I was told I did not qualify. For some years now this company has been harassing me with phone calls threatening to come to my home and job for payments. I even on several occasions have told them do not call my phone anymore because not only will they call and hang up continuously without even saying anything. Their tactics are way too aggressive and have also called my family ... my older brother who I have NEVER lived with or used as a reference, they have called his wife 's place of employment and left messages for me on her phone, they have contacted my step dad who lives in XXXX and I reside in XXXX, they have called my mother, and at times that they have done so I would n't even hear from them. They have left messages that if I do not call them immediately they will issue a summons for arrest following a court proceeding. I disputed this company with all XXXX credit agencies a couple years ago and they were removed off of all my reports except for XXXX, they are continuing to report.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	IL	60435	Consent not provided
AFS Acceptance, LLC	MD	211XX	Consent provided
Santander Consumer USA Holdings Inc	MI	49504	N/A

Consumer Loan Complaints

Based on Consumer Complaints

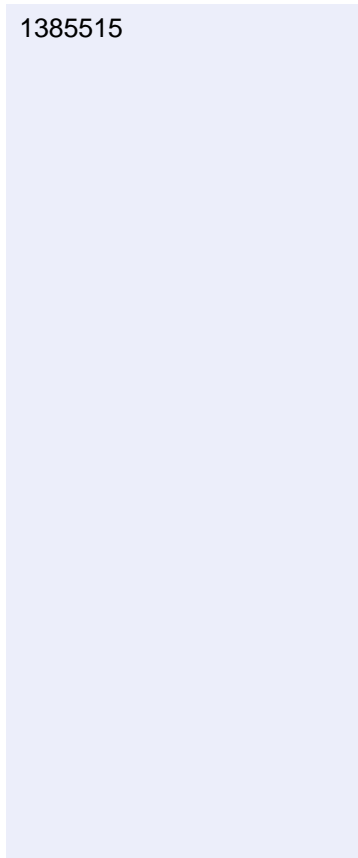
Web	06/01/2015	Closed with explanation	Yes	Yes
Web	05/20/2015	Closed with explanation	Yes	No
Phone	05/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1399583



1385515

1378106

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Installment loan
05/15/2015	Consumer Loan	Installment loan
05/20/2015	Consumer Loan	Title loan
06/01/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Lender repossessed or sold the vehicle

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

my payment is due on the XXXX the late payment is XXXX, if I mail my payment in via check the company never receives it by the due date or the XXXX, then they charge me a late fee and I end up paying online so they charge the transaction fee. Any month I send the payment by mail they call on the XXXX saying they have n't received it forcing me to pay the late fee and transaction fee. Also now that I review the payments I do n't think the interest they charge me is legal it just seems like im paying triple.

I AM AWAITING A RESPONSE FROM ALL XXXX CREDIT BUREAUS.I have contacted the company, Toyota Motor Corp. on XXXX occasions in regards to account XXXX. My XXXX letter dated XX/XX/XXXX by Certified Mail and it was retuned as RETURN TO SENDER. They have the incorrect address online to correct inaccuracies.

The XXXX time I contacted them was dated XX/XX/XXXX. To this date they have failed to submit a response to me. They did respond my mail to my husband who had the joint account with me in which they used a stalling tactic stating they believe their records are true and used false dates with no explanation of what the dates listed were for.

What we both asked for in the letters submitted to them was for XXXX to correct the Rating Status that they had us both in to " GOOD " and to erase the " POOR " status they had us in.

I also contacted XXXX to correct the Hard Inquiries they have when I went to see if I should trade in my car and they have listed XXXX Hard Inquiry : Listed XXXX times by XXXX with different banks, dated XX/XX/XXXX and XX/XX/XXXX which should only be listed as XXXX hard inquiry. I said we were not interested any more

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	NJ	07076	Consent not provided
Monterey Financial Services, Inc.	NJ	080XX	Consent provided
DriveTime	NY	12202	N/A
Toyota Motor Credit Corporation	CA	902XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with explanation	Yes	No
Web	05/19/2015	Closed with explanation	Yes	No
Phone	05/27/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1384239

1378161

1385600

1399599

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

should only be listed as XXXX hard inquiry. I said we were not interested any more in purchasing a vehicle and XXXX XXXX and his Manager XXXX XXXX insisted on calling every day to finance us with a used car. I have also contacted their company with no response. XXXX XXXX XXXX (Dated : XXXX/XXXX/XXXX) should be the only XXXX listed with the next XXXX as XXXX inquiry. Please see all the inquiries below and the date they had banks review my credit.

XXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX XXXX, XXXXXXXXXX XXXX XXXX XXXX XXXX, XXXXI am not sure if this is common practice for XXXX to ignore a " Dispute Letter " from a consumer in requesting a correction that XXXX has falsely reported on to my account. I am also not sure if it is common practice for the company to answer XXXX person on the account and no the other co-signor, if both signees wrote XXXX separate certified letters/mailings. I just want my credit status rating to be recorded accurately and to reflect the true status of " GOOD ", since they have stated my account is " Paid as Agreed/Closed and Good " XXXX did respond to my spouse for the very first time on XX/XX/XXXX, to his dispute, which had insufficient and inadequate information to validate the inaccurate reporting from Toyota Motor Corp Company to all three credit bureau agency 's (XXXX, XXXX and XXXX) in regards to his credit standing. The information XXXX previously provided (from credit report viewing on XX/XX/XXXX stated that his account (which is also my account { Joint Account } is in " GOOD STANDING / PAID AS AGREED / CURRENT / CLOSED " and yet holds a " NEGATIVE/POOR STATUS ". The status XXXX holds on ether of our accounts, on both of our credit reports is contradicting to what is written about my account by your company.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015	Consumer Loan	Vehicle loan
05/15/2015	Consumer Loan	Personal line of credit
05/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I kindly requested proof of payment showing late payments, how it was made (form of payment) and when it was paid on. XXXX never write me back.

They wrote on the letter that was sent to my husband, in which we both do not agree with, the dates XXXX listed with NO EXPLANATION : " The payment history reporting for this account is XXXX for XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, XXXX and XXXX, XXXX and XXXX. " These dates, above, if meaning " late payment " in these months, are incorrect! The information XXXX provided the credit bureaus do not even reflect the same dates. XXXX company is purposely providing and filing false information and refusing to provide the full investigation of my dispute and correction of my account that I am entitled to by law. They blatantly ignored my letter of dispute.

My mother was returning calls and taking messages for me letting people who were contacting me know that I have been XXXX A call came through to my phone (that I now believe was a cell phone, not business) from a lady named XXXX and my mother immediately called the number back and spoke w/ her. She proceeded to tell my mother where she was calling from, what she was calling about, the status of my account, how many days past due I was (which was 33 at the time and was said to be almost 60), and that I was in jeopardy of being sent to recovery. She then proceeded to get bank account information from her. There is no one authorized on my account but me and not only did this embarrass me but caused an verbal altercation between me and my mother.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation	TN	38168	N/A
Enova International, Inc.	TX	77373	N/A
MarkOne Holdings, LLC	OH	432XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/03/2015	Closed with explanation	Yes	Yes
Phone	05/18/2015	Closed with explanation	Yes	No
Web	05/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1400078

1378225

1378246

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Vehicle loan
06/09/2015	Consumer Loan	Installment loan
05/26/2015	Consumer Loan	Personal line of credit
05/20/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I rented the apartment from them. We moved out and we left the apartment clean. They never send me my deposit to me. I want to know why they are still on my credit report.

XXXX XXXX XXXX, located at XXXX XXXX XXXX XXXX, XXXX XXXX, Florida XXXX XXXX. no. XXXX, Finance Mgr : " XXXX " ; Sales Agent : XXXX XXXX " leased me and my spouse XXXX XXXX XXXX XXXX a XXXX new XXXX XXXX XXXX, accepting the surrender of a XXXX XXXX XXXX in late XXXX. The later vehicle was on a 36 month earlier lease and was not due for expiration until XX/XX/XXXX. However, the Sale Agent and Finance Mgr. offered to accept the XX/XX/XXXX on that day and accept the vehicle in exchange for the leasing of the new XX/XX/XXXX model. The terms included my payment of {\$1200.00} and new lease payments of {\$340.00} per month going forward. We accepted their offer at which time they inspected, photographed and took full possession of our XX/XX/XXXX XXXX. There was ABSOLUTELY NO STATEMENT REGARDING ANY DEFECTS REGARDING THE PHYSICAL CONDITION OF THE SURRENDERED VEHICLE. Neither myself, my wife, nor the dealer 's agents found any physical fault with the vehicle being surrendered for lease termination. HOWEVER, 2 day ago I received a bill from SOUTHEAST TOYOTA FINANCE (the leasing source) totalling {\$820.00}. Their notice demanded payment without delay. Since neither the dealer 's agents who inspected and accepted the vehicle XXXX months earlier as witnessed by myself and my wife observed no physical damage when surrendering same, IT IS UNCONSCIONABLE FOR THE LEASING COMPANY, SOUTHEAST TOYOTA - phone no : XXXX to solicit such payment from we, the good-faith contracting consumers. Please remediate this matter on our behalf. I contacted the Sale Agent, " XXXX XXXX " who claimed ignorance of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	TX	78801		N/A
Rent Recovery Solutions	TX	773XX		Consent provided
Citibank	DE	19808		N/A
World Omni Financial Corp.	FL	334XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	05/27/2015	Closed with explanation	Yes	No
Web	06/12/2015	Closed with explanation	Yes	No
Phone	05/29/2015	Closed with non-monetary relief	Yes	No
Web	05/20/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1385703

1413393

1391715

1385727

Consumer Loan Complaints

Based on Consumer Complaints

05/20/2015	Consumer Loan	Title loan
------------	---------------	------------

05/26/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

06/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

our behalf. I contacted the Sale Agent, " XXXX XXXX " who claimed ignorance of this issue.

This Complaint should be read along with my CFPB Complaint # XXXX of XX/XX/XXXX, against TitleMax of Tennessee. Though I stated in my CFPB complaint " Any and all Accounts ", I did n't specifically mention a second loan amount of {\$500.00}, TM Account # XXXX. As my current, CPFb XXXX Complaint states I initially obtained a loan of {\$1500.00} in XX/XX/XXXX. This second Account/amount for {\$500.00}, initiated in XXXX, arose out of money that I had been eligible to accept in XXXX, but did n't take (only XXXX application).

My Complaint with this loan revolves around the same issues as cited in the CFPB Complaint XXXX, above. In addition to it exceeding the State Maximum allowable Interest and Financing Rate, producing blatant XXXX practices, the Predatory Billing illegal practice of not applying the Payments received- to the Principal- Reduction, makes the loan virtually un-payable

I had a car loan with Santander that default back around XXXX 2011 and the car was repossessed. Santander is claiming the the car was damage but the time they saying it was damage it was n't in my possession. The damages that they said I cause to the car cause for the value of the car to be less then what it should have been and they was n't able to profit from it to the point the they break even and I do n't own any money and also its affecting my insurance rating. when the company they hired to repossess the car it was at XXXX and my car was park in the driveway behind my mother car and they move my mom car and had her car turn side ways in the driveway and on the neighbors grass and also my car was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	TN	381XX		Consent provided
-----------------	----	-------	--	------------------

U.S. Bancorp	OR	97520		N/A
Bank of America	CA	95828		N/A
Citibank	FL	33461	Older American	N/A
Santander Consumer USA Holdings Inc	MO	630XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	05/28/2015	Closed with explanation	Yes	Yes
Referral	06/03/2015	Closed with explanation	Yes	No
Postal mail	05/27/2015	Closed with explanation	Yes	No
Web	05/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1384193

1391742

1400199

1385808

1377291

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2015	Consumer Loan	Installment loan
05/26/2015	Consumer Loan	Personal line of credit
06/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a line of credit

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

half way in the driveway and on our grass and they had the tow truck on our lawn and even destroyed our lawn also

XXXX Vehicle Purchased from XXXX XXXX XXXX XXXX XXXX XXXX Not detailed & Required Accessories not issued. Console needs repair. Note- Vehicle States Intermittently " Vehicle Not in Park, Vehicle May Rollaway " XXXX Vehicle was taken to Mercedes Benz XXXX for Detail Service and Given Required Accessories. Refund Check was still not available as previously stated by XXXX XXXX.

XXXX Given Mercedes Benz Financial Contact Information XX/XX/2015- Vehicle taken to Mercedes Benz XXXX XXXX Indicator Light on for Tire Service XXXX Sent text to XXXX XXXX, XXXX It's XXXX. I will be in town this week. Will you let me know when I can stop by and with who to pick up my check with please. I have scheduled a Maintenance Appointment with my regular Mercedes Benz Service department. Thank you! " XXXX Resent Text message to XXXX XXXX XXXX No response from XXXX XXXX XXXX, Responded, XXXX Morning, I just checked and my accts payable said your check was mailed last week. " No check received -Note : Vehicle Braked Unnecessarily on Intersection which could have caused an accident XXXX Car Serviced at Mercedes Benz XXXX for XXXX Limited Warning Limited Warning Light On and Console Replaced (Service Advisor, initially wanted for me to take vehicle back to Mercedes Benz XXXX to get Console replaced) - Note : Traction Light Intermittently comes on XX/XX/2015- Vehicle Picked up from Mercedes Benz XXXX from service department XX/XX/2015- Left XXXX Finance Manager several voicemails with no call back. XXXX I called back spoke to switchboard operator and I requested to speak to General Manager of Dealership.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	OH	43109	Consent not provided
Citibank	MN	56425	N/A
Mercedes-Benz Financial Services	TX	772XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/19/2015	Closed with explanation	Yes	No
Referral	05/29/2015	Closed with explanation	Yes	No
Web	06/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1378762

1391863

1415584

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

switchboard operator and I requested to speak to General Manager of Dealership. My request was denied and I was transferred to XXXX, Pre-Owned Sales. XXXX stated that he would convey information to finance with no call XXXX BBB complaint # XXXX filed against Mercedes Benz XXXX " I was promised that I would not be charged {\$13000.00}, Nitro Tire Charge for my new vehicle purchase on XXXX/XXXX/2015. I was originally informed by my Salesman that if the check was n't ready within the week that, he would have it ready when i pick up my registration sticker. When I picked up my registration sticker, I was then informed that it would be ready in a few days. When I messaged him later through the week I was informed that the check was in the mail. On XXXX XXXX I contacted left Finance Manager XXXX several voicemails with no call back. I requested to speak to the general manager of the dealership and I was transferred to the XXXX, Manager of Pre-Owned. XXXX stated that he would convey the message to finance with no call back on XXXX/XXXX/2015. And it goes on and on and on so I am now asking for the assistance of the BBB. " XXXX Contacted Towing company via Mercedes Benz Roadside Assistance per XXXX and no Loaner would be issued. I was informed by Roadside Assistance that I must be present to sign although no signature was requested/required at the time the vehicle was picked up. (Vehicle stated " Service Required, Do Not Shift Gears ") XXXX Left voicemail for XXXX that vehicle was picked up and towedXX/XX/2015- XXXX called stating that vehicle has not arrivedXX/XX/2015- Left voicemail for XXXX and contacted Towing company per XXXX voicemail that vehicle has not arrived. XXXX XXXX called and stated for me to contact Roadside assistance for location. XXXX Contacted Roadside Assistance and they would not release location to me without a Police Report. XXXX E-mailed sent to XXXXXXXXXXXXXXX & E-mailed sent to XXXXXXXXXXXXXXX stating " I have contacted several team members as well as members of management and I have XXXX issue that that I have unresolved. I

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015

Consumer Loan

Vehicle loan

05/15/2015

Consumer Loan

Vehicle loan

06/10/2015

Consumer Loan

Title loan

02/23/2016

Consumer Loan

Vehicle loan

05/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

am hoping that you can assist me. Please call me at XXXX. " No Returned E-mail or call XXXX- XXXX XXXX XXXX XXXX XXXX XXXX XXXX

I financed a car for over XXXX dollars, I became XXXX when I only owed {\$2400.00}. Car appectance now company XXXX CNAC XXXX informed me after they reposed the car, they then sold the car and I now owed the balance after the sale. Which at that time was stated {\$1800.00} some odd dollars. They in turned reported to all three credit bureaus an incorrect amount due balance is still {\$2400.00}.

I have a car loan through : Gateway One Lending & FinanceXXXX XXXX XXXX TX, XXXXI believe this company has obtained information about my relatives to use to contact me illegally. I am requesting an attempt be made to find out how they were able to contact relatives to get in touch with me, when I never gave them information. This is a classic case of what the CFPB has tried to put a stop to from past episodes of badgering by lenders. This company has contacted my Grandfather who is a retired XXXX XXXX and his information is protected from the public. This is completely unacceptable for a Lender to badger relatives. I did not give their information to this company. I was out of the country while this was going on. This company said they did not have to divulge their protocol for finding out information about Borrowers. I asked to speak with a supervisor, but am not confident that I actually spoke with one.

In XX/XX/2007 i bought a new pickup and financed it XXXX XXXX. On the financing contract XXXX stated that if the contract was assigned to another lender then we XXXX the new lender and I had to sign the new financing agreement, because we could negotiate the new interest rate. One month after we signed

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Byrider Franchising, LLC	WI	543XX		Consent provided
--------------------------	----	-------	--	------------------

TCF National Bank	CO	804XX		Consent provided
-------------------	----	-------	--	------------------

Wheels Financial Group, LLC	CA	90044		N/A
-----------------------------	----	-------	--	-----

Navy FCU	TX	78236	Servicemember	Consent not provided
----------	----	-------	---------------	----------------------

Wells Fargo & Company	TX	761XX	Older American	Consent provided
-----------------------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	07/08/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	02/23/2016	Closed with explanation	Yes	
-----	------------	-------------------------	-----	--

Web	05/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1400317

1378466

1414510

1798319

1378735

Consumer Loan Complaints

Based on Consumer Complaints

05/15/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

because we could negotiate the new interest rate. One month after we signed contract, XXXX Bank bought XXXX XXXX but they did not comply with the assignment terms of the contract. XXXX was caught laundering XXXX XXXX dollars in drug money, Wells Fargo bought XXXX and Wells Fargo sued me even though XXXX or Wells Fargo did not have any contract with me they did not have standing to sue me in any court or any right to take my property the XX/XX/XXXX truck. The republican judges in Texas all the way to the Supreme Court of Texas just ignored my pleadings. I have a copy of the contract it can still be read even though it was shrunk down when Wells Fargo filed it in court. More damage that Wells Fargo continues to do is even though they never had any contract with me, they report to XXXX XXXX I owed XXXX about XXXX this on my credit report makes it almost impossible to restart my business.

on XXXX/XXXX/2015 i settled a debt with Harvard Collection who acted on behalf of XXXX XXXX XXXX. A negotiated amount to settle the debt in full was {\$620.00} which was paid. Payment cleared my bank account within 3 business days. At that point the representative, XXXX promised a letter in the mail within 2 weeks showing the balance has been settled and credit reporting within 30-45 business days. As of today, i have not received a letter or this payment has not reflected my credit score. My credit report still shows a balance due on this account which was reported in XXXX 2015. XXXX is falsely billing me and when i settled the debt with Harvard Collection as payment in full. This is affecting me from purchasing a home and after numerous calls to Harvard i am being asked to file a consumer complaint. No one seems to take responsibility of the actions and its not only affecting me financially but emotionally also. It is hidious how companies can abuse consumers in such a manner. Due to divorce i had to let the account lapse but did step up to my responsibility and paid the debt that was settled between Harvard and I. If debt settlement is just a sceme to scam consumers, please let

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Harvard Collections, LLC

CA

958XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/19/2015

Closed

No

No

Consumer Loan Complaints

Based on Consumer Complaints

1378505

Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Vehicle loan
06/10/2015	Consumer Loan	Vehicle loan
05/21/2015	Consumer Loan	Vehicle lease

05/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

me know so i know in the future to deal with the issues in hand then try to do the right thing.

I want a letter showing my debt is settled in full and this to be reported to the credit agency so it can reflect my credit.

I contacted the CFPB about a year ago regarding the following case. I thought it was resolved but with recently moving from XXXX to XXXX I received a new monthly lease payment reflecting sales/use tax. I have received my new monthly statement for my XXXX XXXX lease payment. It reflects an increase of {\$44.00}. Calling XXXX they explain to me that because I moved to XXXX from XXXX my tax rate changed from 6 % in XXXX to 9 % in XXXX My question to XXXX was how can I continue to pay a sales tax on a lease transacion made back XX/XX/XXXX. After going around and around with the rep on the phone I finally said, the truth to all this is that when I purchased (leased) the vehicle from XXXX Chrysler/XXXX in XXXX XXXX they did not properly disclose to me exactly what my monthly payment consisted of. In the negotiation I was led to believe that agreeing on a monthly payment of {\$490.00} was all inclusive and that it was based on an agreed purchase price for the vehicle. Evidently what actually happened was that XXXX Chrysler/XXXX in XXXX XXXX simply deferred the sales/use tax but did not make me aware of this. As a result I am once again getting an increase in my monthly payment for this supposed sales/use tax that I was not told about when the original leasing took place.

In XXXX of 2014, I responded to an Auto Finance pre-approval notice from Capital One and was approved through your Blank Check program. All document work was done electronically. In addition I have had phone conversations with

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	OH	45238	Consent not provided
State Farm Bank	VA	24426	N/A
Santander Consumer USA Holdings Inc	PA	189XX	Consent provided

Capital One	OH	452XX	Consent provided
-------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/04/2015	Closed with explanation	Yes	No
Postal mail	06/12/2015	Closed with explanation	Yes	No
Web	05/21/2015	Closed with explanation	Yes	Yes

Web	05/15/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1406981

1415748

1386552

1378548

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

was done electronically. In addition I have had phone conversations with supervisors in the Loan Origination, Loan Processing, Collection, and Customer Service Departments. In the course of these months I have had XXXX different TILA statements and been given XXXX different explanations to my loan terms. The loan was approved on XXXX XXXX, 2014 for a range of {\$7500.00} to {\$23000.00}. Before an exact amount had been determined, I received a blank check and a TILA statement that assumed the loan would be for {\$23000.00}, with XXXX payments of {\$740.00}. The same document explained that I could lower the payment by extending the term to as far as 60 months. On XXXX XXXX, I spoke with XXXX at XXXX and requested that the term be extended to 60 months ; she approved my request and confirmed receiving the remaining document to complete the process of using the Blank Check. I negotiated a purchase price of {\$18000.00} and made the check to XXXX in that amount.

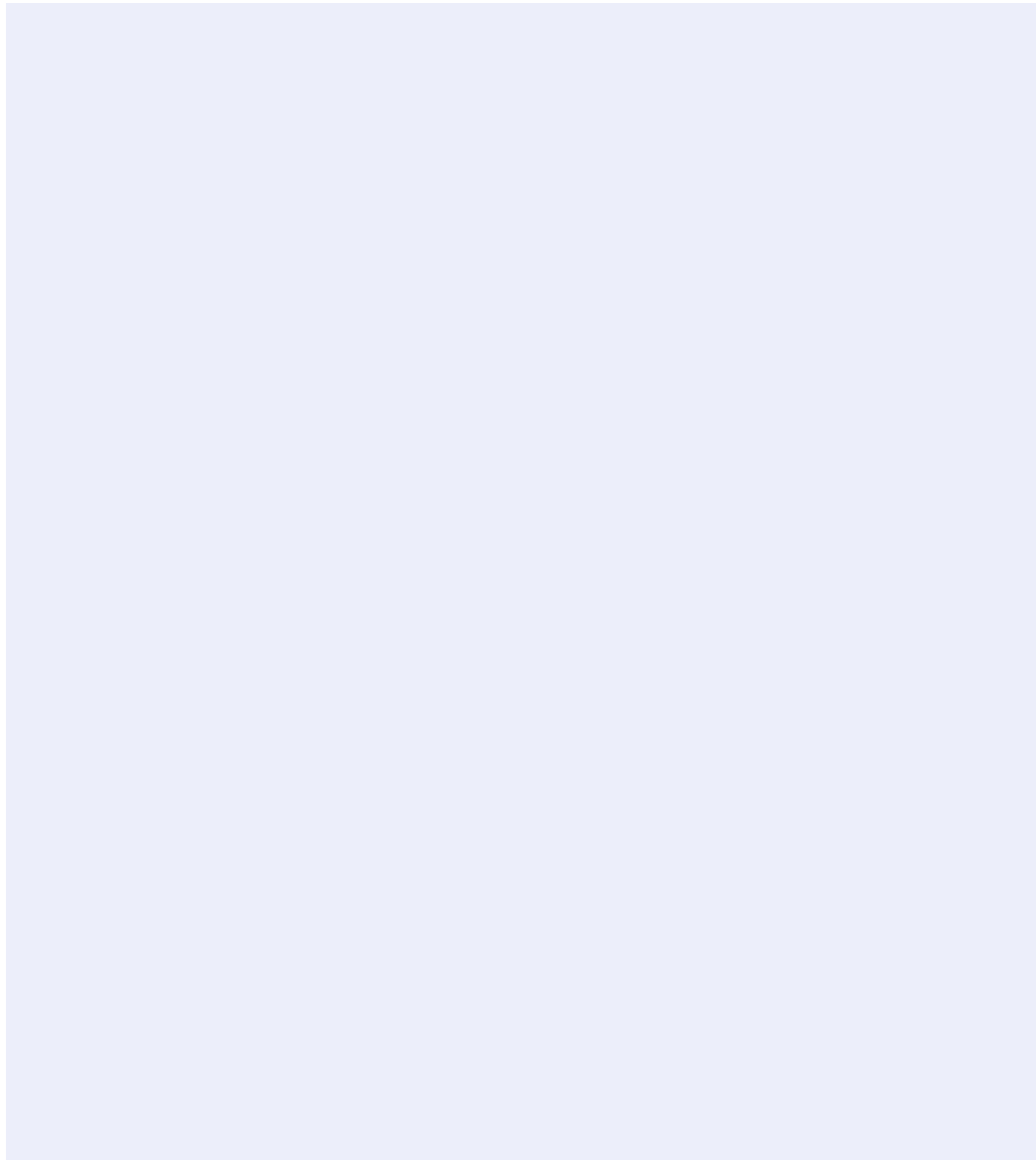
I received a " welcome packet " from Capital one on XXXX XXXX. The loan terms were not presented in the usual TILA format, but showed a loan of {\$18000.00} for 36 months with payments of {\$570.00}, and APR of 7.22 %. The XXXX payment was due XXXX XXXX.

I called Capital One on XXXX XXXX, XXXX, and XXXX and explained that I had requested the loan term to be extended to 60 months. I then received a " Modification to Loan Terms. " Again the terms were not in the usual TILA format, but set out that loan term would be 60 months with payments of {\$480.00} and APR of 8.1 %. It did not state an effective date.

I signed the modification on XXXX XXXX and faxed it to the listed number on the same day. On XXXX XXXX, I called to make my XXXX payment and spoke with a representative who told me they were working on my modification. I paid {\$480.00}. I called to make my XXXX payment by phone. The automated system told me the amount due was {\$570.00}. I spoke with a customer service

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



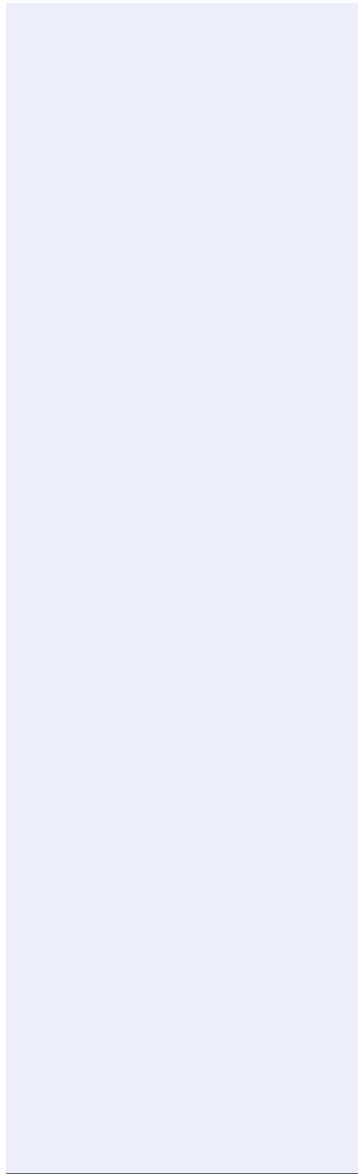
Consumer Loan Complaints

Based on Consumer Complaints



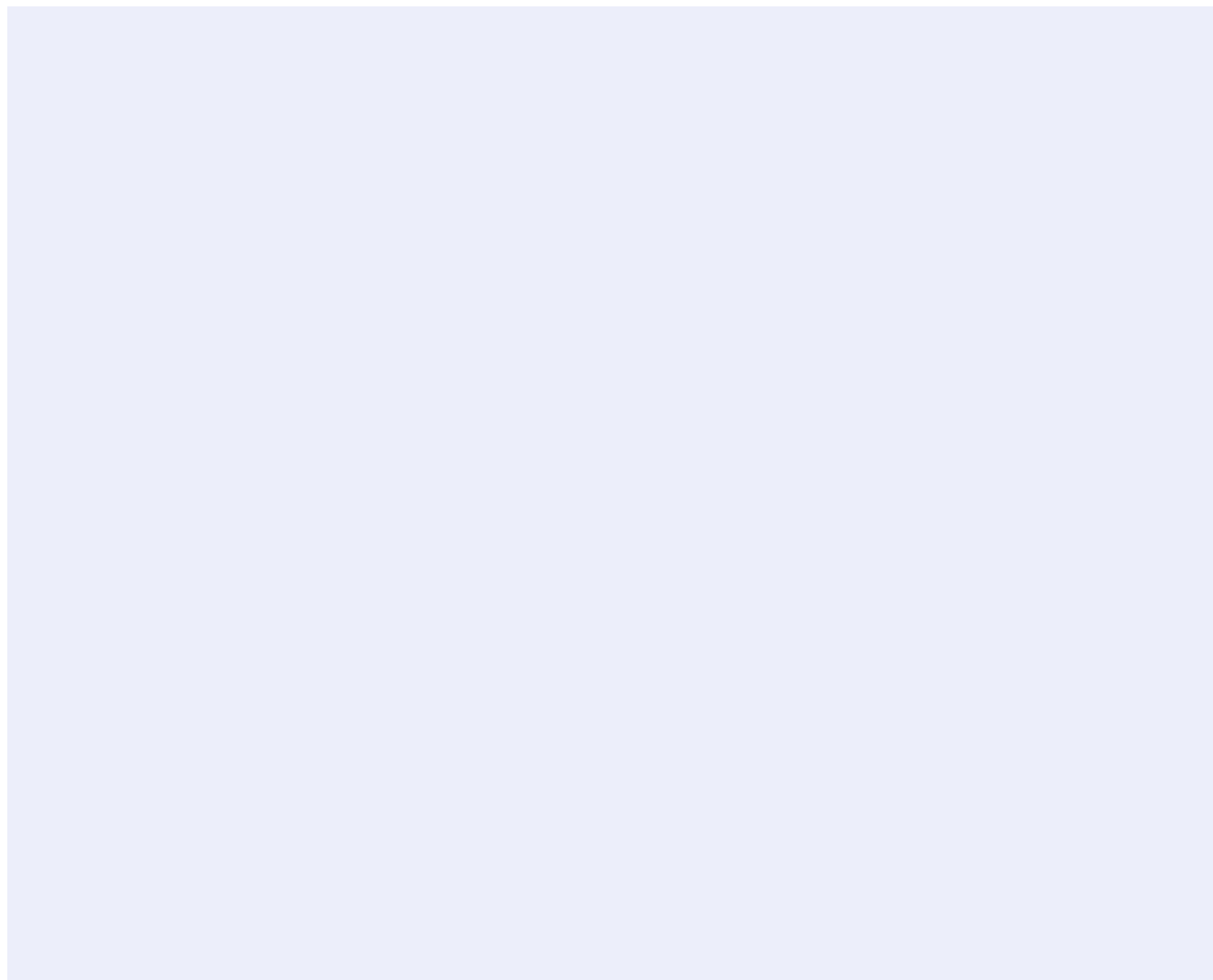
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



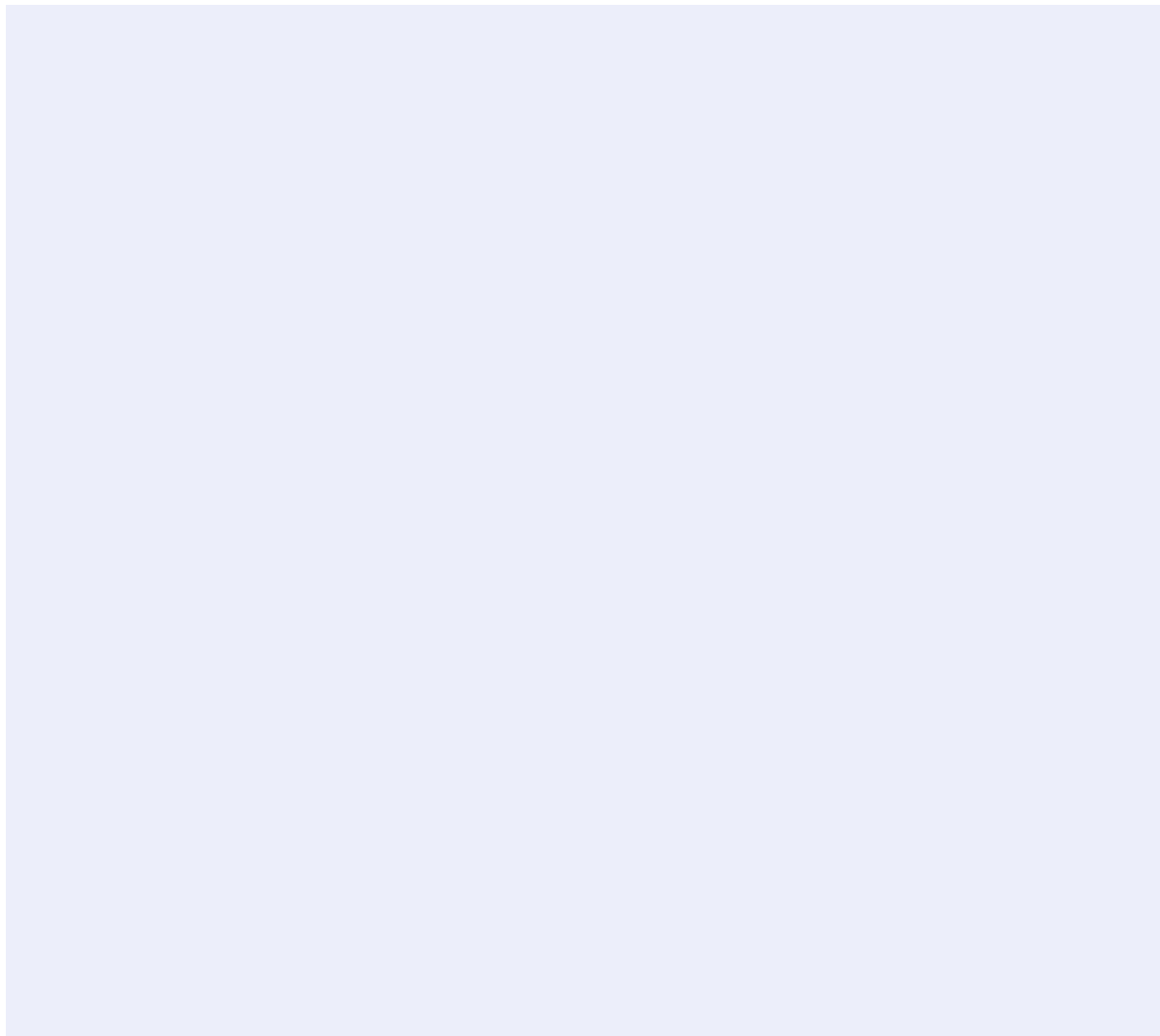
05/15/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

representative, explained the modification, and was told someone would look into it and get back to me within 2 days. No one got back to me.

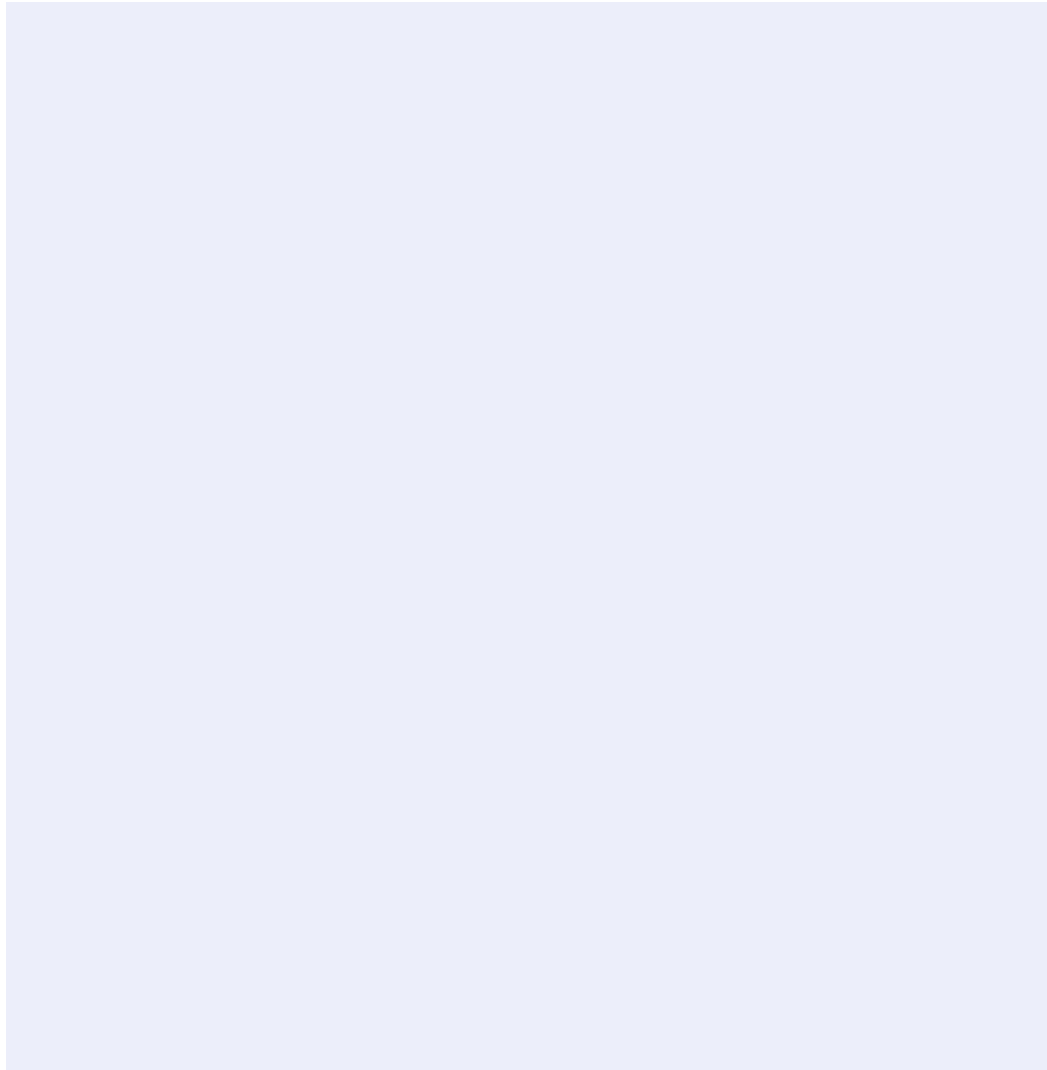
Since XXXX, my payments of {\$480.00} have gone automatically from my checking account. In XXXX I got a dunning notice, saying my account was past due. I called on XXXX XXXX, and spoke with a supervisor (XXXX). She told me she was unsure what was going on and that she would get back to me if more detail was needed. I have never heard from her since. I continued to make the {\$480.00} payments and continued getting dunning notices.

On XXXX XXXX, I called Capital One after XXXX and spoke with " XXXX " I still received the same details in reference to my payment, so I asked to speak with a manager. He told me no one on the management team was available to speak with me, and was only available between XXXX and XXXX. I called again on XXXX XXXX and spoke with a supervisor " XXXX. " She told me she would have to get with someone in Operations and find out what was going on. She would call me back, I 've not heard from XXXX.

I called again in XXXX and spoke with XXXX XXXX on the XXXX. He reviewed the account and said he did n't see the modification agreement in my file. He said he saw notes discussing the change in terms, but not the document. That was the XXXX time anyone had told me they did not have the Modification Agreement. He asked me to re-send it to him and he would talk with " XXXX, " the Operations Manager, to see if anything else was needed. I refaxed the Modification Agreement to XXXX on XXXX XXXX. That afternoon he called and confirmed he had received it and was waiting for someone to get back to him. On XXXX XXXX I received a letter saying a mistake had been made on the TILA disclosure in the XXXX XXXX Welcome

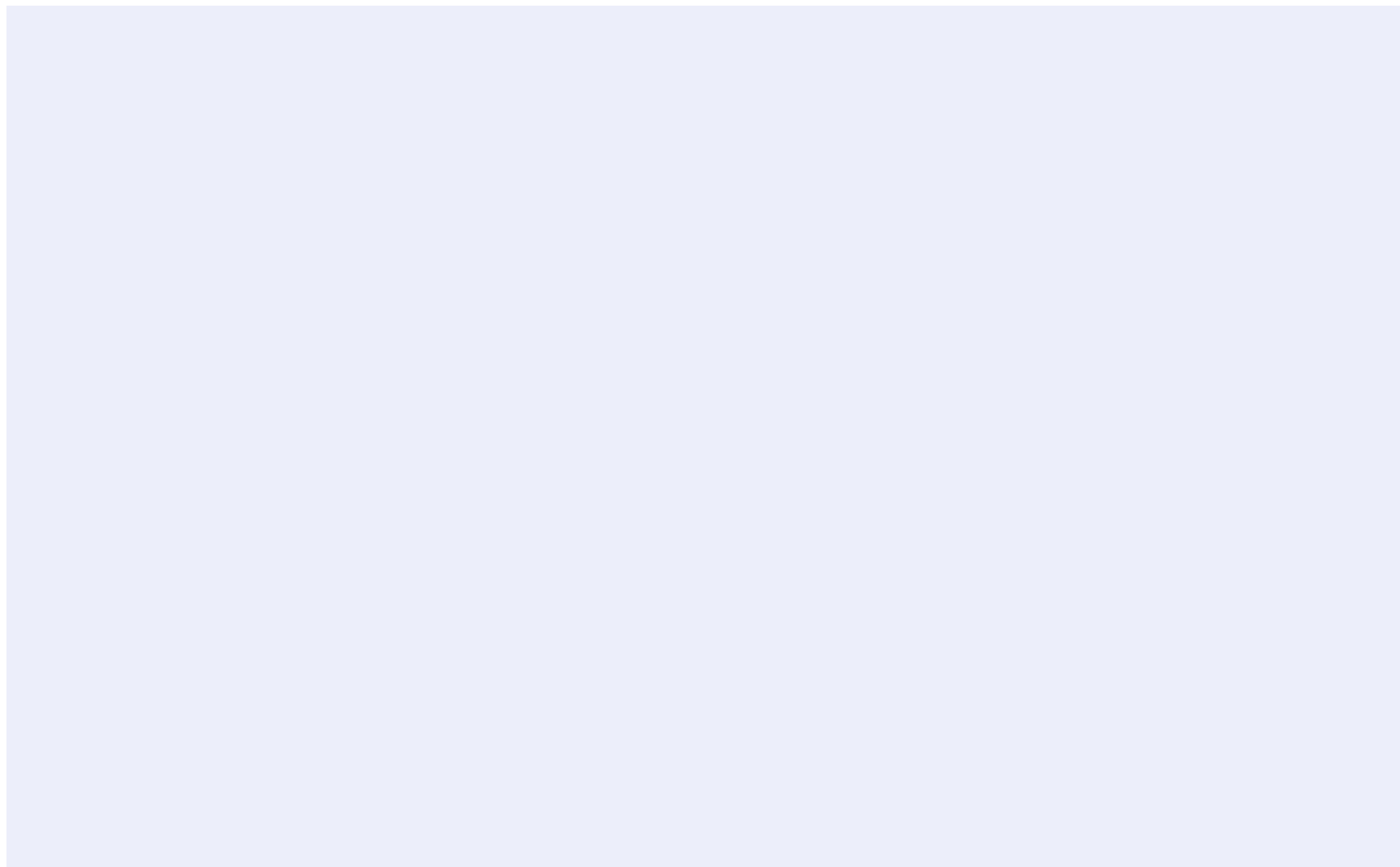
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Credit Central Holdings, LLC

TN

37130

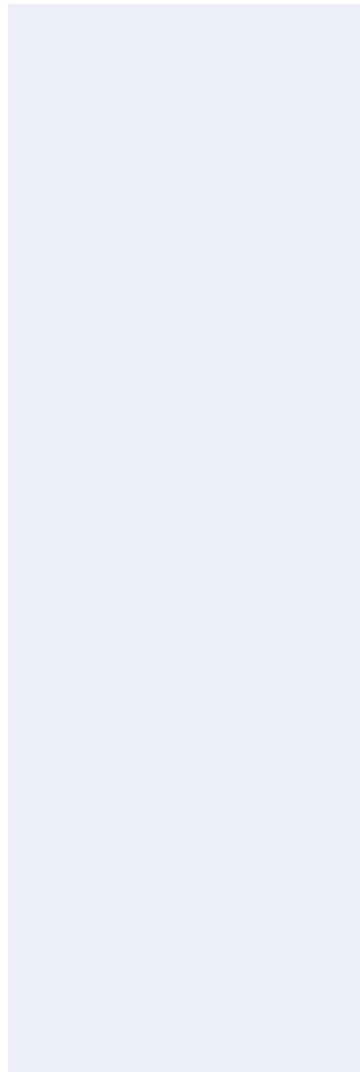
Consent not
provided

Based on Consumer Complaints

Web	05/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1378560

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Vehicle loan
06/10/2015	Consumer Loan	Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Lender repossessed or sold the vehicle

Consumer Loan Complaints

Based on Consumer Complaints

I applied for a title loan on XX/XX/XXXX. My vehicle was repossessed XX/XX/XXXX illegally, due to not being properly notified. I have not received a "Notice of Right to Cure" Title Maxx was communicating with a person not on the loan. They were leaving messages and notice XXXX. Per their system my address was correct and I have yet to receive any notice before my vehicle was repossessed and the hood damaged in the process. XXXX initiated the repo. Per repo agent XXXX I didn't know the make of my vehicle. She advised him it was gray and was at my residence on XXXXSC. I find this very odd, if she knew where my residence was why did I receive any notices at the address stated. The general Manager advised a Notice of Cure was sent in XX/XX/XXXX but I did not receive the notice or any other forms of communication. I continued to pay on my loan and Title Maxx accepted payment until I made a payment of \$XXXX. My payment is \$XXXX. I wrote a note advising that I would pay the remaining on XX/XX/XXXX when I dropped off payment on XX/XX/XXXX which was 9 days late. I didn't receive a notice advising that Title Maxx does not accept partial payments. Not knowing that the General Manager was holding my money payment of \$XXXX because she could only accept \$XXXX. On the 19th day my car was repo without properly notifying me. The General Manager stated she proceeded with the repo due to failure to reply and she could not get in contact with me, but she sent the repo man to my residence address on file at Title Maxx XXXX to pick up the vehicle. My question is why was I not sent any notices to the address on the account. Legally I am as the consumer is supposed to receive one notice of "Right to Cure" Per South Carolina Law section 37-5-110 and 37-5-11. I have the right. I was supposed to be given 20 days after I receive the letter to pay up that I didn't receive at the address of XXXX SC XXXX on the date the letter was supposed to be mailed at the said address.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

BBVA Compass	AR	72019	Consent not provided
TMX Finance LLC	SC	293XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/10/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1414249

1414263

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XX/XX/XXXX my car was repossessed. I contact Title Maxx.. I was quoted that I had to pay the loan in full XXXX. The she advised I could pay \$XXXX to bring the account current. She said I owed for XX/XX/XXXX XX/XX/XXXX and XX/XX/XXXX. As I say again, If i was that far behind why wasnt' I notified and why wasn't the car repo in XX/XX/XXXX. I have a reciept for where I paid by money on XX/XX/XXXX \$XXXX Money order, and I paid \$XXXX of \$XXXX on XX/XX/XXXX. How was I a month behind and still had possesion of the vehicle if a Notice of Righth to cure was sent in XX/XX/XXXX that I did not receive.If I had been notified properly, I would noy have had to pay repo fee of \$XXXX, may car would not have been damaged. I was making payments every month. Made XXXX partial payment with a written notice that i will pay the other \$XXXX on XX/XX/XXXX when I dropped off payment of \$XXXX on XX/XX/XXXX. Also my right as a consumer has been voilated beacause The General Manager went the residence of XXXX and discuss my account with her tell her I made a partial payment on my account and left a numerous notices with XXXX on the door and in her hand that I and the payor didnt receive in hand. Per XXXX she threw the notices in the trash becasuse that was personally business that should not involved her.When Title Maxx has my correct address on file and my employer information. I was voilated and I am going to file a civil case against Title Maxx XXXXSC. I have pictures of damages while the car was in title Maxx possesion and receipt of XX/XX/XXXX Payment. Thank you

Three years ago, roughly, I partially applied for a loan at XXXX XXXX. As the final step the woman on the phone wanted to have a recorded conference call with my bank, XXXX XXXX XXXX. The bank rep asked some pointed questions, and I told them thank you, but I did not want the loan. No money was put into my bank account (The bank closed and I can not get records now). XXXX XXXX has declined to provide proof of their supposed deposits, and their own phone

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

National Credit Adjusters, LLC

AL

363XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/03/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1399677

Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/10/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

05/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

recording has me repeatedly saying " NO " (the woman would n't get off the phone and I finally hung up).

They became a nuisance in attempting to collect a non-loan, and I filled a police report with the XXXX County Sherriff 's Dept. in 2014.

Now I am getting calls at work from National Credit Adjusters, XXXX.

Vehicle was totaled in an accident on XXXX XXXX and CNAC has been calling since anywhere from XXXX-XXXX times a day. Today we 've had XXXX calls wanting the remaining balance of loan after they received the insurance check. They are even trying to get us to buy another vehicle through XXXX Byrider to cover remaining balance plus the new vehicle price which there is definitely no way we can afford that with monthly income from social security XXXX. They are now threatening to take us to court.

This morning I received a collection call from Toyota Financial Services, from whom I lease a vehicle. They claimed I owe over {\$970.00}. After over an hour on the phone, it turns out that an online banking payment was not received for XXXX. The total amount due was {\$500.00}. But the collection agent acted as if I owed that amount, plus the amount due for XXXX, for which I have not yet received a statement, and which is not due until XXXX XXXX. I have never been dunned for amount for which I have not been billed. This is beyond bad customer service ; I believe that it constitutes harassment, violates the terms of the lease, and may violate federal regulations, to seek to collect amounts prior to their due date.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	30350		Consent not provided
Byrider Franchising, LLC	OH	431XX		Consent provided
Toyota Motor Credit Corporation	VA	229XX	Older American	Consent provided
Navy FCU	DC	20018		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/09/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	05/27/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1386409

1407018

1415608

1386373

Consumer Loan Complaints

Based on Consumer Complaints

01/03/2016

Consumer Loan

Vehicle loan

06/10/2015

Consumer Loan

Installment loan

06/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

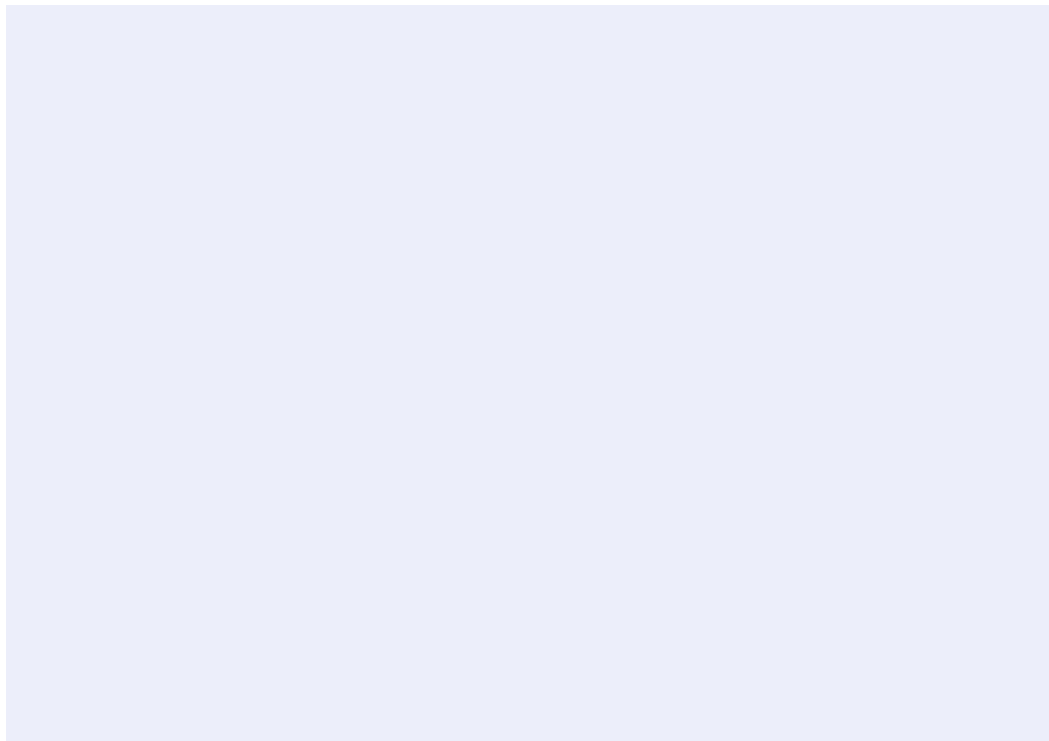
Based on Consumer Complaints

In XX/XX/XXXX My wife and I Went to PNC Bank to get a XXXX Mortgage (commonly known as a Home Equity Loan). We thought we were getting a XXXX Mortgage (commonly known as a Home Equity Loan), but we were given a Home Equity Installment Loan. In XX/XX/XXXX I noticed that this loan was not functioning like a mortgage loan. Since XX/XX/XXXX I have been trying to refinance this loan with PNC Bank but have been denied due to the decrease in our property value due to the housing bubble crisis. PNC advertised the loan as a Home Equity Loan, not a Home Equity Installment Loan.

I financed a vehicle in XXXX XXXX from a company in XXXX County California called my car agent. It was a buy here/ pay here deal where I made my payments directly to the company due to my credit score. I had the car for over a year and made all my payments on time. I ended up losing my job in XXXX of XXXX and my unemployment benefits ran out later in the year so I was unable to pay my car payment and still without a job. By that time the company had changed their financing to a company called drive it financial services. So when I surrendered my vehicle it was a repo and the company started trying to collect. They never sent me anything regarding how much the car was sold for or the manner in which is was disposed. It was a XXXX Saturn with XXXX miles on it. I owed a little over XXXX on the car and when I started being harassed for collections I was told that I now owe about XXXX meaning the car was sold at about a thousand dollars. I received many harassing phone calls from people claiming to be lawyers who were rude and I requested documentation verifying how and when the vehicle was sold in order to ascertain how much I truly owe and the company refused. I do not feel comfortable moving forward and paying a balance if there is no proof that I truly owe this. What if this car has been sold for more money or financed to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	KS	67401	Consent not provided
PNC Bank N.A.	NJ	082XX	Consent provided

Santander Consumer USA Holdings Inc	AZ	853XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	01/03/2016	Closed with explanation	Yes	No
Web	06/11/2015	Closed with explanation	Yes	Yes

Web	06/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1725369

1414285

1422378




Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

another individual and I do not owe this amount they are seeking? I need answers

Where is th resloution????????? It 's almost XXXX months later. Can someone just call me or update me?

Case number : XXXXRelated Case NumberXXXX What happened Describe what happened so we can understand the issue ...

I gave up my car for volentary repo with XXXX XXXX in XXXX due to me being laid off. They sold the car to another lender for {\$4200.00} who took me to court (which I was not aware of) and has now attached my wages for {\$10000.00}.

When I called back in XXXX XXXX I spoke with a XXXX who said they need {\$1200.00} from me to detach my wages and make payment arrangements with them I specifically asked her when the monies they were receiving from the wage garnishment was at {\$1200.00} I could call and make payment arrangements and she said yes and my payments would be very low. Yesterday I called to make payment arrangements and they now say I need to pay {\$2000.00} to be able to do that (which they have) and the monies received from the garnishment do not count to remove the garnishment.

This is about a (n) Debt collection : Auto Which of these best describes your issue? Taking/threatening an illegal action : Seized or attempted to seize propertyDesired resolution What do you think would be a fair resolution to your issue?

All I want is to have the garnishment removed and I will ay them monthly as I stated to them several times. They are talking alomst {\$400.00} per paycheck which is hard to survive off of especially supporting a child.

Consumer informationContact informationMailing address XXXX XXXX XXXX
XXXX NV XXXX United States XXXX AgeXXXXCompany Submitted

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Autovest, L.L.C.

NV

894XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1386289

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

AgainstAutovest, L.L.C.

XXXX XXXX XXXX, XXXX XXXX XXXX XXXX MI XXXX United StatesDebt
Collector InformationAutovest, L.L.C.

XXXX XXXX XXXX, XXXX XXXX XXXX XXXXDebt collector
representativeNumerousCreditor InformationXXXX XXXX XXXX XXXXSubmit a
complaint against creditorYesComplaint history Auto-Response
XXXX/XXXX/XXXX XXXX XXXX expect companies to respond to every complaint
within a reasonable amount of time. The company has not responded in full to
your complaint and is now late in getting back to you. This is unacceptable, and
we apologize that you 've had to wait this long for a response.

What happens next?

We 'll start an investigation and keep trying to get a response from the company.
We 'll keep you updated on what we hear. While we do n't specifically advocate for
your desired resolution, we do look at all the information provided by both sides to
see if any consumer financial protection laws were potentially broken. These laws
include a requirement to respond to you in a timely manner.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

NC

27284

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/01/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1400485

Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015

Consumer Loan

Vehicle loan

05/15/2015

Consumer Loan

Title loan

06/04/2015

Consumer Loan

Vehicle loan

06/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Can't stop charges to bank account

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My ex wife was awarded a car in our divorce and is not making payments yet I am the one that the creditors call and harass my credit has already been destroyed I just want it to stop and why does my credit have to suffer

I took out a loan from Check Smart/Buckeye Title in XXXX Arizona, well over a year ago if not maybe two. The loan was for {\$500.00}. Every month I have went to pay my loan payment in person with cash. I always paid the minume or more. When i made my last payment XXXX XXXX, I noticed the reciet said that I still owed {\$690.00}. I refused to make a payment on XXXX XXXX, because i feel this loan is paid in full and then some. Probably paid at least XXXX if not maybe XXXX times over. This morning i received a message from XXXX bank that my account is over drawn! Check Smart got into my bank account and drained it to now it 's over drawn! I have contacted XXXX to get this stopped. The bank is working on it, but i have NO money until this get 's resolved. This loan would NEVER get paid off with this out raggist interest!

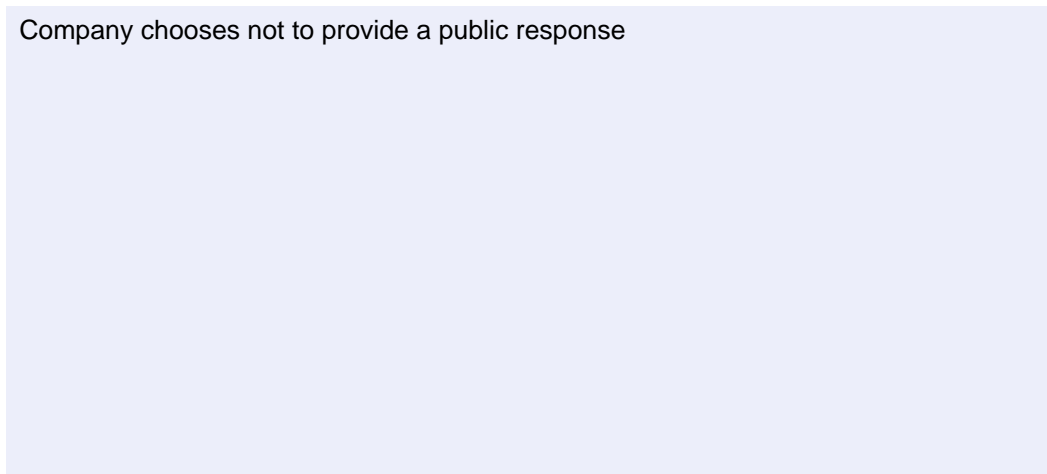
I went up there to look at a XXXX with my nephew. He is in the XXXX XXXX and I did n't want him XXXX over by dealerships around his XXXX. Without any credit yet they said he needed a co-signer in order to get it. I repeatedly asked the salesperson, XXXX, if I co-signed would it show up on my credit due to me planning on buying a car this week. She repeatedly said it would n't unless I took over the loan. I agreed to co-sign. I asked the finance person repeatedly the same thing. She also said it would n't show on my credit report. Went to buy my car today and was turned down due to already having a car loan. Went back to dealership and the finance person denied that I even asked even though I have XXXX witnesses that were in there. These people will lie to anyone in order to make a deal.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	TN	371XX		Consent provided
Community Choice Financial, Inc.	AZ	857XX		Consent provided
SunTrust Banks, Inc.	SC	296XX	Servicemember	Consent provided
BBVA Compass	AR	72019		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/01/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with explanation	No	No
Web	06/04/2015	Closed with explanation	Yes	Yes
Referral	06/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1400495

1378654

1407151

1414250

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Installment loan
05/15/2015	Consumer Loan	Vehicle loan

05/21/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

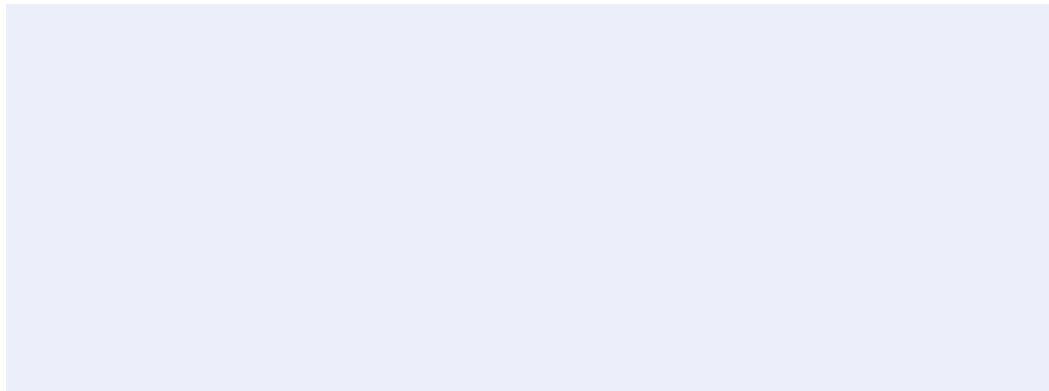
Based on Consumer Complaints

My car was total due to a car accident on XXXX/XXXX/2015 and my insurance company sent a check to the finance compy. I was told that I did not owe anything on my loan that the check paid off the loan..now they are requesting me to pay XXXX to pay the loan off. I chatted with a rep online who advised me that my balance before the insurance sent them a check was {\$4500.00} and the payment sent in from the insurance compy on XXXX/XXXX/15 was {\$4400.00}. That leaves me a balance of \$ XXXX..yet they want me to pay {\$490.00}. I refuse to pay this amount because I think that they are overcharging me. When I look at my account online I do not see any payment for {\$4400.00}. The online chat person stated that they applied the payments to my loan in XXXX separate payments totalling the amount of {\$4400.00} and typically the payment is applied to interest, principal, and then fees. So I asked him what is the balance of {\$490.00} is for? Was it for fees? He stated that there are no fees associated with my account. So why am I having to pay {\$490.00} instead of the {\$120.00} that should be left on my loan. Please help me since this affecting my credit. I am a senior citizen, XXXX woman and I think that this finance company is not applying my payments correctly. Thank you.

I hold a lease with Chrysler Capital (Santander Consumer USA), which began XX/XX/XXXX. At the time, I opted to have auto withdrawal payments from my XXXX checking account, as a matter of convenience and guaranteeing timely payments. XX/XX/XXXX, I received an alert from my credit monitoring agency that I had a negative alert from Chrysler Capital, stating that I was 30 days past due on a payment. After doing my due diligence, I confirmed nothing had changed with my XXXX account, sufficient funds were readily available, and Chrysler Capital never attempted to withdrawal the XX/XX/XXXX payment of {\$420.00} from my account.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	NM	87114	N/A
Santander Consumer USA Holdings Inc	PA	151XX	Consent provided

Santander Consumer USA Holdings Inc	NC	282XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/12/2015	Closed with explanation	Yes	No
Web	05/15/2015	Closed with explanation	Yes	No

Web	05/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

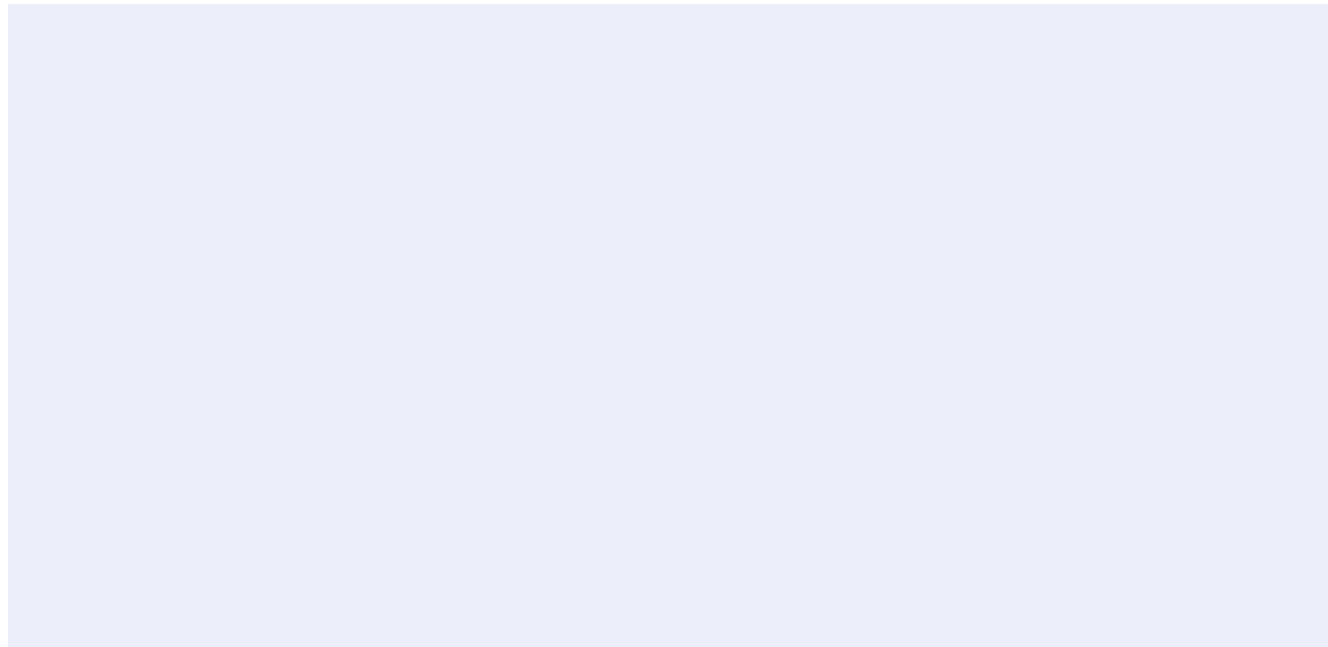
1414848

1378696

1386671

Consumer Loan Complaints

Based on Consumer Complaints



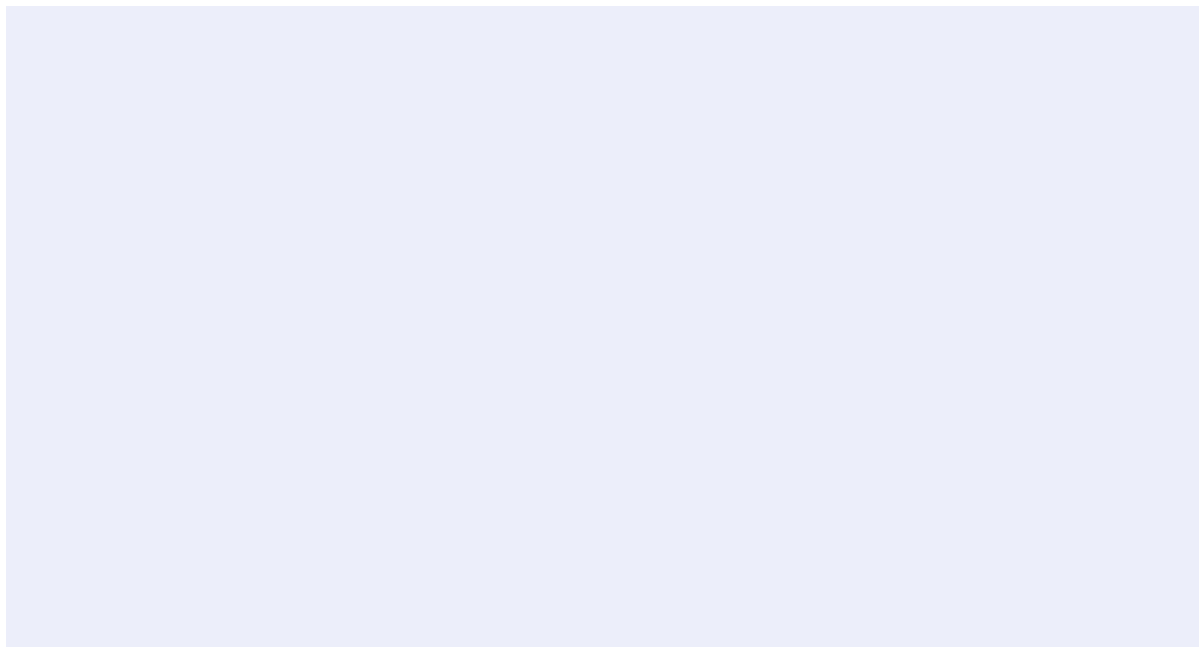
06/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

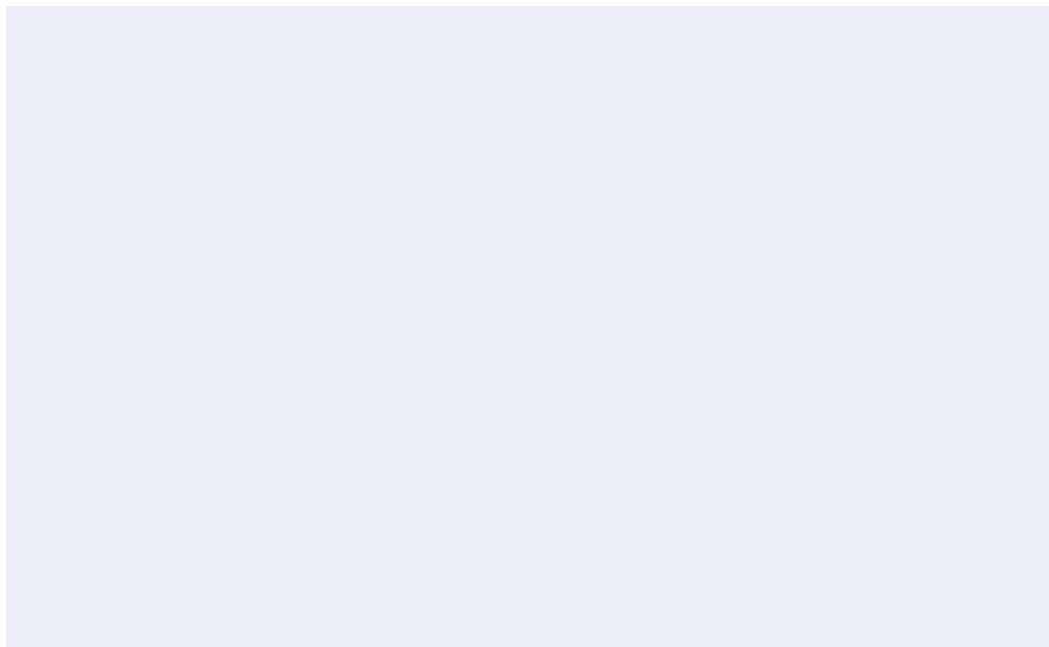
After contacting Chrysler Capital numerous times and being transferred to multiple departments, I received the worst customer service and treatment. I was told it was not their problem, and while they could confirm I did not cancel my auto withdrawal they said " its possible just by logging into your online Chrysler account you cancelled it " (I logged in as soon as I saw the negative judgement on my credit report, and my Chrysler account itself said and still says im set up on auto withdrawal). Chrysler said they will not take back the negative judgement on my credit report (my credit score and report have been without any flaws or judgements my entire life). Now My credit score has this mark, plus has dropped XXXX points as a result. I confirmed through my original lease, CC 's Ts and Cs and their own website that the only way to cancel your auto withdrawal is to send a written confirmation to them, which I never did. I did not want the auto withdrawal to stop ... this was an error on their end that they are penalizing me for.

I need help, and cant get it from them ...

I'm filing a complaint against Westlake Financial Services. Recently Westlake Financial had a third party company come into a private apartment community and repossess my vehicle without my knowledge or consent. Upon contacting them I tried making arrangements and they told me I was lying even after I told them that I would be recording the conversation. They didn't try to offer me and kind of financial assistance or programs that could help me obtain my vehicle back. I have put so much money into the car and can't afford to lose it. I recently fell on a rough patch after losing my job, which is why I couldn't make payments. I have XXXX children that require various XXXX appointments for different things, but without my car I'm unable to get them back and forth. Myself , spouse, and children all have XXXX XXXX a week, which we haven't been able to get because of lack of transportation. I have been working diligently to get the money I need to

Consumer Loan Complaints

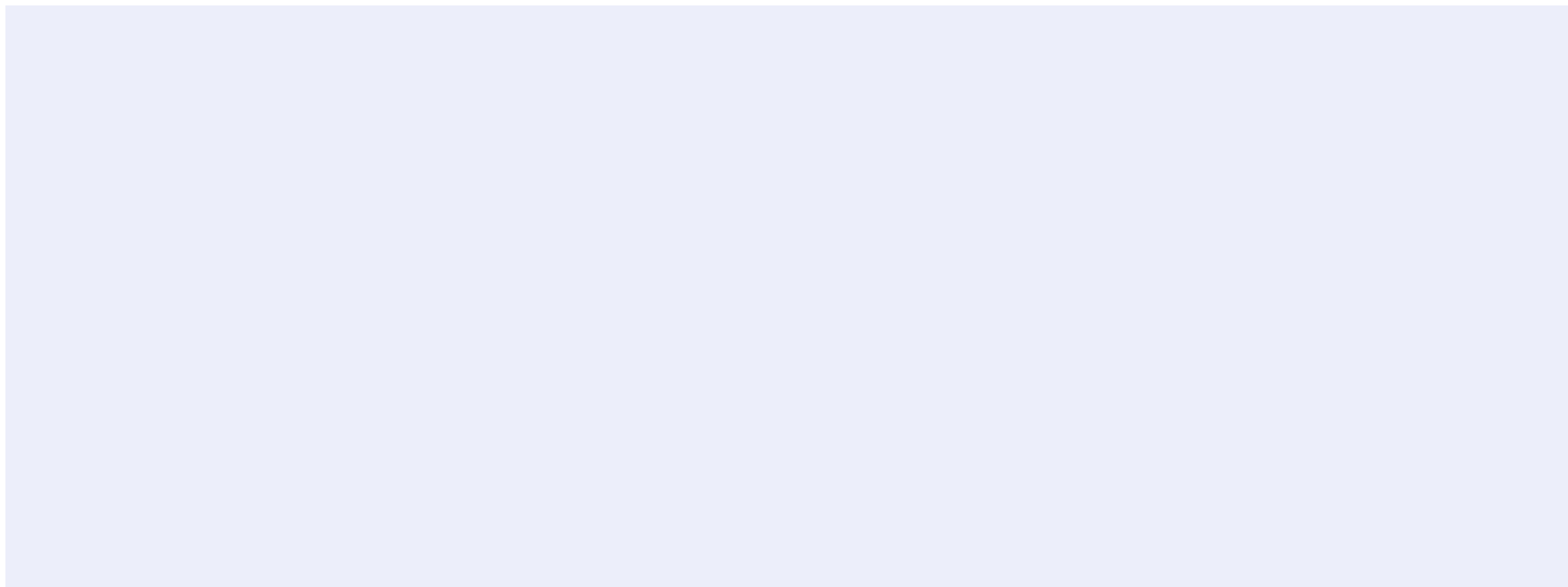
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints



Westlake Services, LLC

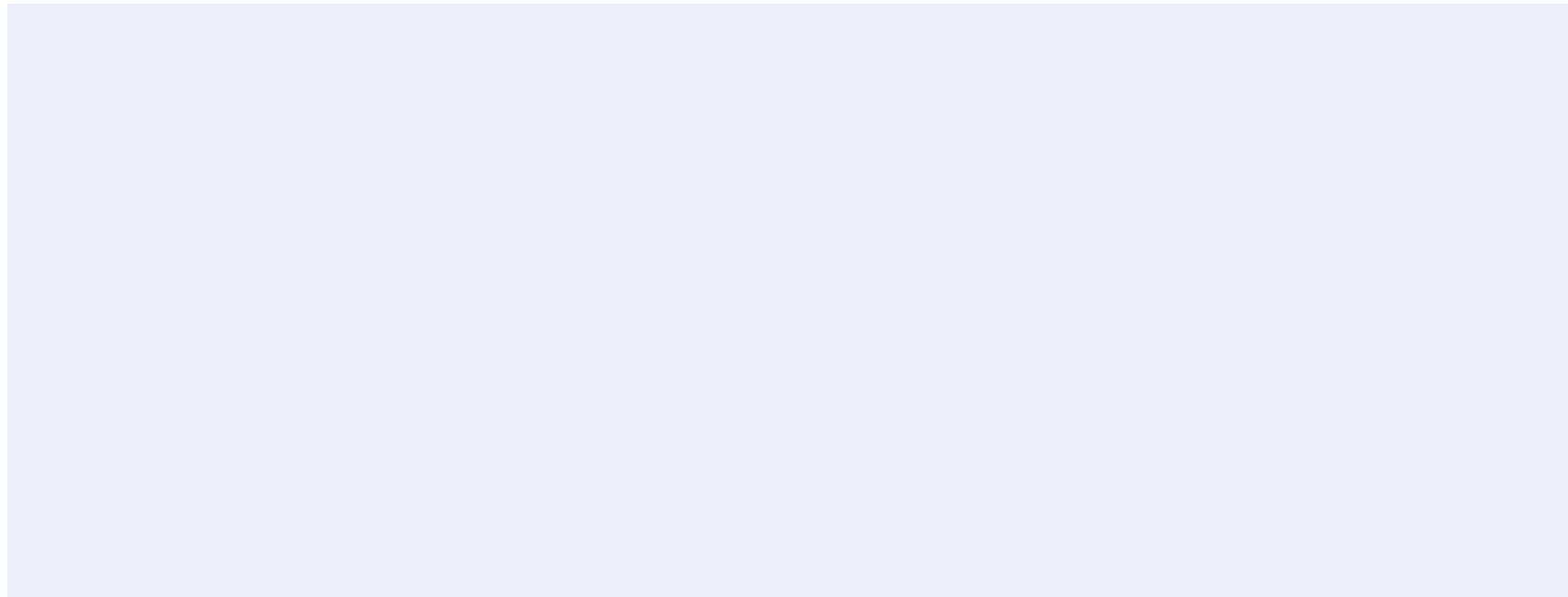
OH

453XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

06/15/2015

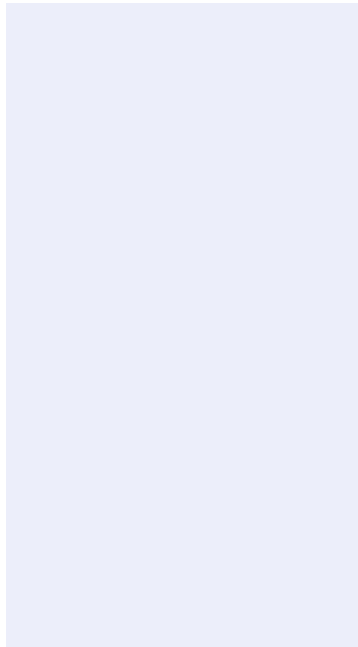
Closed with explanation

No

No

Consumer Loan Complaints

Based on Consumer Complaints



1414380

Consumer Loan Complaints

Based on Consumer Complaints

05/21/2015

Consumer Loan

Vehicle loan

05/26/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

get my vehicle returned to me as it is very important. I feel that they should help me find financial assistance that will help me with my monthly payments so that they can get their payments. I'm currently seeking employment so that I can successfully make my payments and get the car payed off on my own, but it's really hard doing so without my car. Again Westlake Financial offered me no kind of help or referral services to obtain nor keep my vehicle, which as I stated is crucial to my everyday living.

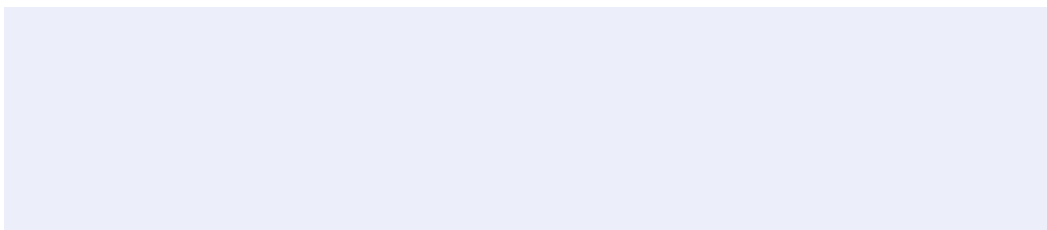
I recently purchased a new vehicle through a local dealership in XXXX, VA. The dealer set me up with Suntrust as my lender (I 'm not sure if this was based on the lowest rate, or that he was incented by Suntrust to push them - He claimed he got box seats to the Washington Nationals game from Suntrust and was going that weekend). Once I was approved and my loan established, I registered online (as I 'm an online / digitally engaged person) so I could regularly pay my bill there. Suntrust does n't allow online payments outside of having an account with them - So I am now being forced to make a financial decision (open a new account) with Suntrust to pay them. I called and asked if I was going to have to pay by phone now and they advised that there is a {\$15.00} charge to pay by phone. I was not disclosed any of this information when choosing Suntrust as a lender - If I had known they operated this way, I would have chosen a different lender (even if the rate was higher). It feels as though this borders (or holistically lands in) UDAAP territory as they did not clearly disclose this information to me in making my financial decision.

On XXXX XXXX, XXXX, I took my XXXX XXXX XXXX Coupe (XXXX) to XXXX in XXXX, Texas to see what they would offer me to purchase the car. At the time I was interested in a new XXXX XXXX, which had substantial incentive programs going for a limited time, savings in excess of {\$6000.00}. So, my options were to sell the XXXX XXXX to XXXX or to trade it at a dealership for the new one, if the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.

VA

230XX

Consent provided

State Farm Bank

TX

750XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/21/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	05/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1386686

1392169

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

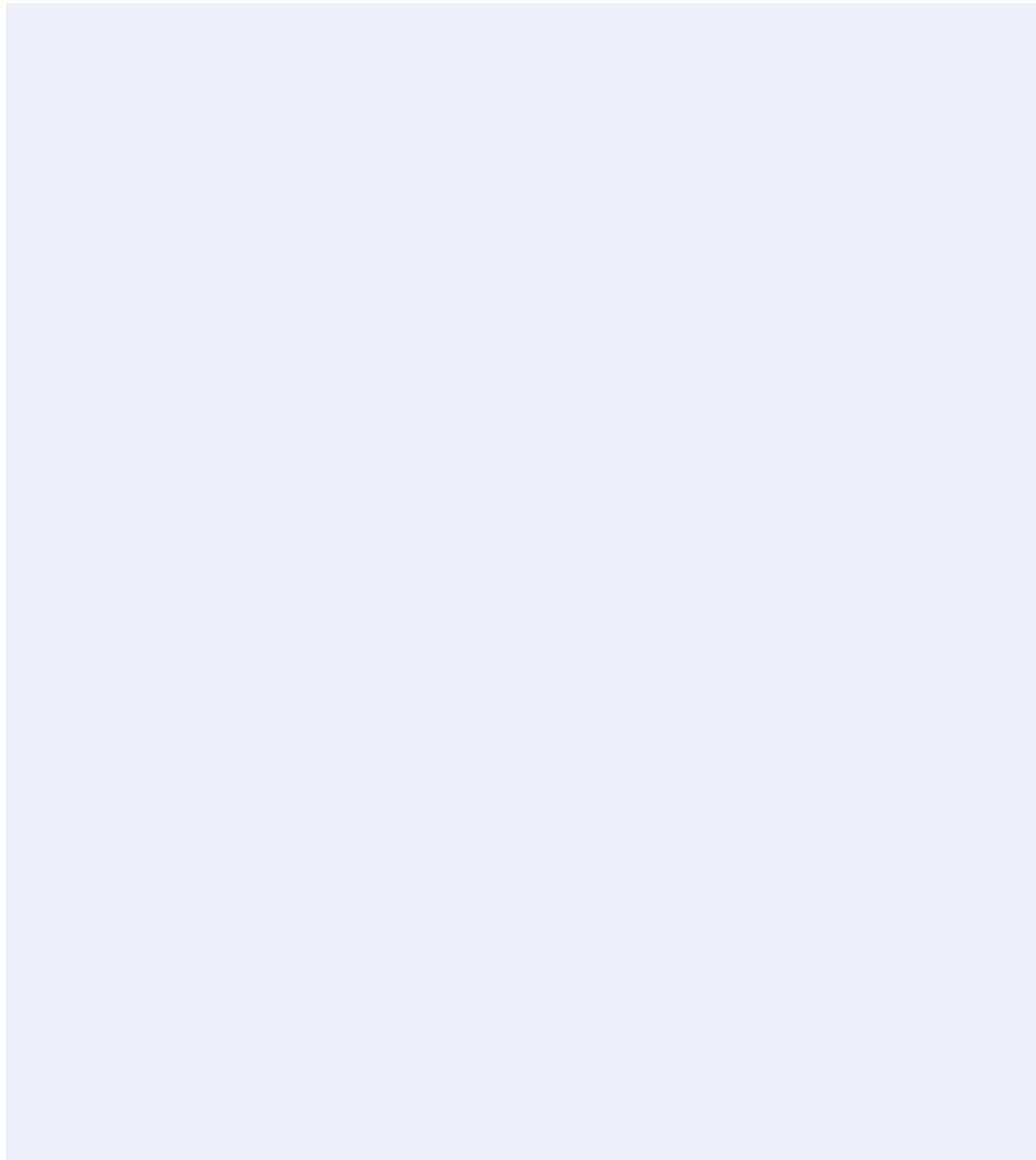
Based on Consumer Complaints

dealer offered me the same or more, because there would be a sales tax benefit in the trade as well. Much to my surprise, XXXX said that they could not offer me anything for the vehicle, because their XXXX XXXX History report (like XXXX) indicated a possible odometer rollback, which is against the law. The XXXX report indicated the car had XXXX miles on XXXX/XXXX/XXXX, whereas it showed XXXX miles on XXXX/XXXX/XXXX. So, I immediately called my XXXX agent, XXXX XXXX, whose agency back in XXXX had talked me into transferring my XXXX XXXX XXXX car loans to State Farm Bank. After hours of going back and forth on the phone with XXXX as well as people at SFB that he connected me with, I was told that it would take 6-7 weeks to get the title corrected, and that the best they could do that day was to give me a signed and notarized affidavit, stating the correct mileage as of that day. My hands were tied ; the XXXX report showed XXXX miles on XXXX/XXXX/XXXX, one month after transferring the loan to SFB. Just 8 months earlier, the report showed the vehicle to have XXXX miles. I took the affidavit back to XXXX, and they said that they could n't help me ; the title needed to be corrected. When you look at the " Application For Texas Certificate Of Title " document, which I had signed on XXXX/XXXX/XXXX, the mileage is written in with a different handwriting than mine. When I signed the documents for both cars, I was asked to give the mileages over the phone. My thought is that whomever I gave them to mixed them up. My other vehicle was a XXXX XXXX XXXX, which had far more miles on it. But, because SFB had conveniently lost the " Application For Texas Certificate Of Title " on the XXXX, there is no way to prove this. Of course SFB has asked me in the last two months to sign, write mileage in, and send them that document for the XXXX XXXX.

So, on XXXX XXXX, XXXX, seven days after I had left XXXX, I traded the XXXX XXXX XXXX for the XXXX XXXX, because many of the purchase incentives were due to expire by the XXXX. The dealership said they could only offer me

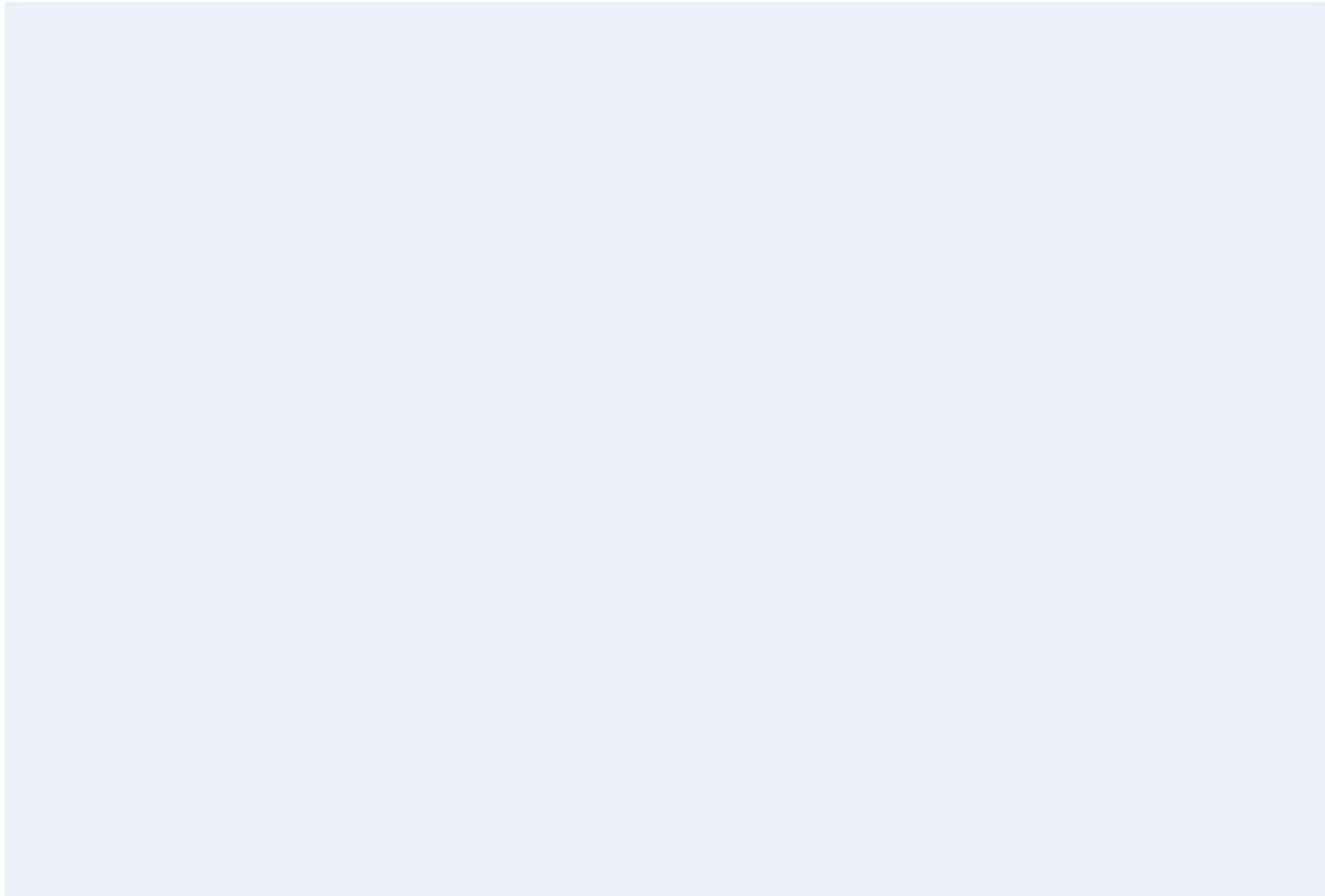
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



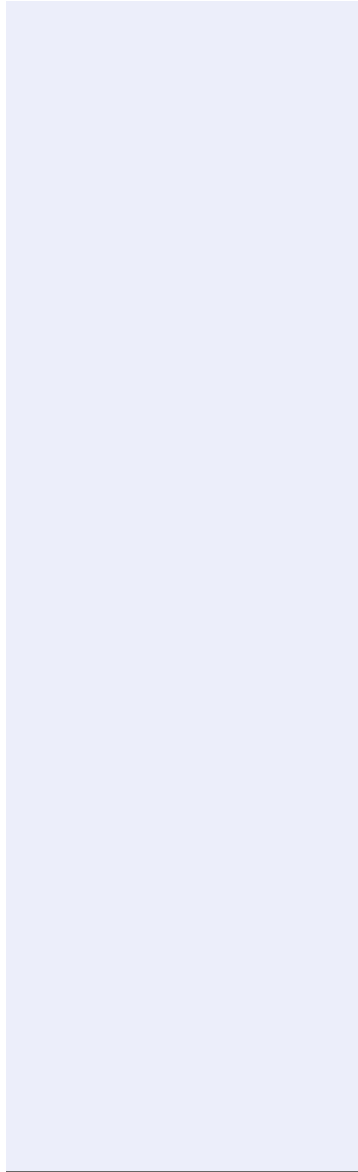
Consumer Loan Complaints

Based on Consumer Complaints



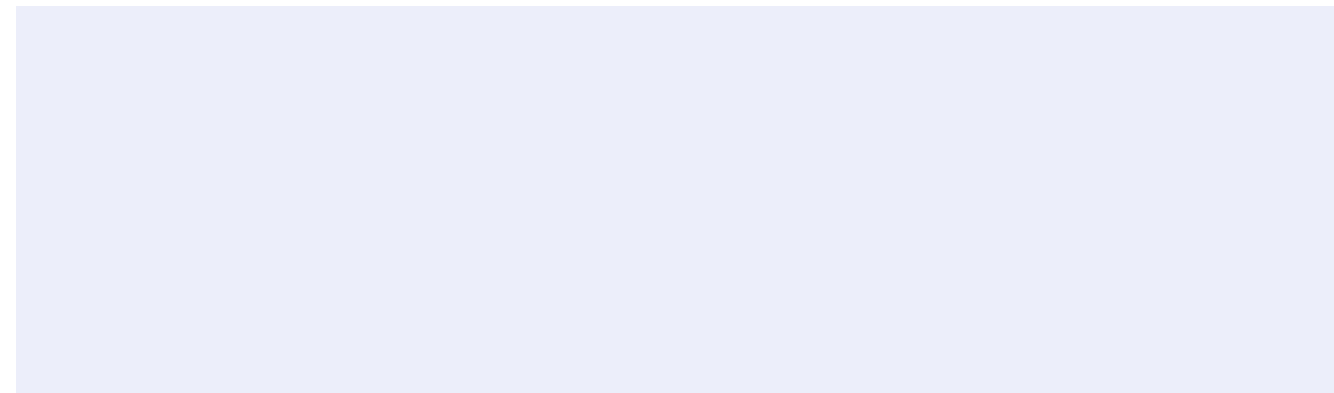
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



05/21/2015

Consumer Loan

Vehicle lease

06/10/2015

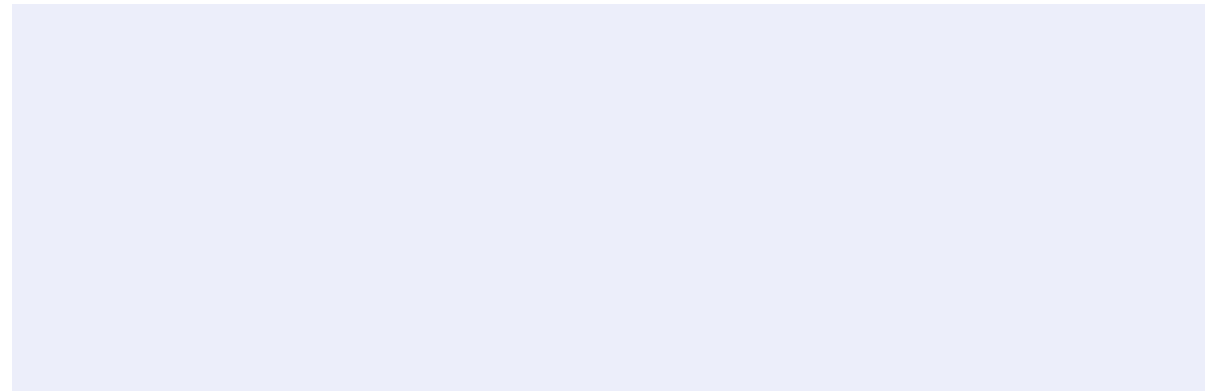
Consumer Loan

Vehicle lease

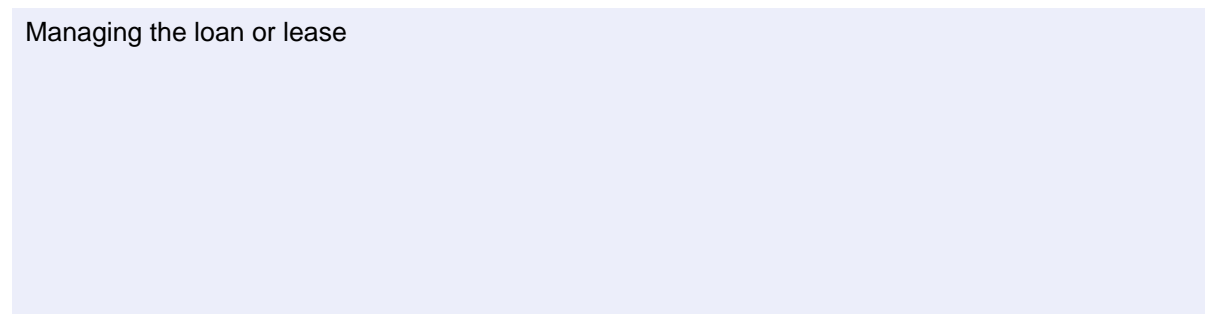


Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

{ \$7700.00 }, even though the trade in amount for a " low mileage vehicle " in outstanding condition ranged from \$ XXXX { \$10000.00 }. They said that the affidavit could n't be substituted for the corrected title, especially in light of the fact that they would want to resell it right away with a clear title, and that would n't happen for at least 5 more weeks. State Farm Bank not only refused to provide any restitution, but they had the audacity to say that I should be happy with the savings I got on my new vehicle, because of the incentives (backhanded, cavalier remark). So, the deep pockets make clerical mistakes, but they do n't have to pay for them!

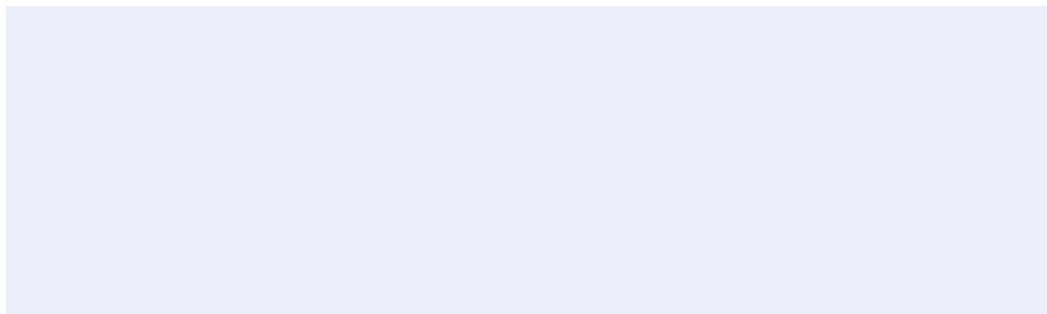
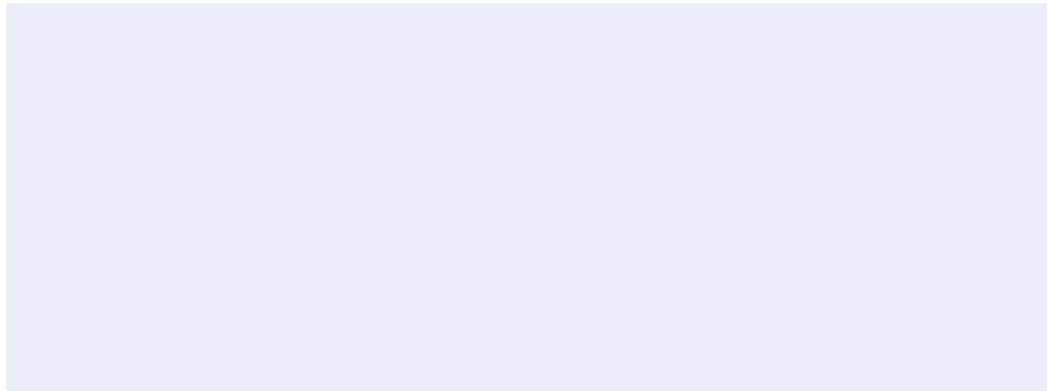
I bought a car from Drivetime on XXXX. Drivetime was reporting to the credit bureaus faithfully until summer of XXXX. The automobile I have from them already have XXXX miles so I decide to trade the car for a better one. I visit Toyota Dealership on XXXX XXXX on XXXX XXXX and when they pull my credit quest what Drivetime stop reporting to the credit bureaus.

The manager from the dealership told me that unfortunately they can not extend any credit at that time because no credit history. I make a report to you ... [Case number : XXXX) I was promise by Drivetime that this situation will be resolved, and has not until today. I attach the letter from them. I been paying my car with none 30 days past due what so ever. I deserved from them to report my credit history. The letter has been attach to you guys for further info and action please!

The first occurrence was XXXX XXXX, 2015 in the amount of { \$370.00 } at which I notified the company of the error, the company did not notify me. Second occurrence on XXXX XXXX, 2015 in the amount of { \$370.00 } at which the company was notified of the same error and is currently unresolved as well, again I was not notified of the error I had to notify them. On both occasions the representatives that I called have requested and they have received faxes of the occurrences on my account at which they confirmed that they were received via

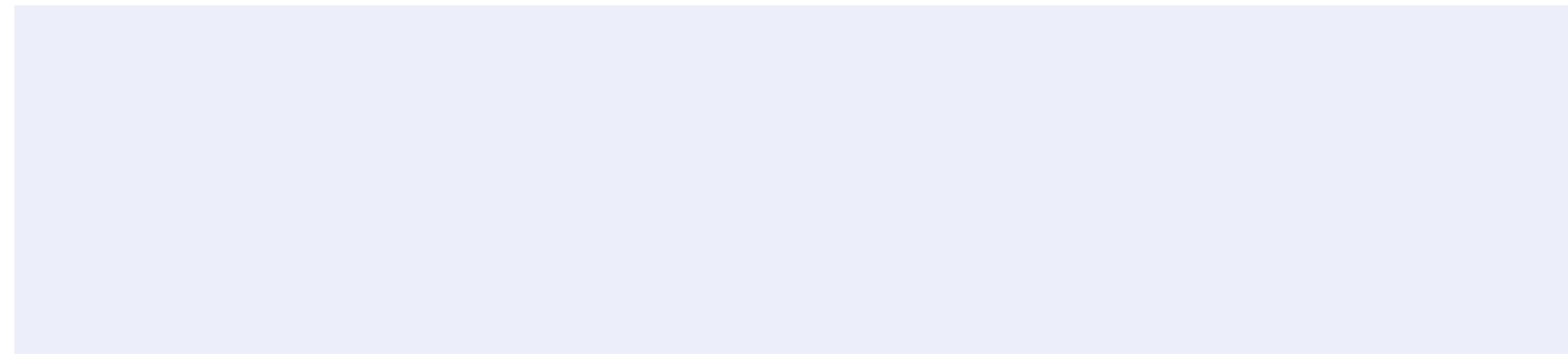
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



DriveTime

FL

327XX

Consent provided

Campus Student Funding, LLC

FL

337XX

Consent provided

Consumer Loan Complaints

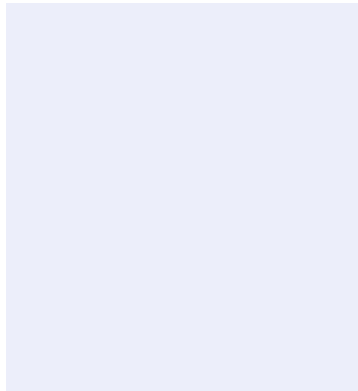
Based on Consumer Complaints

Web	05/21/2015	Closed with explanation	Yes	No

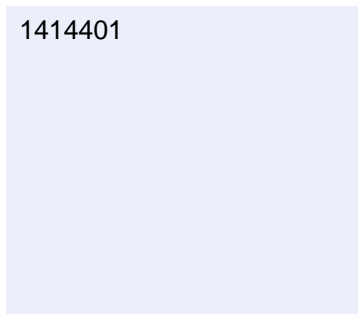
Web	08/12/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1386702



1414401

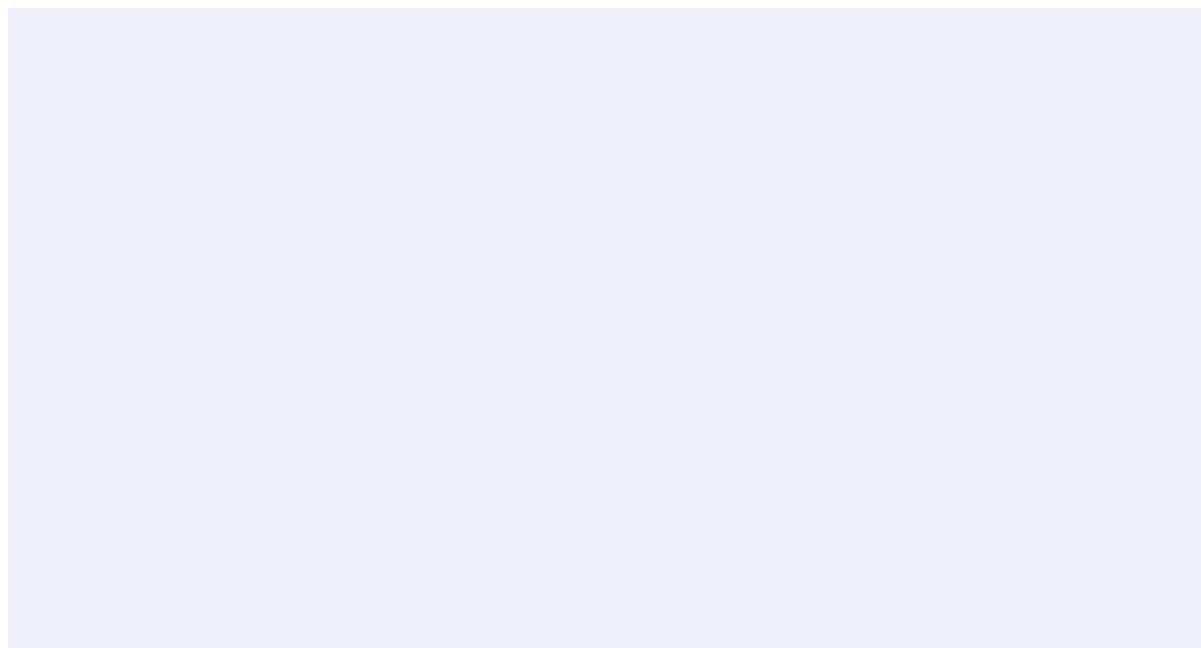
Consumer Loan Complaints

Based on Consumer Complaints

06/01/2015	Consumer Loan	Vehicle lease
06/04/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Vehicle loan
05/21/2015	Consumer Loan	Installment loan
05/21/2015	Consumer Loan	Installment loan
05/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

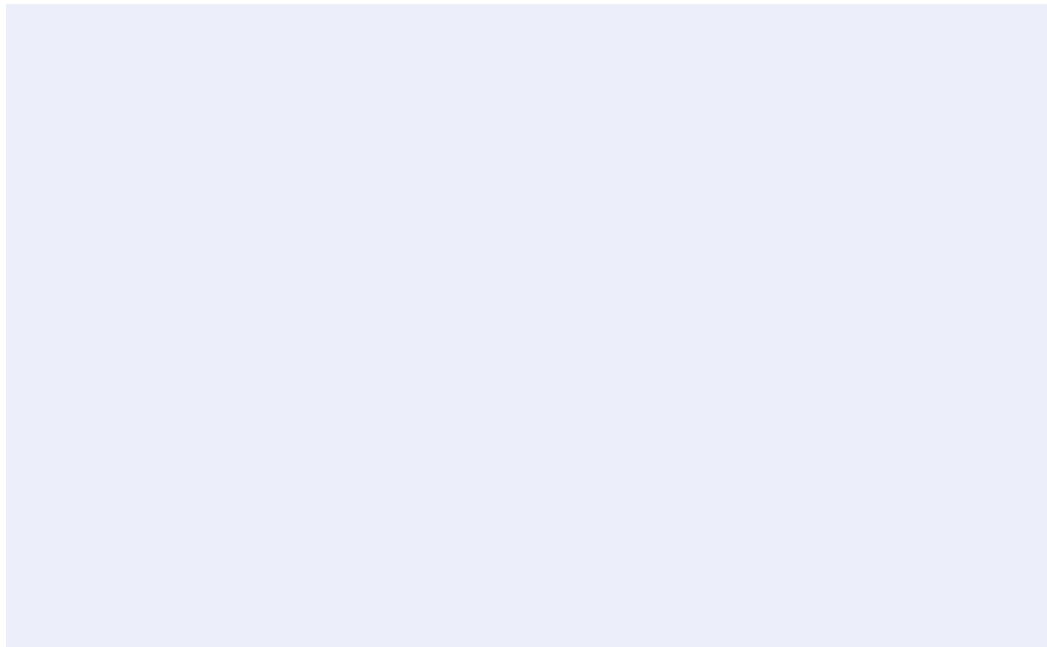
fax to the representatives and management team of the company. All documentation showed the amounts debited in error, fees resulted from the error. The representatives and management team has promised as per the conversation to reimburse the amounts and any applicable fees associated with the error. I have met each demand the company had requested, I also faxed them documentation that I want a resolution. I contacted the company and verified they have received all the faxes, and I also requested for everything to be noted on my account. The have only reversed the XXXX charges, however have not reimbursed me for my fees. I was charged {\$36.00} for each transaction by my bank as an NSF fee, and I have also been hit with {\$140.00} in overdraft fees for my personal charges to my account that went NSF due to the {\$370.00} charges. I have submitted written documentation that I want resolution, I also want verification of the error and the solution of the error. The company has not sent me any documentation that I requested, I then requested for termination of my lease with the company as they violated the contract agreement. The company has failed to comply with all.

ally auto repos the vechile within XXXX month of being deliqent of XXXX car payments, after a month prior they agreed to put me in forbarance. The manger refused to listen to previous recorded calls unless requested by attorney.

I have contacted Santander USA regarding surrendering my automobile. What I receive instead is harassing calls ever since. The calls have gone to my employer

Consumer Loan Complaints

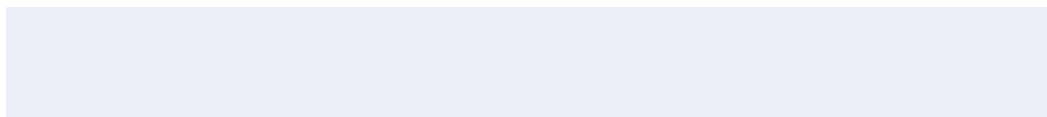
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	CA	91601		Consent not provided
Toyota Motor Credit Corporation	MN	56537	Servicemember	N/A
Ally Financial Inc.	OH	431XX		Consent provided
PayPal Holdings, Inc.	AZ	85283	Older American	Consent not provided
Citibank	NC	27603		N/A
Santander Consumer USA Holdings Inc	CA	945XX		Consent provided

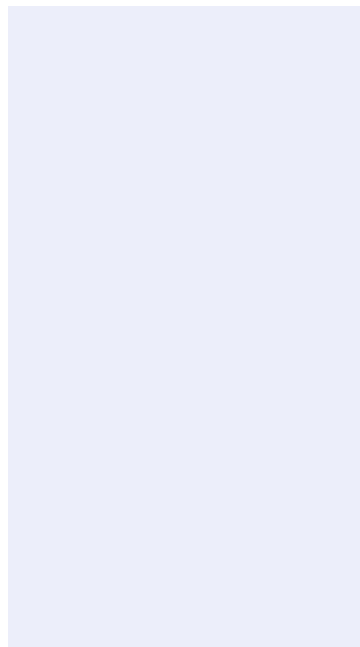
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/01/2015	Closed with explanation	Yes	Yes
Postal mail	06/08/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No
Referral	05/27/2015	Closed with explanation	Yes	Yes
Web	05/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1400591

1407130

1400595

1386720

1387084

1390922

Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Installment loan
06/10/2015	Consumer Loan	Installment loan
06/01/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

even though I have spoken to them daily about picking up the automobile.

Purchased a car from XXXX XXXX XXXX in XXXX put {\$6000.00} down and in less than four months transmission went out they told me the car was still under manufacture warranty when I bought it because I kept asking for an extended warranty but instead they sold me GAP and told me the manufacture warranty was still good. XXXX would not repair the car they said warranty expired 2 months prior to the repair which was {\$4500.00}. I filed a complaint against both companies with XXXX. Went months trying to get a resolution. I was paying my car payment plus XXXX of dollars in rentals. Could n't afford both renting and car payment so I let the finance company know what was going on. So they went and repo the car because I told them I could n't afford the repairs and the dealership was going to place a lean on the car because it had been there for two months. So Exeter Finance picked the car up. Several months later I receive a memo from XXXX saying I can have the car repaired but by now the car is gone Exeter sold it and I 'm stuck. Lost {\$6000.00} plus spending nearly \$ XXXX a month on rental cars. I am currently spending {\$250.00} a week on a rental car because now I ca n't even get a car loan with a repo. I just think this whole situation was not fair and I was cheated as a consumer by all XXXX companies XXXX, XXXX and Exeter Finance who did n't even give me the opportunity to try and get the car back they picked it up and sold it immediately without any communication with me. I paid all my payments on time and communicated with them through everything that was going on. I have XXXX children and this situation has caused me to have a great financial hardship and nobody had consumer centered customer service in this

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NJ	07675	Consent not provided
Encore Capital Group	CA	91321	Consent not provided
Exeter Finance Corp	CA	923XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with non-monetary relief	Yes	No
Web	06/10/2015	Closed with explanation	Yes	No
Web	06/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1407217



1414443

1399495

Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015	Consumer Loan	Title loan
06/10/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

financial hardship and nobody had consumer centered customer service in this situation. XXXX tried to give me a repair order but it was too late now what do I do I ca n't afford to keep paying for this rental.

In XXXX XXXX a loan officier from 5/3 bank came to our business and stated the bank was defaulting our loans because we were in arears on the property taxes of the building they financed. After a great deal of discussion we agreed to close our 17 year family business and sell off all assests including the commerical blg and forward all proceeds to 5/3 bank to pay against the balance of our XXXX loans approximately {\$300000.00}. For our cooperation 5/3 said they would assist us securing an OIC from the XXXX which would if accepted remove all liens from our personal property and nullify the personal guarantees. We worked with XXXX XXXX and by XXXX or XXXX the business was closed, all assets sold and monies turned over to the bank. XXXX then immediately proceeded to draw the documents to present to the XXXX. We submitted ALL required docs including personal finance and tax info. The XXXX responded on XXXX occassions simply commenting that their paperwork was not completed correctly and again working with XXXX we made the corrections and resubmitted. Now comes XXXX XXXX and communication from the bank stops completely. We can not find anyone who will assist us and find out what is going on. Forward to XXXX XXXX we are assigned a new loan officier finding out XXXX had left the bank. The new officier is XXXX XXXX. She has none nothing but delay the closure of these issues. We had to resubmit paperwork, personal financials and tax info over and over simply because of inaction on the part of 5/3.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	NV	89113		Consent not provided
Cavalry Investments, LLC	CA	94124		Consent not provided
Fifth Third Financial Corporation	MI	481XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with explanation	Yes	Yes
Web	06/11/2015	Closed with non-monetary relief	Yes	No
Web	06/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1421497

1414290

1401108

Consumer Loan Complaints

Based on Consumer Complaints

05/26/2015

Consumer Loan

Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Consumer Loan Complaints

Based on Consumer Complaints

Bottom line we have fulfilled every single request set forth by 5/3 with devastating consequences to our personal situation. At XXXX and XXXX years old this entire process has caused us great emotional distress. It needs to come to closure, 5/3 needs to step up and meet its end of the bargain and get the OIC signed, sealed and delivered.

I have had a long standing, perfect pay history, line of credit with Citibank. It is important to maintain a good credit score and I monitor mine. Citibank pulled out of Texas and sold all branches to XXXX XXXX XXXX. As a result, my 8 year, perfect standing, on-time payments, very low balance, line of credit with Citibank was closed and moved to XXXX XXXX XXXX. The problem is that XXXX XXXX XXXX now shows a new line of credit. The CFPB should dictate that when banks move accounts between each other, the acquiring bank must use the original open date of the credit / loan. The time the loan is open, on-time payments, and low percentage outstanding all contribute to a higher credit score. With NO action on the consumer's part, my credit score went down by over XXXX points month-over-month because the several positives with Citibank, became slight negatives with XXXX XXXX XXXX (new credit, new credit inquiry, no payment history). No other changes occurred on my credit reports (except slightly lower balances on month-end cycles on XXXX credit cards as compared to previous month - which should have resulted in an increased credit score). In my case, my excellent credit rating went down to good but many other consumers would have been more detrimentally impacted. This is an opportunity for the CFPB to make the banks change their account conversion / account acquisition practices, and methods to not negatively impact the consumer. Of course the consumer credit score effects the rating and interest rate on new credit, extension of credit, etc. This complaint should be directed against both Citibank and XXXX XXXX XXXX.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank

FL

327XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

05/26/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1392306

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Vehicle loan
05/26/2015	Consumer Loan	Personal line of credit

06/04/2015	Consumer Loan	Vehicle lease
05/26/2015	Consumer Loan	Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Account terms and changes

Shopping for a loan or lease

Can't contact lender

Consumer Loan Complaints

Based on Consumer Complaints

I have had a long standing, perfect pay history, line of credit with XXXX. It is important to maintain a good credit score and I monitor mine. XXXX pulled out of Texas and sold all branches to BB & T. As a result, my 8 year, perfect standing, on-time payments, very low balance, line of credit with XXXX was closed and moved to BB & T. The problem is that BB & T now shows a new line of credit. The CFPB should dictate that when banks move accounts between each other, the acquiring bank must use the original open date of the credit / loan. The time the loan is open, on-time payments, and low percentage outstanding all contribute to a higher credit score. With NO action on the consumer 's part, my credit score went down by over XXXX points month-over-month because the several positives with XXXX, became slight negatives with BB & T (new credit, new credit inquiry, no payment history). No other changes occurred on my credit reports (except slightly lower balances on month-end cycles on XXXX credit cards as compared to previous month - which should have resulted in an increased credit score). In my case, my excellent credit rating went down to good but many other consumers would have been more detrimentally impacted. This is an opportunity for the CFPB to make the banks change their account conversion / account acquisition practices, and methods to not negatively impact the consumer. Of course the consumer credit score effects the rating and interest rate on new credit, extension of credit, etc. This complaint should be directed against both XXXX and BB & T.

APPLIED FOR A PERSONAL LOAN ON XX/XX/2013. I WAS A MEMEBER OF THE XXXX. RECEIVED A CALL STATING I WAS APPROVED FOR XXXX UNSECURED LOAN. AT THE SAME TIME I HAD LENDING CLUB WHICH FOUND OUT LATER IS LIKE A MONOPOLY OF FINANCIAL INSTITUTIONS ON

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	CA	90006		N/A
BB&T Financial	FL	327XX		Consent provided
BMW Financial Services	CA	90046		Consent not provided
OneMain Financial Holdings, LLC	CA	920XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/15/2015	Closed with explanation	Yes	Yes
Web	05/26/2015	Closed with explanation	Yes	No

Web	06/04/2015	Closed with explanation	Yes	No
Web	05/29/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1414541

1392307

1405631

1390797

Consumer Loan Complaints

Based on Consumer Complaints

06/04/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

FOUND OUT LATER IS LIKE A MONOPOLY OF FINANCIAL INSTITUTIONS ON THE WEBSITE SCAMING CONSUMERS. I WENT IN AND WHEN THEY DFOUND OUT I HAD XXXX MORE PAYMENT LEFT TO PAY OFF MY CAR SHE INCREASED THE PERSONLA LOAN TO XXXX. SHE OFFERED AS A GOOD GESTURE TO TAKE MONEY OUT OF MY LOAN ANDDD SENT XXXX A CHECK SO I DID NOT HAVE TO DEAL WITH IT. AT NO TIME DID SSHE SAY SHE WAS GOING TO USE MY CAR AS COLLATERAL. I NEVER RECEIVED MY PAPERS THE DAY I SIGNED THEM. I WAS TOLD IT WAS AGAINST THE CO POLICY. I PURCHASED UNEMPLOYMENT INSURANCE BUT WAIVED LIFE INS. LATER ABOUT XXXX DAYS I NOTICED THAT THEY WERE THE LIEN HOLDER. I EMAILED XXXX TIMES. NO RESPONSE. I FILED COMPLAIN WITH XXXX, CONSUMER PROTECTION BUREAU. ALL HAVE BEEN IGNORED BY THE COMPANY. THEY CLAIMED THEY DID NOT KNOW I WAS A XXXX. WHEN I FINALLY RECEIVED PARTIAL PAPERWORK COPY OF MY MILITARY ID WAS IN THERE. ALL APPLICATIONS WERE BLANK. MY DMV PAPERWORK WERE BLANK. IT WAS LIKE I WAS ORDERED FORMS. I AM PAYING OFF A XXXX LOAN. THE ORIGINAL WAS XXXX MY ANNUAL PERCENTAGE IS 33 %. THEY HAD THIS IN MY CREDIT REPORT UNDER A CAR LOAN WHICH ATER MONTHS OF SCREAMING THE DI CHANGE TO PERSONAL LOAN. PLEASE HELP ME OR STEER ME IN A DIRECTION SO I CAN GET JUSTICE. I AM NO LONGER TO THE MARINE BELOW. AT THE TIME I WAS LEGALLY MARIED. I AM NOW REMARRIED AND I AM ALKSO A XXXX NOW



Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Mercedes-Benz Financial Services	CA	90046	Consent not provided
Wells Fargo & Company	SC	29063	N/A
Ally Financial Inc.	TX	76092	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with explanation	Yes	No
Phone	06/05/2015	Closed with explanation	Yes	No
Web	05/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1405632

1405280

1392934

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Installment loan
06/01/2015	Consumer Loan	Personal line of credit
06/04/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Vehicle loan
05/26/2015	Consumer Loan	Vehicle loan
06/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Account terms and changes

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

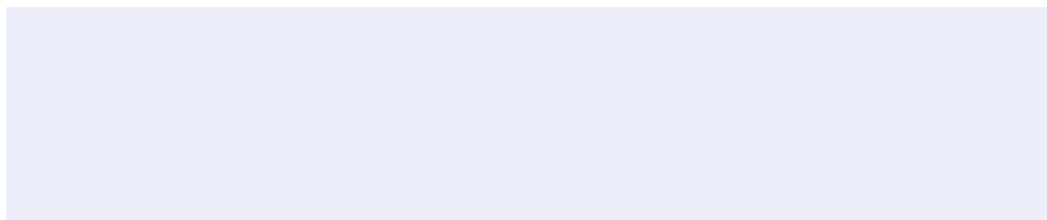
Based on Consumer Complaints

I was called by a company called " ARA ". Their representative left a voice message on my cell phone and also called my wife 's cell phone from XXXX XXXX. I do not owe this company any money and this appears to be a scam, so I reporting this information for the CFPB to take action. I do not have any debt issues and have perfect credit and payment histories on all my current accounts.

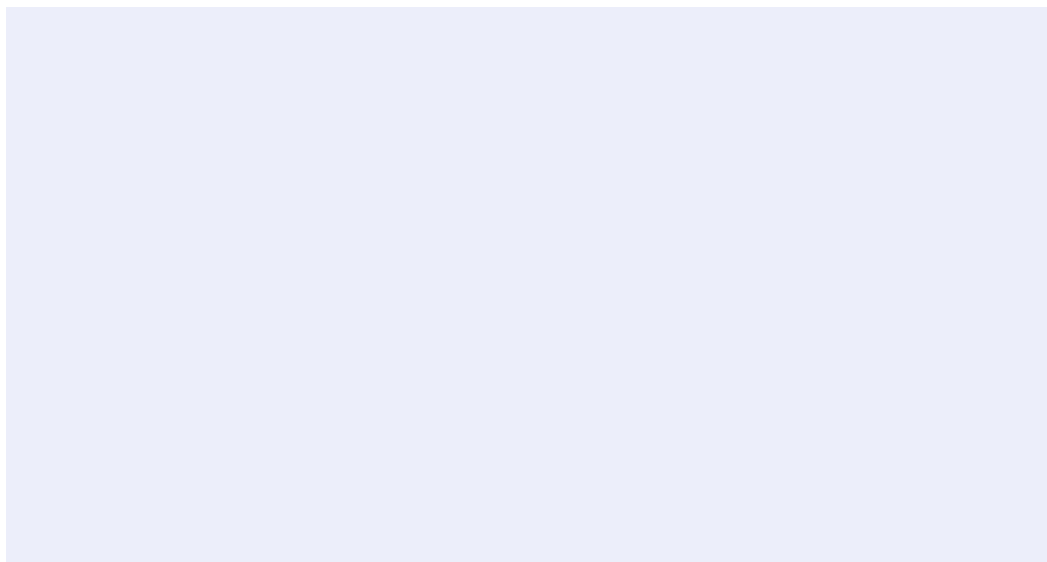
I had a loan with XXXX XXXX on a car. Santander bought the loan I have had nothing but trouble since then, if I was late they charged huge fees and XXXX months ago my truck was repoed and taken XXXX miles away it cost me {\$1000.00} to get there take off work and pay santander XXXX dollars, the loan they said was XXXX days past due but I know there was only XXXX XXXX XXXX I got it back they said they wanted {\$900.00} more. I have the truck now and they are sendingme letters saying the loan is passed maturity and I owe them fees in the amount of {\$3300.00} and it shows it to all be due now. I know there is no way I owe this and feel I have paid enough the loan started XXXX yrs ago. I dont have much money and it is unfair practices on there part I keep asking for them to show me how on a \$ XXXX loan I could owe this and they never send printoutsPlease help me they prey on people that are poor and withouta car I cant work. I have gotten soooo mad and it is not good for my health

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Based on Consumer Complaints

Capital One

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/10/2015	Closed with explanation	Yes	No
Web	06/03/2015	Closed with explanation	Yes	No
Phone	06/02/2015	Closed with explanation	Yes	Yes
Referral	06/18/2015	Closed with non-monetary relief	Yes	Yes
Web	06/01/2015	Closed with explanation	Yes	No
Web	05/26/2015	Closed with explanation	Yes	No
Fax	06/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1414597

1400774

1400792

1405469

1400802

1392443

1420628

Consumer Loan Complaints

Based on Consumer Complaints

05/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

We have a loan with XXXX. It shows up on our credit report as a credit card. They will NOT accept a payment via a credit card, only debit or, their preferred method, direct access to our bank account. We have thoroughly reviewed our agreement and the payment options on THEIR website, and it does NOT say that credit cards can NOT be used for payments. Upon making a payment, by debit card on the phone, only a confirmation number is given, with no way to request or print a receipt. They do n't give receipts, not even by email.

I borrowed {\$8900.00} dollars and the being reported to the credit bureau is {\$16000.00}. I asked why is an inaccurate amount being reported to the credit bureaus, they replied that they are reporting interest just in case the loans carries out to XXXX years. This is a misrepresentation. How could they report unearned interest over time plus principle instead of just principle. Other creditors will assume that I took out a larger loan than I did and it messes up my debt/ratio balance. I want the balance corrected.

This complaint is against One Main Financial (a subsidiary of CitiFinancial)
Branch number XXXX XXXX XXXX XXXX. XXXX XXXX XXXX, PA, XXXX (XXXX) XXXX

Kindly treat this as a formal complaint about the unethical loan practices I recently experienced. I took out a loan with First Financial Services back in XXXX. I was later involved in a serious XXXX accident in XXXX, in which I failed to continue

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Atlanticus Services Corporation	TX	770XX	Servicemember	Consent provided
Capital One	TX	78006		Consent not provided
Citibank	PA	191XX		Consent provided
Regional Management Corp.	TX	79925		N/A
Arvest Bank	AL	35214		N/A
First Financial Services, Inc.	GA	306XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed	Yes	No
Web	05/26/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Phone	05/29/2015	Closed with explanation	Yes	No
Phone	06/17/2015	Closed with explanation	Yes	No
Web	06/16/2015	Untimely response	No	

Consumer Loan Complaints

Based on Consumer Complaints

1392459

1392463

1421683

1392490

1421709

1414356

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

making the payments and had no further contact with this company. I recently received a notice from my place of employment that First Financial Services has issued a garnishment against me to repay this loan.

My wife contacted First Financial Services yesterday and spoke with XXXX. I'm not sure what was discussed between the XXXX of them, but my wife conference called me at work. XXXX said she had my file and discussed that I borrowed against a XXXX XXXX XXXX. The last communication she had was on XXXX XXXX, XXXX when I told her that I was involved in a XXXX accident. I asked her why am I now being contacted on a charged off debt. She laughed and said because she found me ... XXXX also mentioned that a deputy served papers to my address and obtained a signature. I advised XXXX that I never signed anything. The address on the court document is a residence we moved out of 3 years ago. I had n't lived at that address in over 3 years and do n't know who occupies that residence. She said it did n't matter and what matters is that she has a signature and she found me.

I reached out to my lender in XXXX 2014 to advise that I had been in an accident and the car would be going into the mechanic. The accident happened after I was forced to cancel my XXXX that I was offered and kept me from obtaining additional employment. I was in communication with the lender initially and I stopped hearing from them until I reached out with an update. I was finally able to nail down employment in late XXXX and reached out to the company to advise that I was going to be returning to work and had reached out to the mechanic to get my car back and was told that I owed him money, after the supplemental check had been cut from the insurance company. I reached out to Santander and advised them of this and I was told that someone would go out to the location, appraise the work done and pay the mechanic. After that was completed, I was advised that I would receive communication with the next steps. A XXXX months passed and I made a

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

MS

392XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1414704

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/05/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

few calls initially but there was no update so I decided to wait, as told initially. I reached out again in XXXX when I had funds available and full intentions of paying them impound fees and getting my car back and was then informed my car had been sold at auction the week before. I advised that this was not an issue, if the car was no longer my responsibility. The agent advised that because the car was sold, I was not liable. I then was refused an apartment and ended up homeless because two months later I get a credit check done and at the last XXXX a lien shows up on my credit that I defaulted on auto loan, which is untrue. Throughout the entire time the car was with the mechanic, I was repeatedly advised that upon completion of work done, the loan would be modified to reflect the time that it was out of commission and therefore I was not late. It would be a totally different situation had I not done my due diligence, but every agent I spoke with was aware that I had XXXX from XXXX to XXXX and no one took the time to update my mailing address. It slipped my mind as well but that is n't my job description. I should not be punished for a company 's poor business practices.

BB & T called in XX/XX/XXXX and stated that my wife (ex-wife now) had XXXX unsecured lines of credit that were in default and that since we were married and that I had accounts there as well, it was my responsibility to repay them or they would damage my credit.

At that point I agreed to pay them a minimal amount each month to keep this from happening. I paid on those accounts until XX/XX/XXXX when my attorney advised me that I did n't have pay anything that I did n't sign for especially, under duress.

These accounts were called into question when they were reported to the credit

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First Financial Services, Inc.

GA

30620

Consent not
provided

BB&T Financial

NC

272XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/16/2015	Untimely response	No	
Web	06/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1414357

1408883



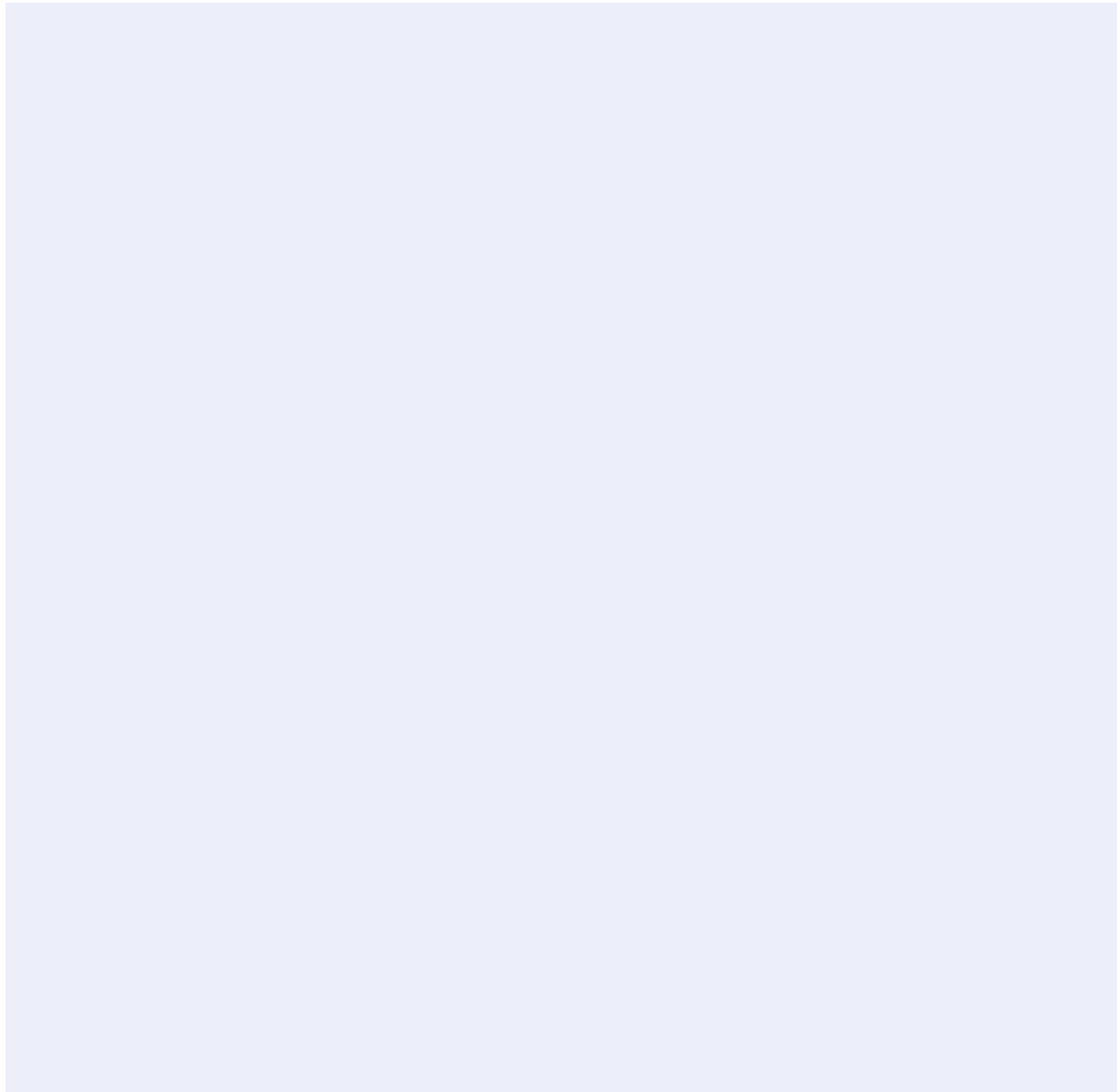
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

bureaus and I started phoning BB & T since there is n't anyone in the branches that really assist you anymore. XXXX XXXX sent me copies of the signature cards for those accounts and I immediately became alarmed because the signatures were n't mine or my ex-wife 's.

First of all I removed her from my account in XX/XX/XXXX and had no other financial dealings with her from that point. She tried to get me to let her get her pay check direct deposited into my account in XX/XX/XXXX and I refused. She asked what she should do and I told her to go and open her own account, so she did, but I did n't sign for it or even know where she went until I saw a statement come in the mail.

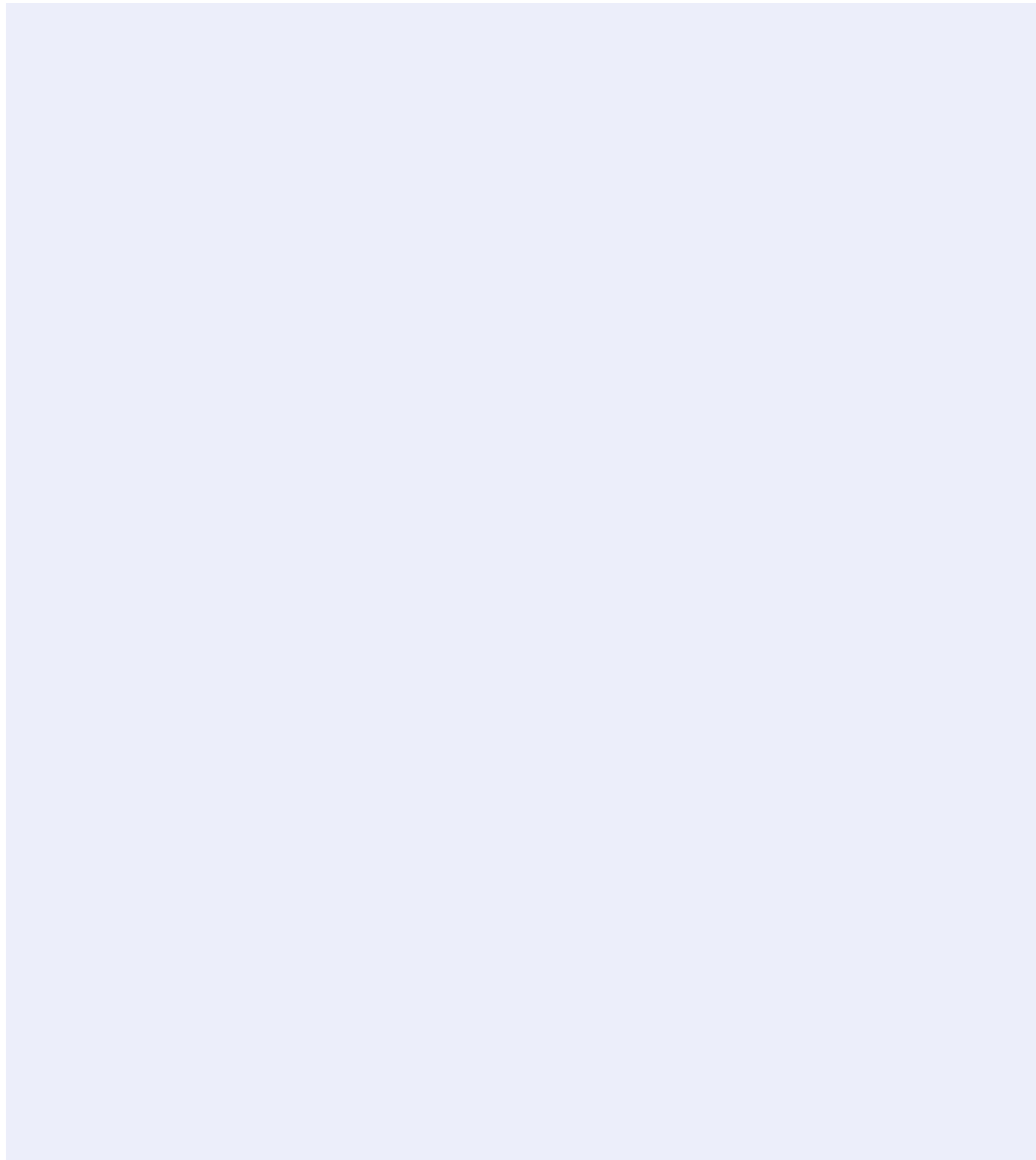
When I got the call in XX/XX/XXXX from BB & T, that was the first time that I knew anything about the XXXX account that was opened in XX/XX/XXXX. Since she did n't have much money and she did n't have her own business, I do n't know why she needed XXXX accounts.

After getting nothing corrected with XXXX XXXX, I started going to the branches and had XXXX separate branch managers tell me that those were n't even the correct signature cards for those types of accounts and they did n't even have the correct account numbers on them. These were forged and created to attempt to force me into paying these debts that I do not owe.

Attached to this complaint I will send a copy of the police report, the forged signature cards, the affidavit, a copy of my past and current signatures and the same for my ex-wife, a copy of the fraud response from BB & T.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



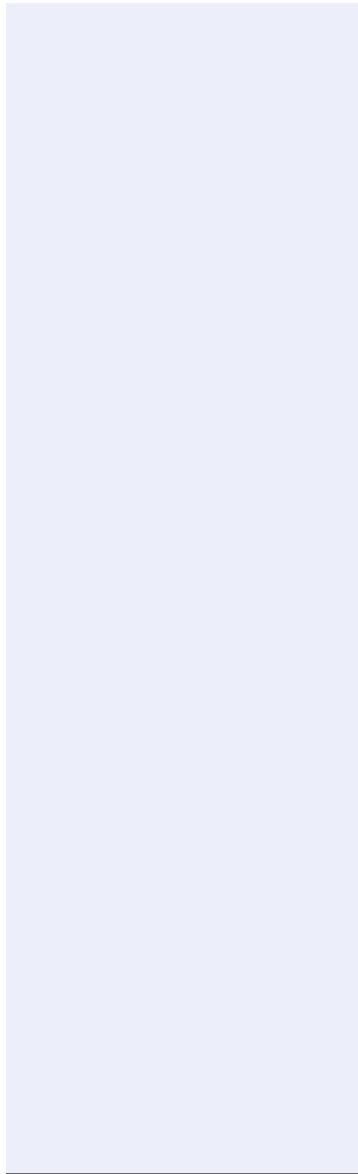
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

05/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

01/27/2016	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

You can plainly see that these are not the same signatures.

The last of XX/XX/XXXX my husband passed away. The beginning of XX/XX/XXXX I began receiving citations on my home. The house needed painted or sided. I did n't know what to do. A door to door sale man showed up they sold siding. I signed papers with a salesman for the Loan of there choice. Did n't understand it but thought they were helping me with my problem. I got the loan in XX/XX/XXXX been making monthly payments of {\$200.00} for XXXX yrs now. I have already paid the Amerifirst {\$16000.00}. It 's a XXXX yr loan with interest rate of XXXX. The loan is for {\$15000.00}. I'ved called and ask what the payoff is and it is the same amount I owe no discount. I also asked if they could lower the interest rate because I 've been a good customer and they said no. I just do n't know what to do. Buy the time I pay them off in XXXX yrs it will be more than double the money I owe. How can that be. Thank you for listening.

I have a XXXX-Cash call-XXXX loan. I obtained this loan in XXXX 2012. I pay {\$480.00} a month. It was a {\$5000.00} loan. After XXXX I have paid in & gt ; {\$8000.00}. I thought it was a XXXX month loan at 100 % interest (I was desperate at the time). I called to check my pay off and was informed the pay off was about {\$5300.00} at 116 % interest and 100 % daily interest with a XXXX month loan.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Summit AmeriFirst Holdings, Inc.	OH	441XX		Consent provided
JPMorgan Chase & Co.	MD	21222	Older American, Servicemember	N/A
Ally Financial Inc.	IN	46803		Consent not provided
CashCall, Inc.	TN	379XX		Consent provided
World Omni Financial Corp.	PA	18062	Servicemember	N/A
National Credit Systems, Inc.	CA	93012		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Phone	06/11/2015	Closed with explanation	Yes	No
Web	06/05/2015	Closed with explanation	Yes	No
Web	06/01/2015	Closed with explanation	Yes	Yes
Phone	06/22/2015	Closed with explanation	Yes	No
Web	01/29/2016	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1392538

1415771

1408835

1400952

1421768

1759794

Consumer Loan Complaints

Based on Consumer Complaints

05/26/2015	Consumer Loan	Vehicle loan
06/01/2015	Consumer Loan	Vehicle lease

06/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I leased a car from ALLY Bank and was charged a Sales/Use tax of {\$28.00} per month for 39 months. My husband leased an auto from XXXX XXXX XXXX for the same period and he is not charged a sales tax. We XXXX live in the same residence in XXXX, Pennsylvania. Is this legal?

I went to a local Sun Loans branch to pay of a charged off account. The amount I expected to pay was {\$290.00} plus a late fee of {\$10.00}. The Manager and assistant manager of the location informed me that the late fee was {\$60.00}. I had actually defaulted on the first payment due to loss of employment. I explained to the XXXX Sun loans reps that there should only be XXXX late fee as once the account is late I should n't be charged additional late fees. I was then belittled by the store manager and told that I would have to pay the late fees totaling {\$60.00} which is XXXX late fees instead of the XXXX late fee. I asked the manager to show me the signed contract stating that I was responsible for paying cumulative late fees. She then produced the contract that according to how it was worded I should only be charged XXXX late fee. To prevent further attempts of belittlement by the manager at my expense, I then payed the amount they were demanding and informed them I would be filing a formal complaint concerning their business practices. The paid in full receipt list the {\$60.00} as " Plus other charges ". It does not describe what these charges are for. I work hard and honest for my money and do not appreciate a business not only attempting to belittle me but also overcharge me by using unfair business practices. Thank you for your time and help.

On XXXX Santander made a collection call to my cell phone at XXXX without my consent. They also made a a call after XXXX without my consent. Please pull

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CA	92557		N/A
Ally Financial Inc.	PA	191XX	Older American	Consent provided

Sun Loan Company	AL	366XX		Consent provided
------------------	----	-------	--	------------------

Select Management Resources, LLC	OH	43215		N/A
M&T Bank Corporation	PA	17603		N/A
Santander Consumer USA Holdings Inc	SC	296XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/28/2015	Closed with explanation	Yes	Yes
Web	06/01/2015	Closed with explanation	Yes	No

Web	06/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	06/04/2015	Closed with non-monetary relief	Yes	No
-------------	------------	---------------------------------	-----	----

Phone	06/23/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	06/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1392629

1399534

1429378



1401027

1430446

1422156

Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015

Consumer Loan

Installment loan

06/01/2015

Consumer Loan

Installment loan

06/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

phone records for calls made during non collection times.

I created a Paypal account a while back. I was using the traditional debit function only for a long time and it worked fine. During XXXX of my purchases in XXXX, after I logged into my account on the payment page, Paypal defaulted my payment option to Paypal Credit, which is a credit option they offer. In order to get around this default, assuming I noticed it, I would have had to know to go up to the top and select the " Change " link next to " Payment methods " in order to pay the traditional way. After that, a customer service rep. insisted that I had to have filled out information that set up my credit account ; however, I am very skeptical of this. I do not remember doing this, and I know that I would have stopped what I was doing had I known what I was doing. I asked if this rep. could prove in any way that I set up this account and he could n't. He also insisted that I marked that I wanted to pay with credit ; however, I had to explain to him that it was the default option. I went back and simulated another purchase. I did not have to make such selection ; it was the default method. When I started receiving statements, I looked on my activity page and saw that all transactions were completed. I just assumed that these were statements informing me of my activity. I saw no indication of an outstanding balance in my activity. Only when I got a paper statement, opened it up, and saw the amount due with a very expensive late fee did I realize that something was wrong. I am not sure if this practice is illegal, but it is certainly unconscionable.

i made acheck payable to gm financial using my personal checking account some XXXX alter the check the check was supost to be for XXXX the made the XXXX look like a XXXX there my account was debited XXXX dollars gm financial is stating they havent received the payment i contacted XXXX XXXX wich is my bank they

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	AL	351XX	Consent provided
-----------------------	----	-------	------------------

Tower Loan	AL	35211	Consent not provided
GM Financial	NY	112XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	06/04/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1421839

1401044

1421850

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Vehicle loan
05/27/2015	Consumer Loan	Vehicle lease
06/19/2015	Consumer Loan	Installment loan
06/19/2015	Consumer Loan	Vehicle loan
06/10/2015	Consumer Loan	Installment loan
06/01/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

they havent received the payment i contacted XXXX XXXX wich is my bank they saying that the check was cashed i went multiple times to the branch with no help they saying investigating but gm is charging me all kinds of late fees the last thing that XXXX XXXX did was correct the amount but a month later gm still calling me about the miss payment

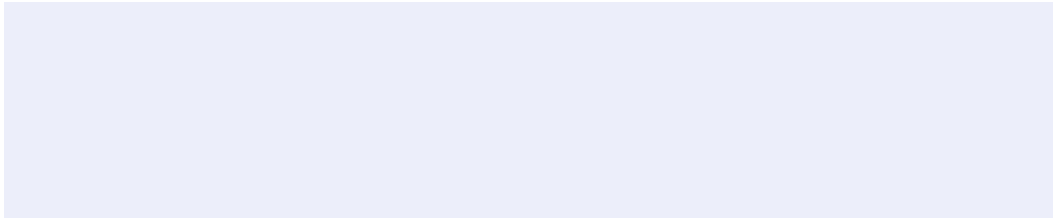
I returned my leased vehicle. I was informed there would be a balance. I never received any documentation. I find out that the account has been reported as delinquent to the credit bureau. I immediately paid it because I do n't want to have bad credit and asked them to remove this derogatory information from the credit bureau. They agreed to do so but it has not happened.

I had a car loan with Wells Fargo Dealer Services. The car was in acar accident and I was told by my insurance company the loanwould be paid off. I was also in the process of moving. I nevercontacted Wells Fargo to give them my new address becauseI was under the assumption that the loan was paid off. Wells FargoDealer Services sent me a XXXX letter dated XXXX 2012So I could purchase my current car. I disputed this with Wells Fargoas well as XXXX for reporting this inaccurate. XXXX changedthe dates several times. Please see attached. Wells Fargo is tryingto say they faxed a copy of the XXXX letter with the wrong datethis is not true. I found the letter they mailed me back then. I con-tacted Wells Fargo and spoke to XXXX XXXX who not only signedthe XXXX letter but said Wells Fargo sent out a letter via mail thatthe insurance did not payoff the loan

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	VA	22601		N/A
Nissan Motor Acceptance Corporation	FL	331XX		Consent provided
Navy FCU	CA	92027		N/A
Navy FCU	MD	20706		N/A
Synchrony Financial	SC	29483	Older American	Consent not provided
Wells Fargo & Company	PA	150XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/15/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No
Referral	06/22/2015	Closed with explanation	Yes	No
Referral	06/23/2015	Closed with explanation	Yes	Yes
Web	06/15/2015	Closed with monetary relief	Yes	No
Web	06/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1414889

1393325

1429534

1429488

1414902

1399537

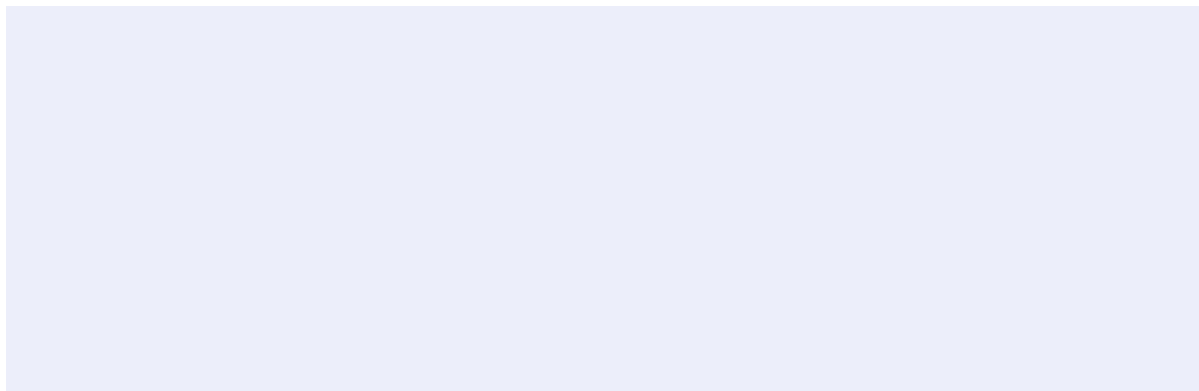
Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015	Consumer Loan	Installment loan
06/01/2015	Consumer Loan	Vehicle loan

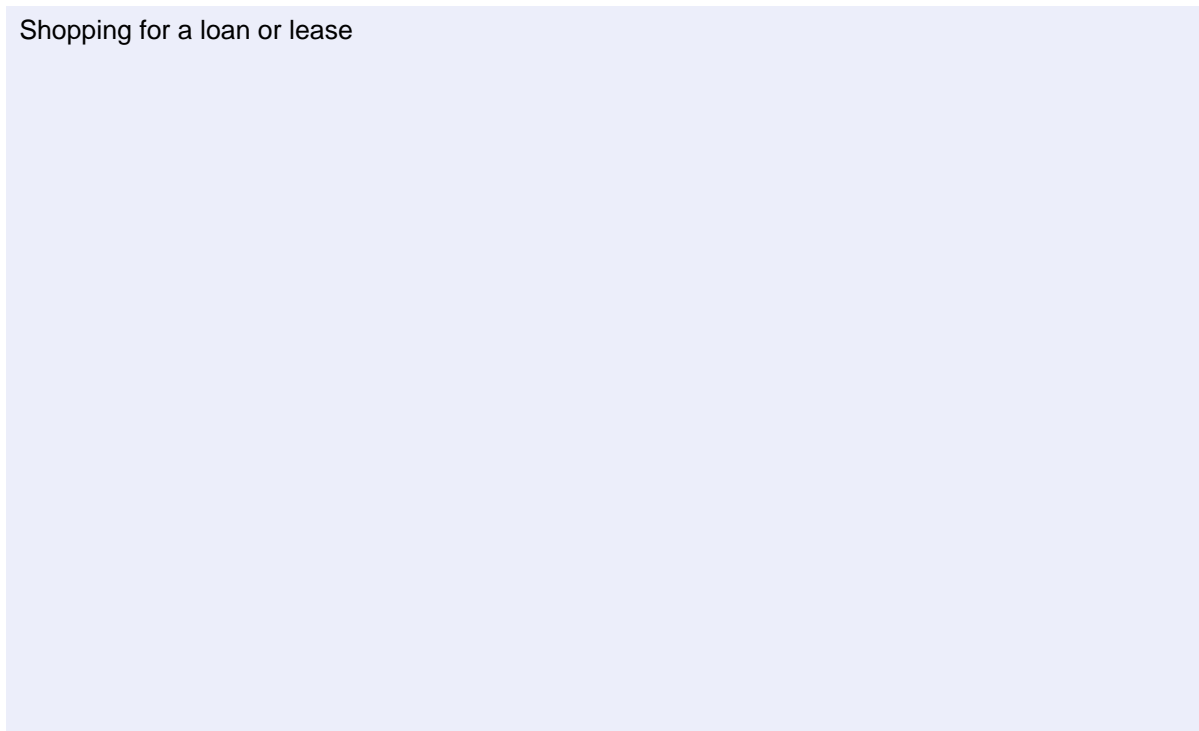
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease



Consumer Loan Complaints

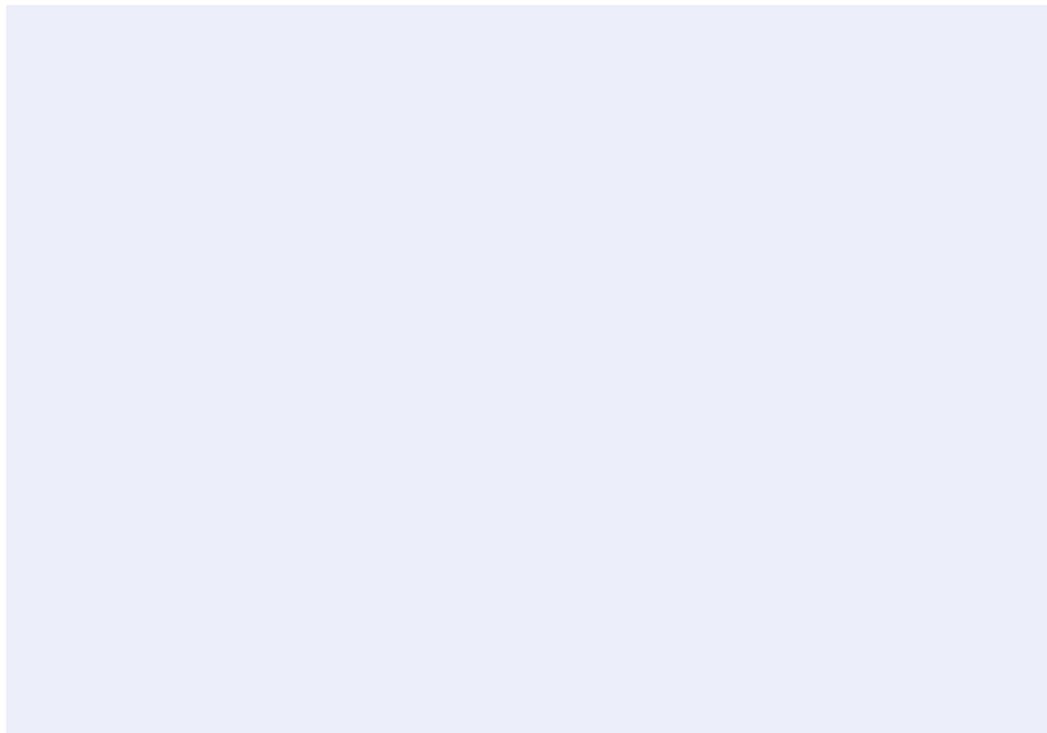
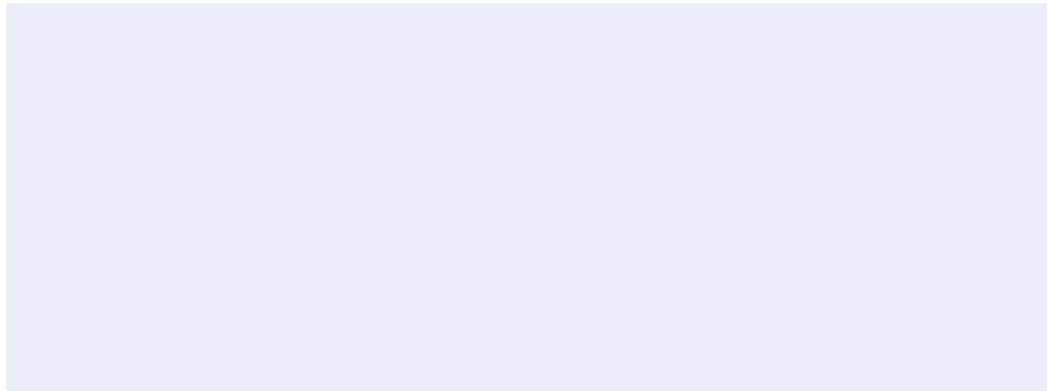
Based on Consumer Complaints

in full and I was responsible for the deductible. She verified that the mail came back undeliverable so then she began calling me. When they contact me I did make the payment over the phone. My rights are being violated on a few levels. On XXXX level this has been repeatedly updated with the dates changing several times by the furnisher and the credit reporting agency. Section XXXX states that the responsibilities of the furnishers of information to consumer reporting agencies. subtitle a reporting information with actual knowledge of errors is against the law. Also after it is confirmed that this is an error and still reporting it is illegal.

In XXXX 2013 I purchased a current year Toyota XXXX from Toyota and at the time of my vehicle purchase I also purchased the tire and oil maintenance plan with an extended warranty also. My tire & oil maintenance plan was to begin after I've reached XXXX miles on my vehicle. For I was already covered for all of my maintenance work under Toyota's Care plan up to XXXX miles. After reaching XXXX miles on my vehicle, I attempted to go to XXXX Toyota dealerships to have my car serviced under my prepaid maintenance plan. And I was told that I must return to the original dealership that sold me the vehicle in order to have my service covered for free. so I paid out of pocket for the maintenance service. So on my next service visit I went to my home dealership and that's when I was told that the prepaid maintenance plan that I purchased expired at XXXX miles. I was very upset and disappointed to find out that I was a victim to fraud by the dealership and sold a maintenance plan in which I was already covered for by Toyota Care up to XXXX miles. After several attempts to resolve this issue with Toyota and XXXX Administrators in which I was asking them to reactivate my XXXX year plan starting from today and with my current miles, I did not receive any resolution. I was told there is nothing anyone can do to assist me. Now I am asking for the help

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	CA	934XX	Other
Toyota Motor Credit Corporation	TX	750XX	Consent provided

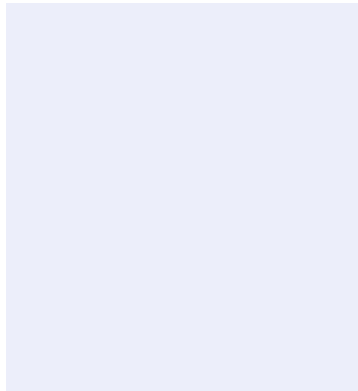
Consumer Loan Complaints

Based on Consumer Complaints

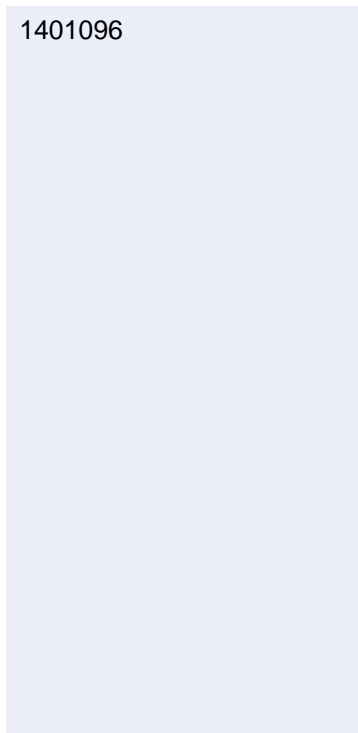
Web	06/18/2015	Closed with monetary relief	Yes	No
Web	06/01/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1421897



1401096

Consumer Loan Complaints

Based on Consumer Complaints

06/10/2015	Consumer Loan	Personal line of credit
06/15/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

of Consumer Financial to resolve this issue by activating my 2yr/ XXXX miles prepaid maintenance from today and with my current mileage.

On a Sunday afternoon our Son XXXX while XXXX. XXXX We found an XXXX that day who would see him. When we arrived the receptionist told us they do not accept our insurance and the procedure would be approximately {\$3000.00} dollars. She suggested that we applied to carecredit/synchrony bank to cover the expenses. I called my wife and she applied at home on the computer. We were approved instantly, however we did not have time to look over all the details regarding the loan because of my son XXXX. We took out the loan in XXXX 2012 with XXXX percent interest and paid faithfully every month for 18 months. We only had a few hundred dollars left to pay, when suddenly XXXX dollars in interest were added to our account. We did not realize this would happen. Our payment went up significantly and we continued to pay on time each month. Only now when we paid the interest continued to grow and the balance did not go down, even when we paid extra. Finally after XXXX three years of paying carecredit/synchrony bank we have paid everything we borrowed plus over a XXXX dollars in interest. This year we had circumstances in our finances that prevented us from continuing to pay this never ending debt. I feel as though we were vulnerable to unfair lending practices because of our son 's need of XXXX attention on that Sunday afternoon. I believe the XXXX office and carecredit/synchrony bank work together to use predatory lending tactics on consumers when in a desperate situation. Since we have missed a few payments carecredit/synchrony bank is out to ruin my credit. Not only from late payment reporting but by consistently running inquiries of my credit report. I have paid them everything I owed plus interest. The amount that they are now asking is unfair. I would have never taken out this loan had I understood the nature of the loan.

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Enova International, Inc.	LA	70820	Servicemember	N/A
Synchrony Financial	FL	336XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	06/15/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with monetary relief	Yes	No

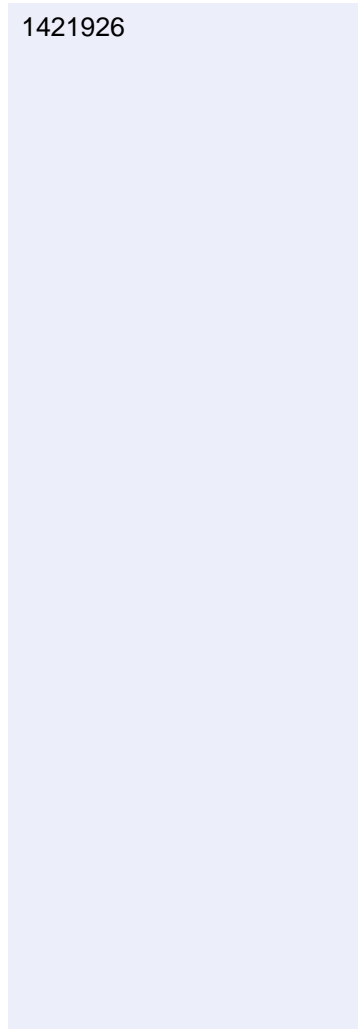
Consumer Loan Complaints

Based on Consumer Complaints



1415573

1421926



Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015	Consumer Loan	Vehicle lease
06/19/2015	Consumer Loan	Vehicle loan
05/27/2015	Consumer Loan	Vehicle loan
06/02/2015	Consumer Loan	Vehicle loan
05/27/2015	Consumer Loan	Vehicle loan
06/05/2015	Consumer Loan	Installment loan

06/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am military and I am going through a hardship right now with my wife going back and forth to custody court for her daughter and her father had XXXX her. All my creditors are working with me to get lower payments except for one Pioneer Services. They unwilling to work or budge at and they state that they are in support of the military i have asked many times and contacted them many times with no resolve.

I have been receiving an inordinate amount of collection calls which I believe to be unnecessary and harassment. Though I have never been more than XXXX weeks late on any payment (most on time or within XXXX week), have never been a payment behind and always call the company to let them know I am aware of the situation and on the day I pay either through mail or by phone, I begin to receive calls XXXX days after the due date and I receive them several times per day, at all hours. Though I specifically requested not to call on Sunday they do so and at XXXX XXXX XXXX! I understand the need for collection services and I understand a Borrower 's responsibility to pay, but all this must be done within reason. If I were three months behind or always late or never in communication I would understand. In my present situation and over the past months, both the frequency and timing of the collection calls is inordinate and abusive. Especially on a Sunday XXXX at XXXX.

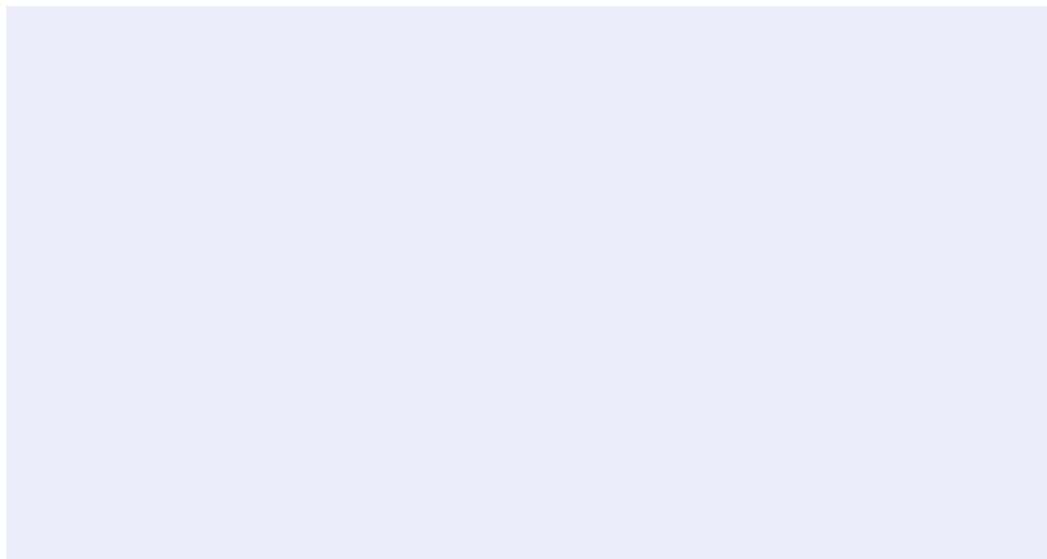
Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation	CA	92703		Consent not provided
BMW Financial Services	FL	33480	Older American	N/A
Santander Consumer USA Holdings Inc	VA	24605		N/A
DriveTime	GA	30342		Consent not provided
Friendly Finance Discount Corporation	LA	71263		N/A
MidCountry Financial Corp.	GA	309XX	Servicemember	Consent provided
Hyundai Capital America	NY	117XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/24/2015	Closed with explanation	Yes	No
Phone	06/19/2015	Closed with explanation	Yes	No
Referral	05/29/2015	Closed with explanation	Yes	Yes
Web	06/04/2015	Closed with explanation	Yes	No
Referral	06/12/2015	Closed with explanation	Yes	No
Web	06/10/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1421941

1429501

1393856

1401605

1394008

1407517

1421988

Consumer Loan Complaints

Based on Consumer Complaints

06/02/2015

Consumer Loan

Vehicle lease

06/19/2015

Consumer Loan

Vehicle loan

06/05/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I received a packet in the mail with informing me of the lease coming to an end. I knew the buy back amount was {\$11000.00} because I asked about that when I leased the car. I called Kia and confirmed this amount. I went to XXXX Kia to find out information on how to buy my car. I asked the person who greeted me, who said he was a manager, to speak to a finance manager to find out what I needed to do to buy my car. What he did was sit me down with a salesman. He took my information was gone a long while. He came back with the form and starts going over the numbers with me. He had sales price of {\$11000.00}, there was a pre-delivery charge of \$ XXXX and another non tax fee of XXXX. And tax of {\$800.00}. I looked at the paper and questioned him about the figures and he said that 's the way we do it here. I picked the form up and told him I am sending a complaint to the Consumer protection Agency. He asked do you want to speak to the manager. Why would I need to speak with the manager my pay off on the lease contract was {\$11000.00} and the pre-delivery charge of {\$590.00} was already paid for when I leased my car it was figured in with my car payment. Why would that manager sit me down with a sales person when I should have been talking with somebody in finance who would look my contract up and give me the correct numbers. This is why I am complaining they saw an old lady and thought they could up the price of the car and charge {\$590.00} pre-delivery charge, that I already paid for up front, and I would not know the difference. All the numbers are on the contract. This made me so angry I do not want the car I do not want to deal with those people at XXXX Kia. When I left there I went to another dealership and will be leasing a car from them. The reason I am writing this complaint is because how many people have they done this to and get by with it? They would have made a {\$1500.00} profit from their deceit.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America

FL

320XX

Older American

Consent provided

American Honda Finance Corporation

AZ

85122

N/A

Global Credit & Collection Corporation

SC

29556

Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	06/22/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	06/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1401506

1430425

1407564

Consumer Loan Complaints

Based on Consumer Complaints

06/02/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I applied for an installment loan with Avant on XXXX night and went through all the necessary steps of applying - I provided income verification, bank account numbers, my personal log in information to my bank account, personal information and minutes later after it processed, XXXX I received my credit score (which is the same as they stated it was today) and finally an email that was a congratulations! I was approved and would have a XXXX/XXXX/15 funding date, in the amount of {\$7000.00}. You ca n't imagine my elation - the XXXX time since purchasing a car that I felt I would finally get out of this hole XXXX credit debt). I also went into my profile on the Avant website and they provided a detailed breakdown of all the upcoming payments - I even have a contract which I signed and read and re-read (ignoring section XXXX as I was approved, it says it right here in an email, plus I was set up on-line with payment details). Later in the day XXXX, I received a deflating email stating that my application had expired and I was welcome to apply again - but the email also stated that I was suddenly ineligible (based on information they already had provided in my credit report) - this is bad marketing and business practices and has no doubt cause financial havoc on my bank account as I had jumped on paying some bills with my bank account funds as I knew I would have a big deposit during the week. I really was under the assumption that I was approved - I had no reason to doubt their horrible mind games they play with the unsuspecting consumer. I consider myself pretty XXXX street smart - but really was n't ready to take this type of blow - financially, and emotionally speaking. All other services I applied for promptly deny me online and recommend I try Avant, which I did - their interest is hefty but quite affordable - their methods are misleading and am appalled that they are allowed to do business this way!! Good thing I did n't write them a review yet ... I will do that in my own way on social media. Now I 'm thinking I ca n't be the only XXXX they

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

			provided
Avant Credit Corporation	MA	018XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1401567

Consumer Loan Complaints

Based on Consumer Complaints

06/02/2015

Consumer Loan

Pawn loan

06/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Can't contact lender

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

have done this to, others wo n't say anything - but I will, this is n't good business - their practices need to stop!! Yes, the fine print does say that nothing is guaranteed until the funding occurs - but giving people in my situation a false hope is not right - my dreams of paying off my collections, and credit are now ruined and making XXXX simple payment out the door. I make enough to support the loan XXXX a fact that no one even checked with my employer) and currently have an auto loan that I have made consistent payments on for over 2 years never XXXX being late. I have XXXX small collection in the amount of {\$330.00} and XXXX paid charge-off to my credit union in the amount of {\$160.00}, Avant is punishing me?? I passed their initial algorithm - but now they say no!!? Yeah it 's their money - but do n't approve people then say no, I 'm going to lose money this week due to their practices! They are supposed to be helping people like me - not turning them away! I have worked at my job for over 9 years, make decent money - and have lived at the same address for over 8 years - but yet, XXXX small setbacks on my report is cause to disapprove the initial approval? Your ads and statements on your website are very misleading!! Should this be ignored or no resolution I will consult my attorney for other remedies.

While checking my personal credit report, which I acquired from XXXX I noticed an inquiry made by your company " SOS LOANS INC " on XXXX/XXXX/2015.

I did not authorize anyone employed by your company to make an inquiry and view my credit report. You have violated the Fair Credit Reporting Act Section 1681b (c). You are not legally entitled to make the inquiry. This is a serious breach of my privacy rights.

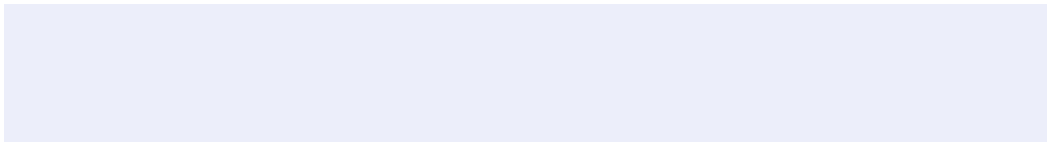
It all started with inquires!

Excessive -adjectiveMore than is necessary, normal, or desirable ; immoderate.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding



Consumer Loan Complaints

Based on Consumer Complaints

S.O.S. Loans, Inc.

CA

926XX

Consent provided

VW Credit, Inc

CA

913XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

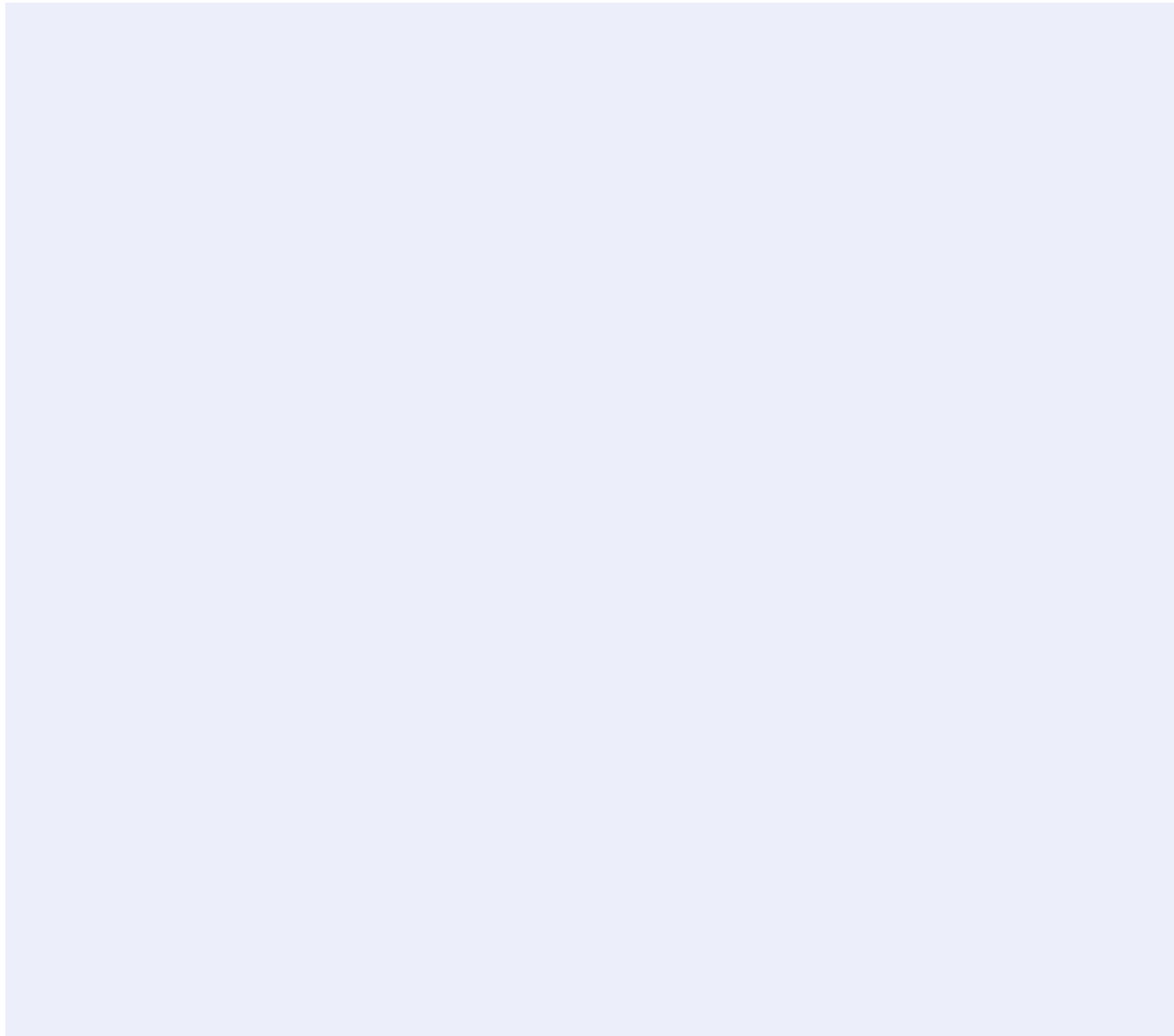
Based on Consumer Complaints

1401338

1401824

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

In 2012 I was in the market to purchases a vehicle. The XXXX XXXX XXXX was the vehicle of choice.

I wo n't bore you with the XXXX shameful hours I spent at the dealership. This practice should be banned. Never the less I purchased my vehicle and I was on my way.

I was a successful XXXX. Highly educated! The go to guy for all things. However I could n't get a handle on credit and what it was doing to the American consumer. So I started a business.

XXXX XXXX and XXXX Literacy!

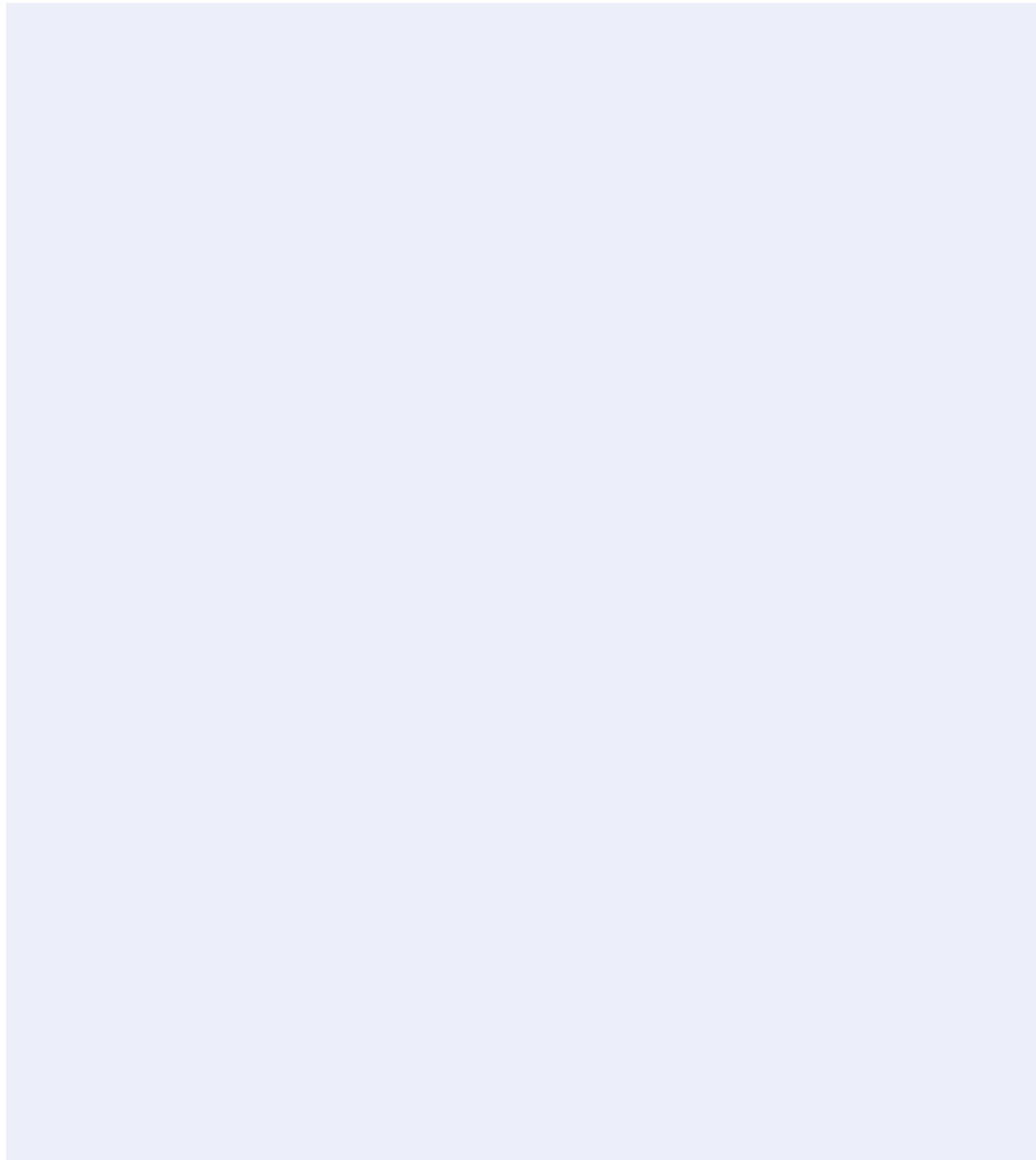
I want to know everything I could about FICO vs.Fake'O! All the acts protecting consumer 's rights! I had nothing but time on my hands.

I was paying my car note on time. Settling all debts! Restoring my good name and building a business which addressed my credit concerns and issues, as well as others.

In this economy, credit is more important than ever before. Credit scores are a misrepresentation of a true credit history! Good credit may have qualified you for mortgage years ago may not merit an auto loan today. This is a result of industry misleading consumers ; redirecting consumer 's attention to a number ; not the data or information which is used to make a financial product or service available.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



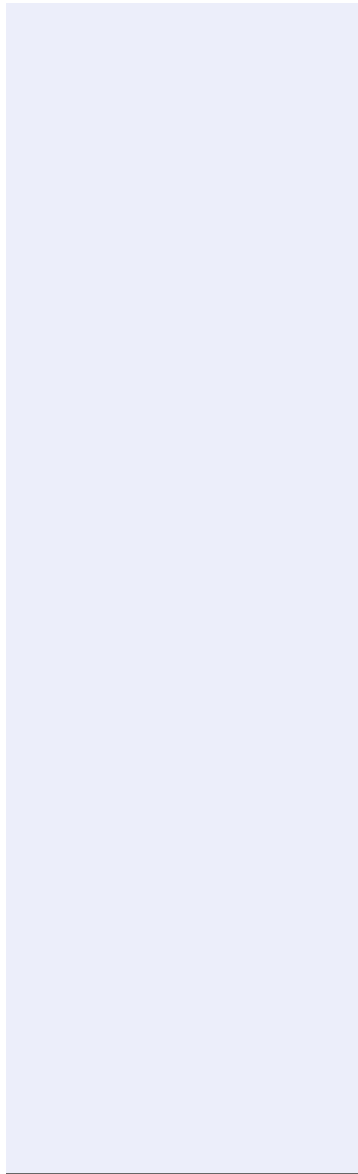
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

06/19/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

CA

92595

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral

06/22/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1430050

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In reviewing XXXX XXXX credit report, I found that first investors financial service corporation placed the incorrect balance amount along with the duration period of the false balance on my XXXX report. I currently have a pending investigation with CFPB open with their debt buyer XXXX XXXX XXXX, in which they requested 60 days to get the correct balance resolved. Within those 60 days, my first investor financial services credit report balance increased to the loan origination amount. (indicating that my high loan balance was XXXX) Please be advised that payments were made throughout the lifetime of my loan. It is basically showing I have n't paid anything. I had gap insurance, along with my car was sold at auction XXXX/XXXX/2014. None of those credits were applied. Based upon the consent order dated XXXX/XXXX/2014, first investor financial services was ordered to pay a XXXX XXXX dollar fine based inflating delinquency amounts. The only difference in this matter is first investor financial services was n't able to inflate my delinquency balance on XXXX and XXXX, they used XXXX.

They were suppose to put {\$190.00} in my account, instead they took XXXX out. Its been a week, the conferenced call my and it has been XXXX days and they ca n't tell me when they will put the money back in. When I told them I was going to report them they said that they will note it. Now they are going to charge me interest on something I do n't have. They say they will cover my nsf fees, but that does n't help the stress of explaining to my creditors what happened. This has been a very XXXX situation and they do n't care.

My complaint is with First Merit Bank (XXXX, OH) on a vehicle loan (XXXX) in which I paid in full, hold the title to (enclosed) and according to the bank personnel I spoke to on XXXX/XXXX/XXXX in good standing (XXXX and XXXX - supervisor). The issue is that all XXXX of my credit reports (XXXX, XXXX and

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	FL	34744	N/A
Wells Fargo & Company	NC	28078	N/A
First Investors Financial Services Group, Inc.	WI	532XX	Consent provided
Risecredit, LLC	WI	531XX	Consent provided
FirstMerit Bank	OH	440XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/23/2015	Closed with explanation	Yes	Yes
Referral	06/23/2015	Closed with monetary relief	Yes	No
Web	06/04/2015	Closed with non-monetary relief	Yes	Yes
Web	06/09/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1429910

1430484

1401465

1407636

1407645

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



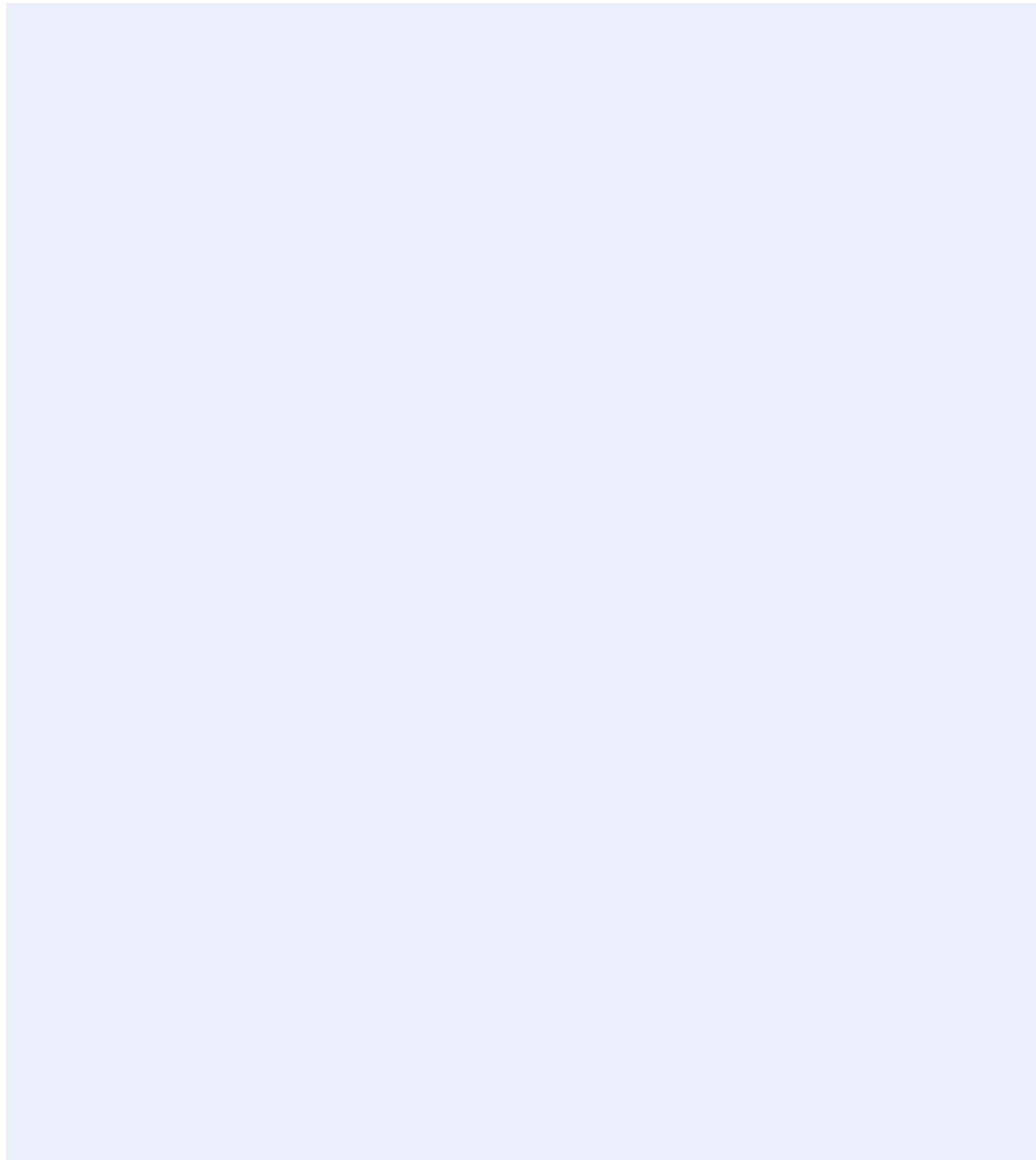
Consumer Loan Complaints

Based on Consumer Complaints

supervisor). The issue is that all XXXX of my credit reports (XXXX, XXXX and XXXX) show different 30, 60 and 90 and 120 days delinquent status thou I was not late with payments as each was called in person on due date of payment. XXXX shows 60 day late and XXXX shows 120 day late of which I was told by both individuals up top in XXXX/XXXX/XXXX that there records show 5 - 30 day late payments only and no 60/90 or 120 days late and if that was the fact on my report according to them on the phone, they would of repossessed my car. I believe another issue at the center here is that I was offered a " loan extension " on the back-end of the loan as a " special offer " to customers like myself in good standing. This was encouraged/offered to me on the phone by a First Merit Rep back in XXXX well before loan maturity of which I took advantage of but that I would have to pay some additional interest at the end of the loan by doing this. I paid that interest and its documented. I did receive a letter of the offer but no specific details of the offer in writing or informed by anyone at First Merit Bank on a monthly basis when I called to make my payment that this would put me in a " delinquent status " or " affect my credit report. " nor did I receive any written notification outside my statement in good standing that my " loan was in jeopardy " outside of the additional interest that was due from the extension of the loan. Each month I called in on the due date and make a payment and the First Merit Bank reps were pleasant and informative on any questions I asked. Last week I called First Merit (XXXX/XXXX/XXXX) to address the credit reporting errors after " repeated attempts " this past year to resolve with " notarized letters " and " attempts to remove " the errors. I spoke with all three credit reporting agencies who said they would submit inquiries to the bank -- most of which was not done and the tone was very clear that the Bank is always right. I received today (XXXX/XXXX/XXXX) upon my request a " history of payments " from First Merit and asked for both due dates and payment dates to verify the so called 5 separate

Consumer Loan Complaints

Based on Consumer Complaints



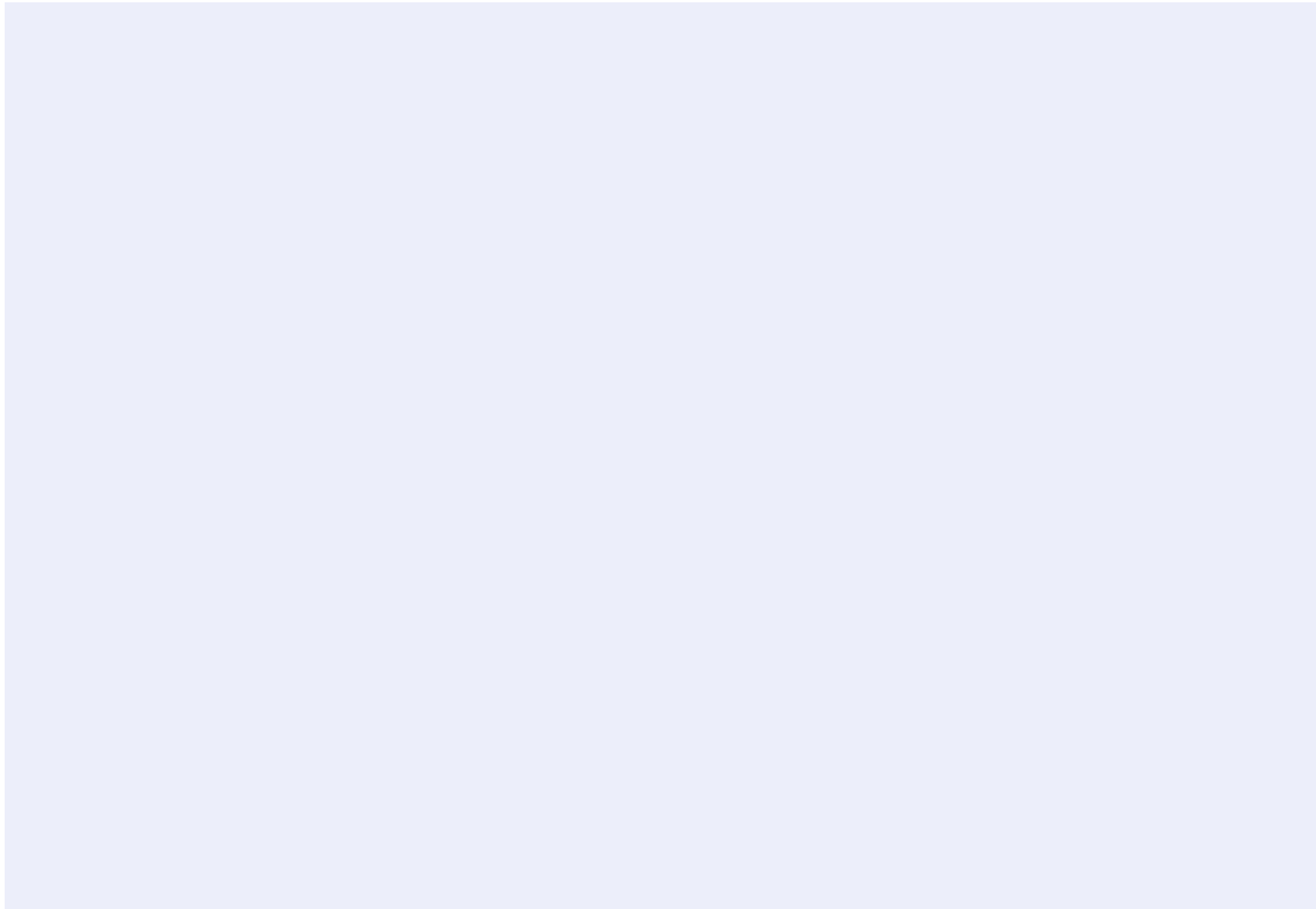
Consumer Loan Complaints

Based on Consumer Complaints



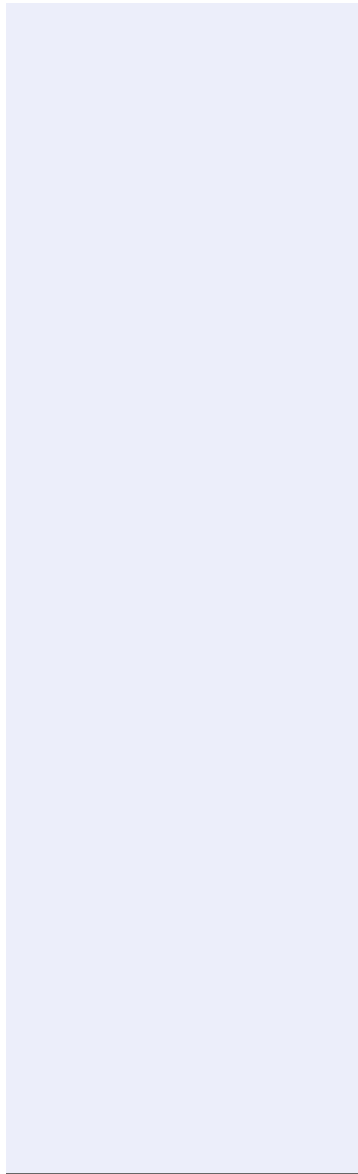
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



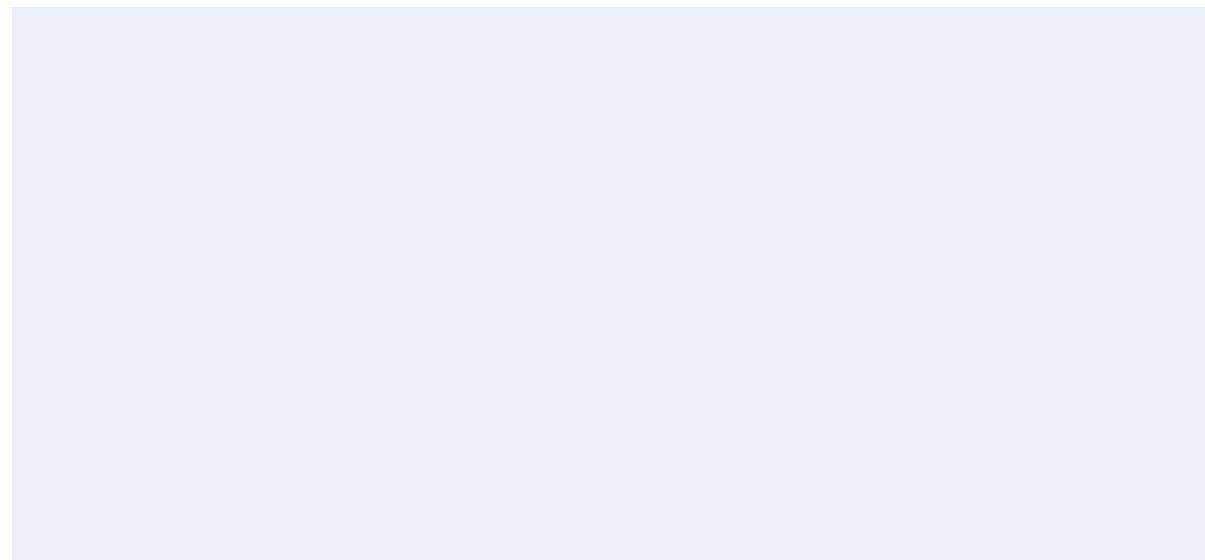
Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015	Consumer Loan	Vehicle lease
06/05/2015	Consumer Loan	Vehicle loan
06/19/2015	Consumer Loan	Personal line of credit
06/05/2015	Consumer Loan	Installment loan
06/16/2015	Consumer Loan	Vehicle loan
06/16/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

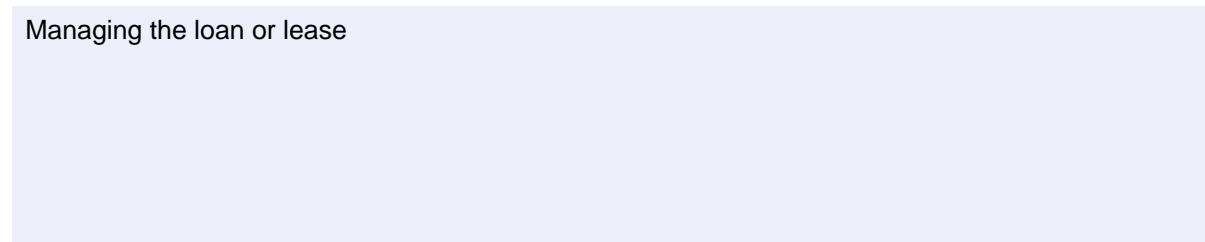
Shopping for a loan or lease

Managing the line of credit

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

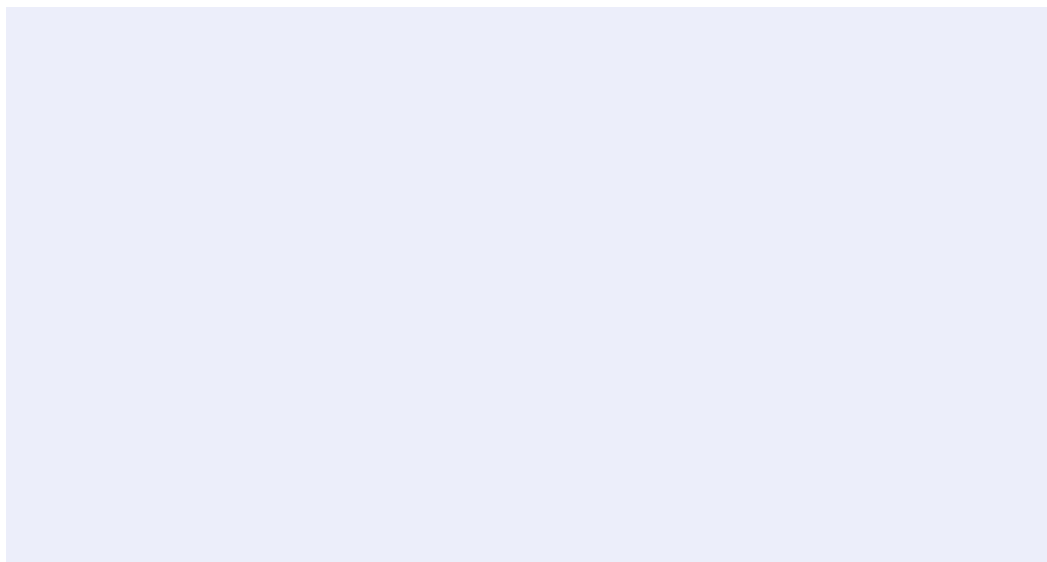
months of 30-day late payment. The multiple sheet shows nothing of the such to support their claims of 30/60/90 or 120 day late. I 'm requesting all 30-day lates be taken off my credit reports as well as 60/90/120 day which are not accurate and was even told so by First Merit Bank Reps/Supervisors - XXXX and XXXX on XXXX/XXXX/XXXX. Additionally, the " loan extension " offer was both misleading and not explained in a way that clearly benefited the consumer vs the lender.

Additionally, the contact information on all XXXX credit reports for First Merit Bank goes to a non working number. I asked the Credit Bureau for a working number and they indicated they did not have the responsibility to provide or supply beyond what First Merit provides to them - very non helpful. The real numbers are Consumer Loan Services number is XXXX or XXXX. Another number is XXXX for Financial Services.

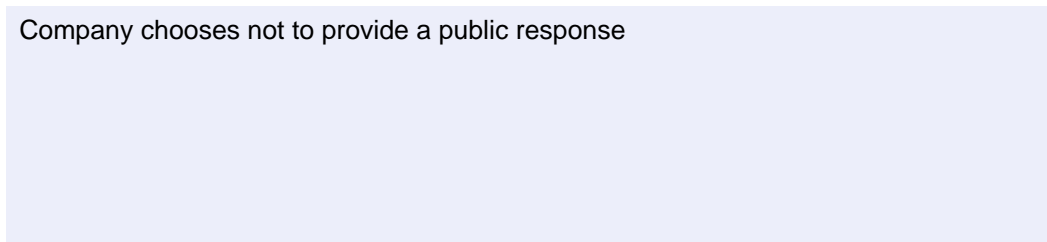
The Bank of the West has the loan for my XXXX Dodge Challenger Rt. I sold it to a buyer from XXXX. The buyer sent a cashiers check to this bank in the amount of {\$22000.00}. I owed approx. XXXX so the bank was to issue me a check for the difference. I called them to tell them the check would be coming and that I would not release the car until I received my part of the money. XXXX (Manager) stated

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services	CA	94123	Consent not provided
GM Financial	NC	28467	N/A
Bank of America	PA	19425	N/A
PNC Bank N.A.	MD	21122	Consent not provided
American Credit Acceptance, LLC	AZ	85339	Consent not provided
Bank of the West	MO	647XX	Consent provided

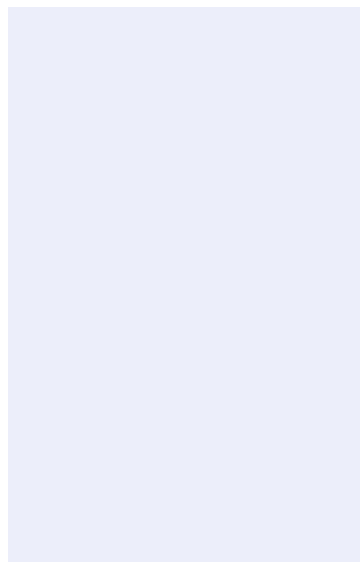
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/15/2015	Closed with explanation	Yes	No
Referral	06/08/2015	Closed with explanation	Yes	No
Referral	06/23/2015	Closed with non-monetary relief	Yes	No
Web	06/08/2015	Closed with explanation	Yes	Yes
Web	06/16/2015	Closed with non-monetary relief	Yes	No
Web	06/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1422095

1407651

1429452

1407658

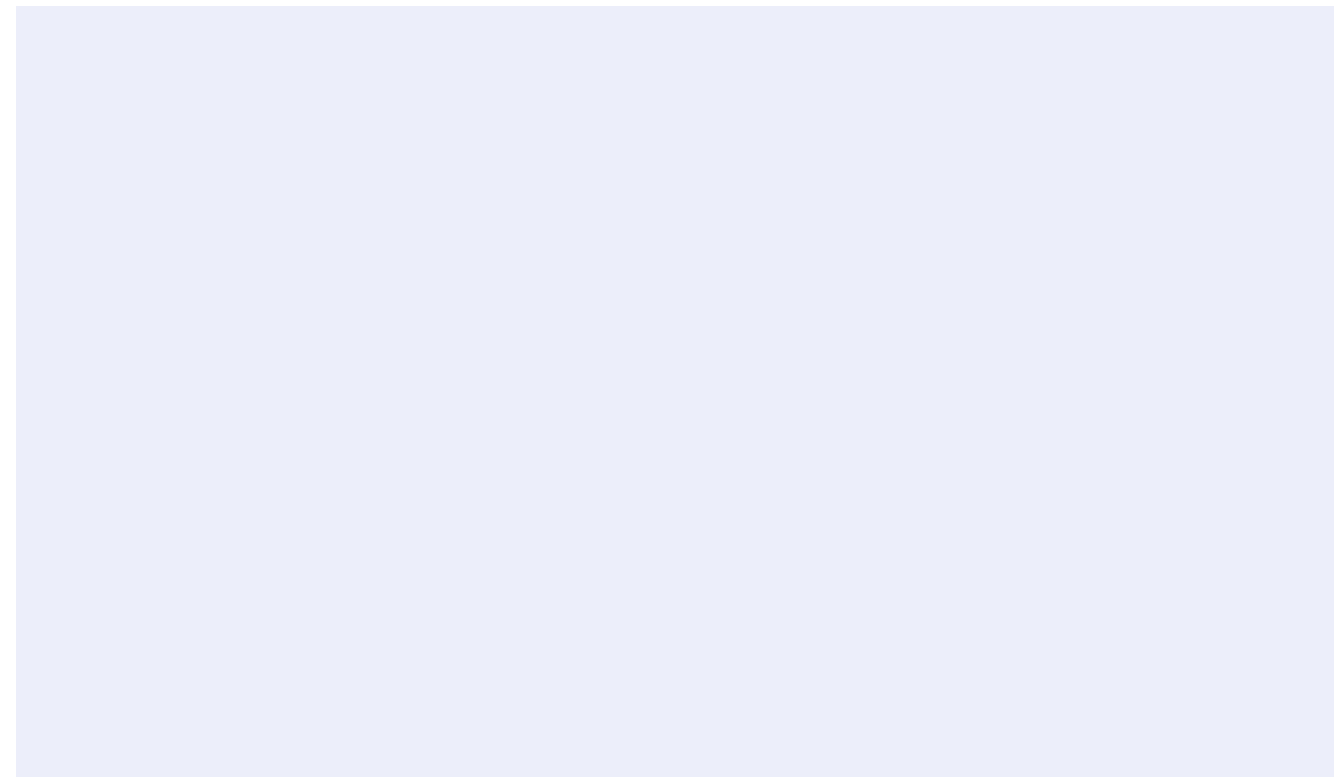
1422780

1422774



Consumer Loan Complaints

Based on Consumer Complaints



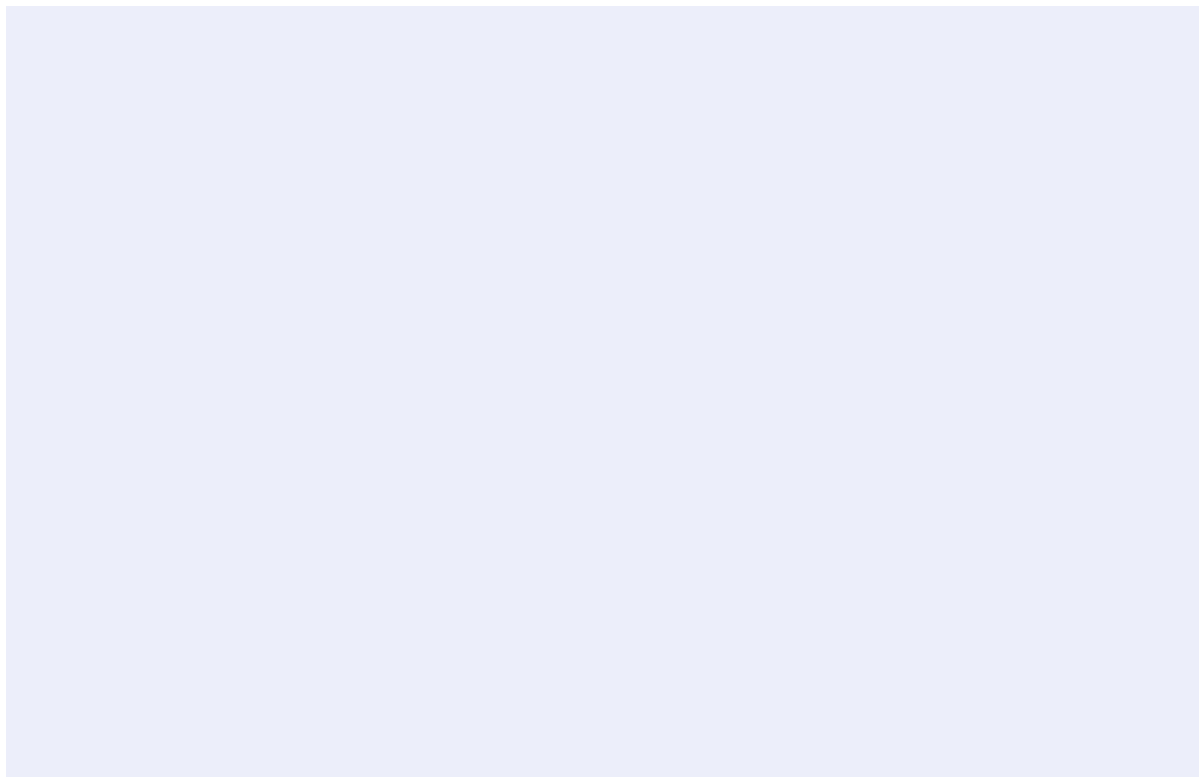
06/05/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

that when I called the automated system and it stated the loan status as XXXX it would be ok to release the car to the buyer. On XXXX XXXX I called the system and my loan had a XXXX balance. On XXXX XXXX, 2015 I let the buyer have a tow company pick up the car, thinking I would be receiving my money soon. On XXXX XXXX, 2015 I had not received my check so I called The Bank of the West only to find out the cashier 's check they received was fraudulent as of XXXX XXXX, 2015. They did not notified me by phone or mail that my loan was still going to be due. They should not XXXX the loan out until 10 days or so have passed and the cashier 's check is cleared. I was paid ahead XXXX months so the payment is going to be due on XXXX XXXX, 2015. I refuse to pay them because it is their fault my car was stolen by deceit. I was trusting them to protect me. On XXXX XXXX, 2015 XXXX (Manager) called me and admitted that he told me it was ok to release the car when the automated system showed XXXX due and that he was sorry. He said he told me that as a courtesy. All these calls to The Bank of The West are recorded and I sent them the date and times of these conversations so they could review them, so they do have them on file.

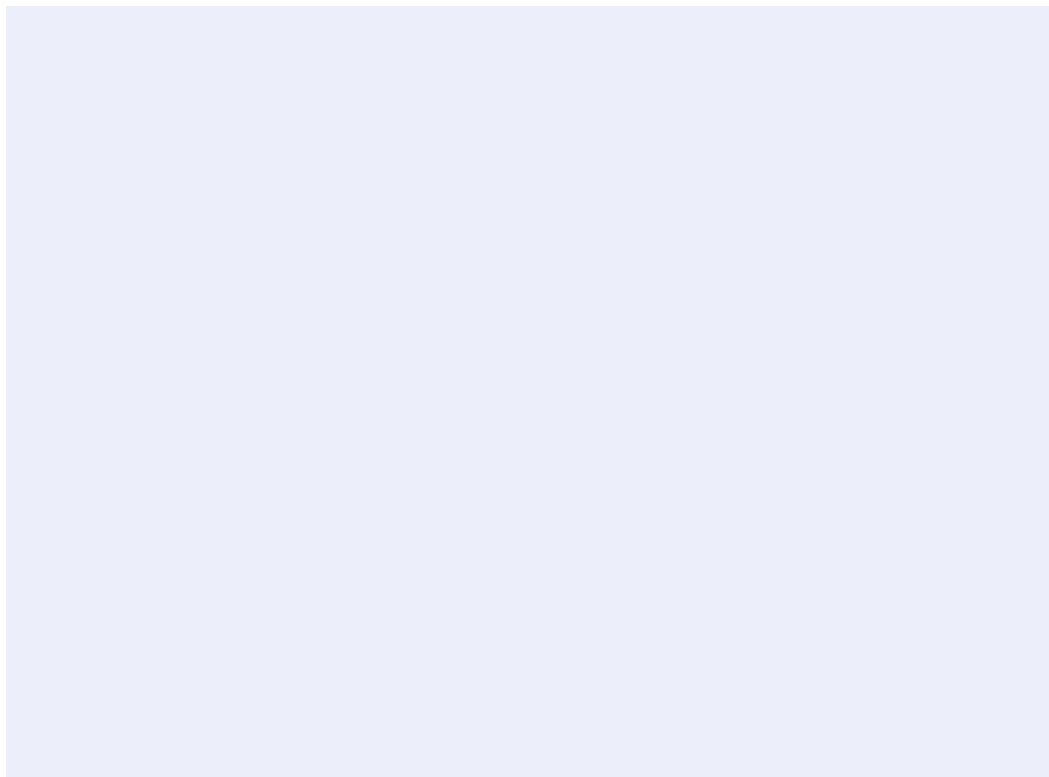
I hope you can help me in some way.

Thank you, XXXX XXXX XXXX

On XXXX XXXX, 2015 ; I was involved in an automobile accident involving property at my apartment complex. I contacted the manager of the development and contacted the XXXX County police Department to file an report. I contacted XXXX XXXX XXXX XXXX to file a claim to have the damage estimated and repaired. After provident the agent with details ; an adjuster completed the estimate, and the vehicle was declared total loss. I was contacted by XXXX XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MA	02135		N/A
Santander Consumer USA Holdings Inc	TX	75083		Consent not provided
Credit Acceptance Corporation	NC	282XX	Servicemember	Consent provided

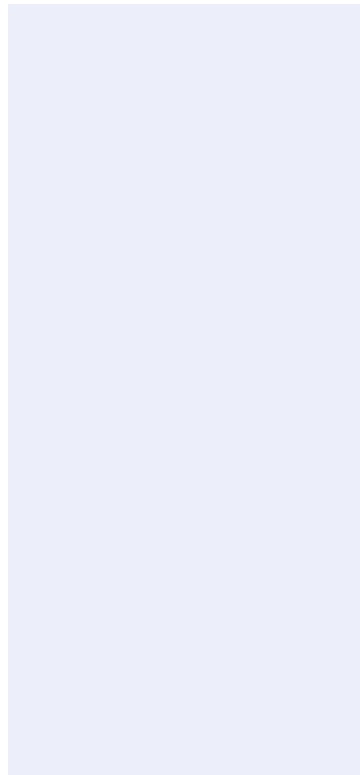
Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/09/2015	Closed with explanation	Yes	Yes
Web	06/16/2015	Closed with explanation	Yes	Yes
Web	06/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1408861



1424428

1422804

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

estimate, and the vehicle was declared total loss. I was contacted by XXXX XXXX (total loss adjuster) whom attempted to take possession of the vehicle without ever offering me an opportunity to retain the vehicle as salvaged. I then proceeded to contact the lien holder (Credit Acceptance Corporation XXXX to provide the claim number, phone number, name of adjuster and details to the accident. Over the next several weeks I was contacted repeatedly by the towing company assigned to the claim ; at which time I informed the driver that my intent was to retain the salvaged vehicle. The driver stated that he would inform XXXX XXXX of the information and removed my name from his list. After returning the requested document to XXXX XXXX, I received a telephone call stating that she would not be able to pay off the loss with that single document. She also informed me that I needed to contact credit Acceptance Corporation because there was an order of repossession placed on the vehicle. After contacting Credit Acceptance Corporation ; it was alleged by XXXX representatives in which the conversation was said to be recorded ; that I had stopped my automatic draft payment on XXXX XXXX, 2015 (prior to accident). I then contacted XXXX XXXX (financial institution) and spoke with a customer service representative who examined my account to confirm that I had not processed an order to stop payment or block the merchant known as Credit Acceptance Corporation. (see attachment : establishes that a payment was processed to Credit Acceptance Corporation on or around the date of XXXX XXXX, 2015) The XXXX XXXX representative instructed me to contact Credit Acceptance Corporation and offer the opportunity to conference via XXXX way (XXXX XXXX, Credit Acceptance and Myself) and they would provide information that I did not stop payment. After contacting Credit Acceptance Corporation ; I was informed that was something they do not do and asked if I wanted to make a payment on the balance which has accrued to {\$1000.00}. I then asked if I would be able to make a partial payment, and told no. I informed

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I signed a car title loan with Wilshire Consumer Credit for XXXX. I thought I 'd be able to manage the loan if the payments were satisfactory and the interest was fair. Every month since signing the title loan, I have seen NO change in my loan amount. Factually, I owe more now (after making months of payments) than I 've ever owed. My loan now is in excess of XXXX. When I called the company to complain about the interest rate, amount of the monthly payment and terms, the company said there is nothing they can do. Moreover, they called me back and said they 'll settle on XXXX to close out my account. I angrily declined the request and suggested they accept XXXX based on the payments I 've made thus far. They refused my offer. As such, I am looking to have an attorney take the matter to court, as this is predatory lending practices at its worst. People whom use the service and hope to quickly pay-off the debt unfortunately find themselves in a horrific situation once they learn the terms of the interest being charged each month. We have to put a STOP to companies that prey on those in need. It is time to fight the predatory lenders!

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC

CA

913XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/18/2015

Closed with explanation

No

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1422810

Consumer Loan Complaints

Based on Consumer Complaints

06/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/10/2015	Consumer Loan	Title loan
------------	---------------	------------

06/05/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Received a loan I didn't apply for

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Speedy Cash has an entry on my credit report as applying for a title loan. I have never applied for a personal title loan from this company. This error is causing problems with my credit report.

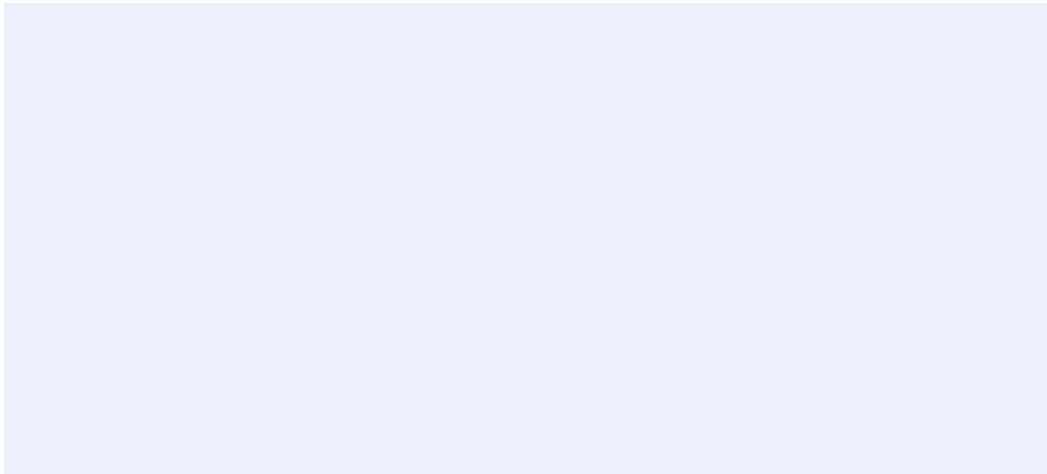
I was involved in a car accident on XXXX XXXX 2015 and I contacted GM Finical a few day after that and spoke to the total loss department and advised them of what had happened. I recieved a letter stating that they are aware of the total loss. XXXX XXXX paid GM Finical the full amount owed on the loan on XXXX XXXX 2015 and they did not process it until the XXXX XXXX 2015 and than reported to the all XXXX credit bureau that I was 30 days late and now has decreased my credit score XXXX points and I can not purchase another car until they correct it. I contacted customer service and I was told that XXXX would have to write a letter why it was late and I had XXXX fax it to them and verified that it was received and it was over two weeks ago and was told it would take up to XXXX hours to process and I contacted them today an nothing has been done.

I voluntarily surrendered my vehicle to XXXX XXXX aka Toyota Finance on or before XXXX 2014. Toyota Finance since then, have been purposely re aging or updating my account monthly destroying my credit score. I disputed this with the credit bureaus on several occasions and Toyota still continues to be the professionals that they are and hold a grudge against me in retaliation for returning a vehicle that I could n't afford. I use different credit monitoring sites and have been watching my scoring activity over the last XXXX months. Well I saw that Toyota Finance reported the account as ok some months and then come back and report my account as being derogatory. They even updated my account as being a joint account. Unless there are XXXX of me, no one else signed any documents besides the scamming sales rep that sold me this vehicle. They (Toyota finance) are knowingly doing this to me and probably many other consumers to purposely

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

United Collection Bureau, Inc.	ME	049XX		Other
Speedy Cash Holdings	TX	774XX	Servicemember	Consent provided
GM Financial	TX	786XX		Consent provided
Toyota Motor Credit Corporation	AL	361XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/29/2015	Closed with explanation	Yes	No
Web	06/10/2015	Closed with explanation	Yes	Yes
Web	06/08/2015	Closed with non-monetary relief	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1429709

1415750

1408918

1393015

Consumer Loan Complaints

Based on Consumer Complaints

06/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

05/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/05/2015	Consumer Loan	Title loan
------------	---------------	------------

05/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Payment to acct not credited

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

are knowingly doing this to me and probably many other consumers to purposely destroy their customers who are and were going through a bad point of their life. I also learned that there was a deficiency letter that I was suppose to receive after reading forums that I did n't receive I actually had to call in and get this information on my own from Toyota Finance.

I received an automobile loan from Wachovia Bank XX/XX/XXXX, and paid that loan off XX/XX/XXXX, however I never received a lien satisfaction letter and the DMV was never sent the satisfaction. Wachovia no longer exists and was bought out by Wells Fargo. I have contacted Wells Fargo on multiple occasions to get a lien release however they can not find the account. In the meantime I am unable to sell the truck because I can not get a lien release.

The whole experience has been very frustrating and confusing. I have been asked to submit a request in a writing but that could take 30 days or more to research.

[REDACTED]

[REDACTED]

Santander has been charging me unreasonable amounts of interest when a payment is late, to the tune on {\$300.00} per month. I was not informed of this practice at signing, or ever after, until I noticed my loan had not decreased XXXX dollar in 6 months. Also, their obscene 24.99 % rate is undue hardship on me. I believe that XXXX and Santander have an inside deal which has XXXX steer consumers toward these bad loans, because they know in the end they will just have the same car on their lot to resell.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	320XX		Consent provided
-----------------------	----	-------	--	------------------

Synchrony Financial	NJ	08088	Older American	Consent not provided
Check into Cash, Inc.	CA	95610		N/A
Nissan Motor Acceptance Corporation	TX	77584		Consent not provided
Santander Consumer USA Holdings Inc	CA	900XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	05/29/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Phone	06/09/2015	Closed with monetary relief	Yes	No
-------	------------	-----------------------------	-----	----

Web	05/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/16/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1407759

1393654

1407765

1393156

1422850

Consumer Loan Complaints

Based on Consumer Complaints

06/05/2015	Consumer Loan	Vehicle loan
06/19/2015	Consumer Loan	Vehicle loan
05/27/2015	Consumer Loan	Vehicle loan
06/05/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Santander is disguising outrageous late fees within " simple " interest, and it is unfair and unjust. XXXX is no better, the agent who sold me the car told me to put higher income than I made, then turned around and gave me the worst loan available.

I acquired a vehicle loan in XX/XX/XXXX through XXXX car sales with M & T bank. Even though my interest was sort of high I wanted to have a chance to establish a better credit history than I had at the current time. My loan was for \$ XXXXXXXX7.29 % interest. I started making my payments on time the XXXX few months. My payments were due on the XXXX of the month around XXXX I was making payments later than the due date but I called every time to talk to a representative and asked what my payment was and if I owed any late fees. I was told that my payment is {\$530.00} which is my monthly payment and that I had no late fees because of the grace period. I got a bill XX/XX/XXXX stating that I owe {\$320.00} in late fees. I called them and was told that since I did n't ask about the how much late fees when I called to make the payment they do n't have to tell me. I was also told that I needed to read the bill and not depend on the customer service for information pertain to my bill even though I asked every time to ensure that I was squared away. I was also told that if I did n't catch that I owed {\$320.00} then it would have kept rolling over until the end of the loan then I would have owed a crazy amount to them in late fees. My point is when I asked I was told different and if I was reading my bill and not understanding then I cant depend on them because its not their responsibility to help me understand or inform me after I

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	NC	28070		N/A
3rd Generation, Inc.	CA	95206		Consent not provided
New Horizons Finance Company, Inc	FL	32068		N/A
M&T Bank Corporation	GU	969XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/08/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with explanation	Yes	Yes
Phone	06/29/2015	Closed with explanation	Yes	No
Web	06/05/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1408200

1429779

1393696

1407800

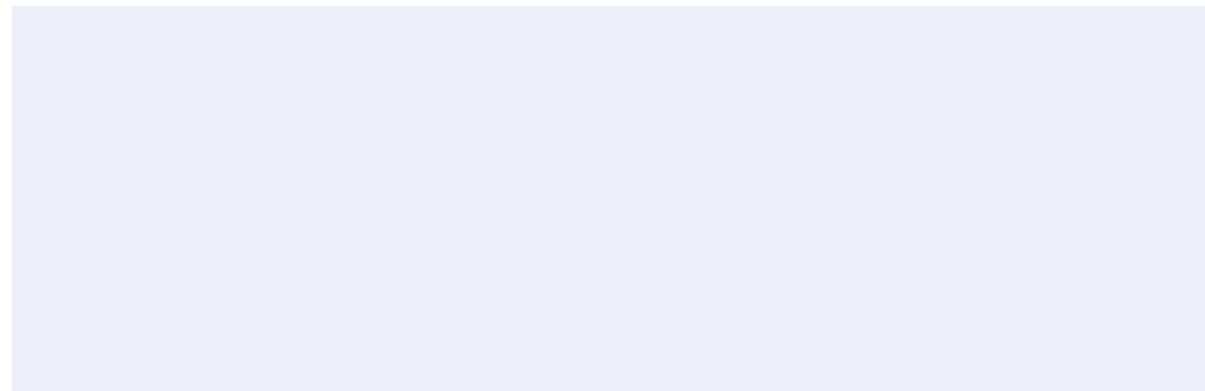
Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015	Consumer Loan	Installment loan
05/27/2015	Consumer Loan	Personal line of credit
06/05/2015	Consumer Loan	Installment loan
06/16/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

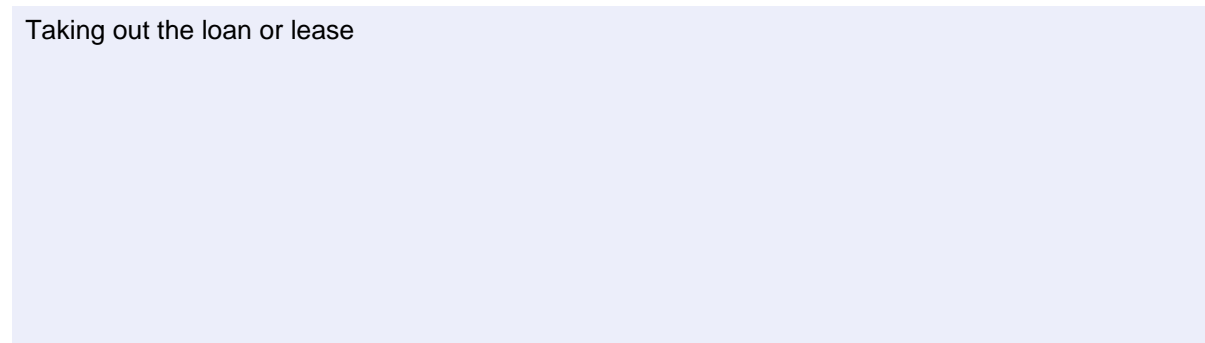


Problems when you are unable to pay

Shopping for a line of credit

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

them because its not their responsibility to help me understand or inform me after I asked them the question. After I talked to XXXX person I called back to get the number so that I can make a formal complaint and I feel like the person on the phone was very disrespectful and was not concerned with the issue that I was having. Not once did any of the representatives ask if how we could fix the problem or what could they do to help. All they did was point the finger at me and I am definitely pointing my finger at them because I believe as a customer trying to keep up my end of the deal I am being wronged and taken advantage of. This is the only service that I know that handles business this way.

I have a 7 day grace period ; however I receive non stop calls on cell/home/work numbers from XXXX the day payment is due until I pay. Where is the grace period?

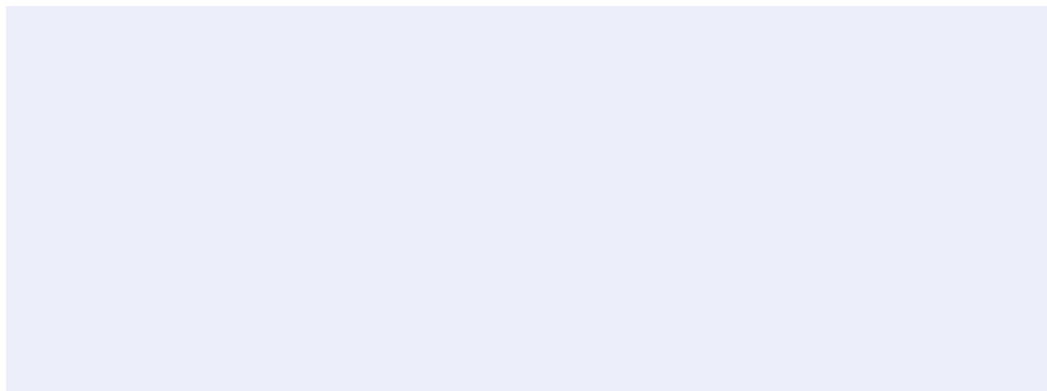
I am left messages stating it 's in my best interest to contact them ASAP.

Company name Green Tree XXXX. XXXX from Green Tree XXXX and XXXX as well as several other numbers she has called from.

I had a lease with GM Financial which was expiring in XXXX 2015. Beginning in XXXX, 2015 I received numerous calls and letters from GM with several offers to return the car earlier than XXXX and leasing a brand new vehicle. I accepted an offer from GM in XXXX, 2015 and returned the car and leased a 2015. The offer I accepted was GM would cover XXXX lease payments up to {\$3000.00} and XXXX cash allowance towards new purchase or lease. I owed XXXX payments to GM@XXXX totaling XXXX which was well below the XXXX max. It is now XX/XX/XXXX and I keep receiving invoices, phone calls, etc from GM requesting

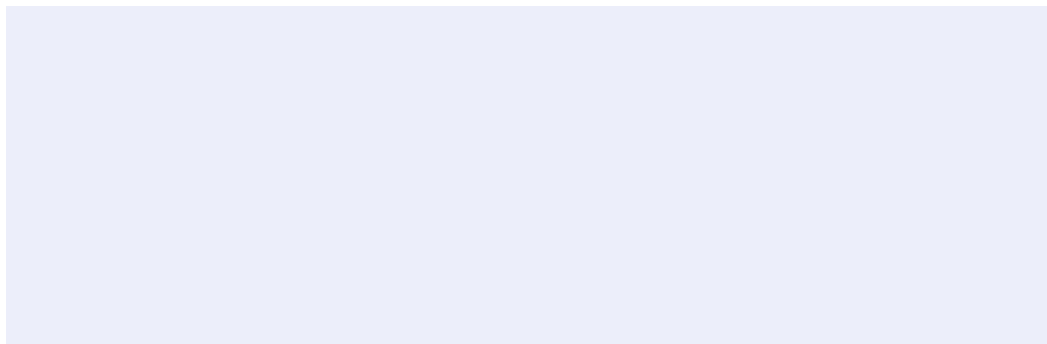
Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ditech Financial LLC	VA	201XX	Consent provided
Citibank	DE	19808	N/A
Bank of America	PA	17112	Consent not provided
GM Financial	RI	028XX	Consent provided

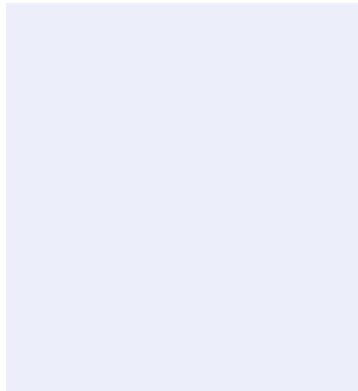
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/18/2015	Closed with explanation	Yes	No
Phone	05/29/2015	Closed with non-monetary relief	Yes	No
Web	06/09/2015	Closed with explanation	Yes	Yes
Web	06/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

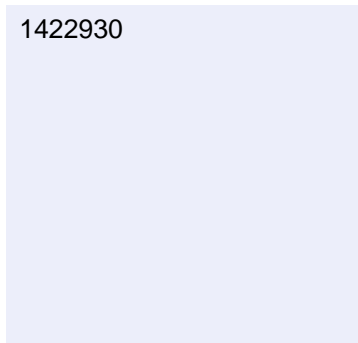


1422878

1393267

1408681

1422930



Consumer Loan Complaints

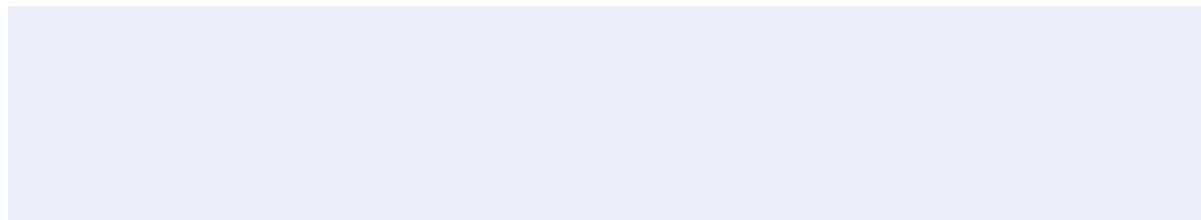
Based on Consumer Complaints

05/27/2015	Consumer Loan	Installment loan
06/05/2015	Consumer Loan	Vehicle lease
06/05/2015	Consumer Loan	Installment loan
05/16/2016	Consumer Loan	Personal line of credit
05/27/2015	Consumer Loan	Vehicle loan

06/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Managing the loan or lease



Account terms and changes

Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/XXXX and I keep receiving invoices, phone calls, etc from GM requesting the remaining payments on the original lease and late fees. I have called GM and the dealer, XXXX 's Buick in Massachuettts and both keep responding that all is ok so why do I keep getting these invoices. My perception is GM is not honoring their commitments and overcharging their customers.

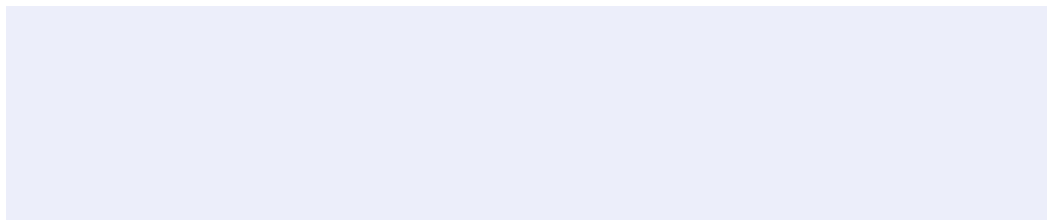
In Wells Fargo Bank , N.A . Wells Fargo Dealer Services response, they state that WFS Financial " changed " its name to Wachovia Dealer Services, then Wachovia Dealer Services " changed " its name to Wells Fargo Dealer Services. Wells Fargo is implying that the word " changed " in the " name changes " they state is not exact or alike the terms used in the contract, or that they can just give a reason and the reason dissolves that term as used in the contract. This is what is stated in the contract right above my first signature it states, Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable. Copy is attached.

Wells should admit they did wrong. Because who would believe that any term in a contract can be avoided by just changing a name, then take all the money or property associated to the contract, how easy they have it. Then just punish the consumer by reporting to XXXX the false information. # XXXX response to Wells Fargo 's response

I took out a Loan with XXXX XXXX in XXXX XXXX with a credit Limit of XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NY	11225		Consent not provided
Allied Financial Group & Associates (Closed)	NY	14606	Older American, Servicemember	N/A
Bank of America	NH	03235		N/A
Bank of America	MI	48529		N/A
Wells Fargo & Company	TX	761XX		Consent provided
OneMain Financial Holdings, LLC	IL	622XX	Servicemember	Consent provided

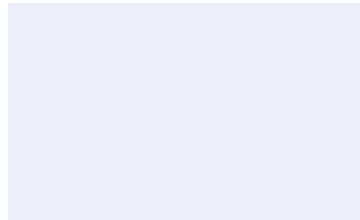
Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Phone	06/10/2015	Untimely response	No	
Referral	06/09/2015	Closed with explanation	Yes	No
Phone	05/16/2016	In progress	Yes	
Web	05/27/2015	Closed with explanation	Yes	Yes
Web	06/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1393779

1407851

1409203

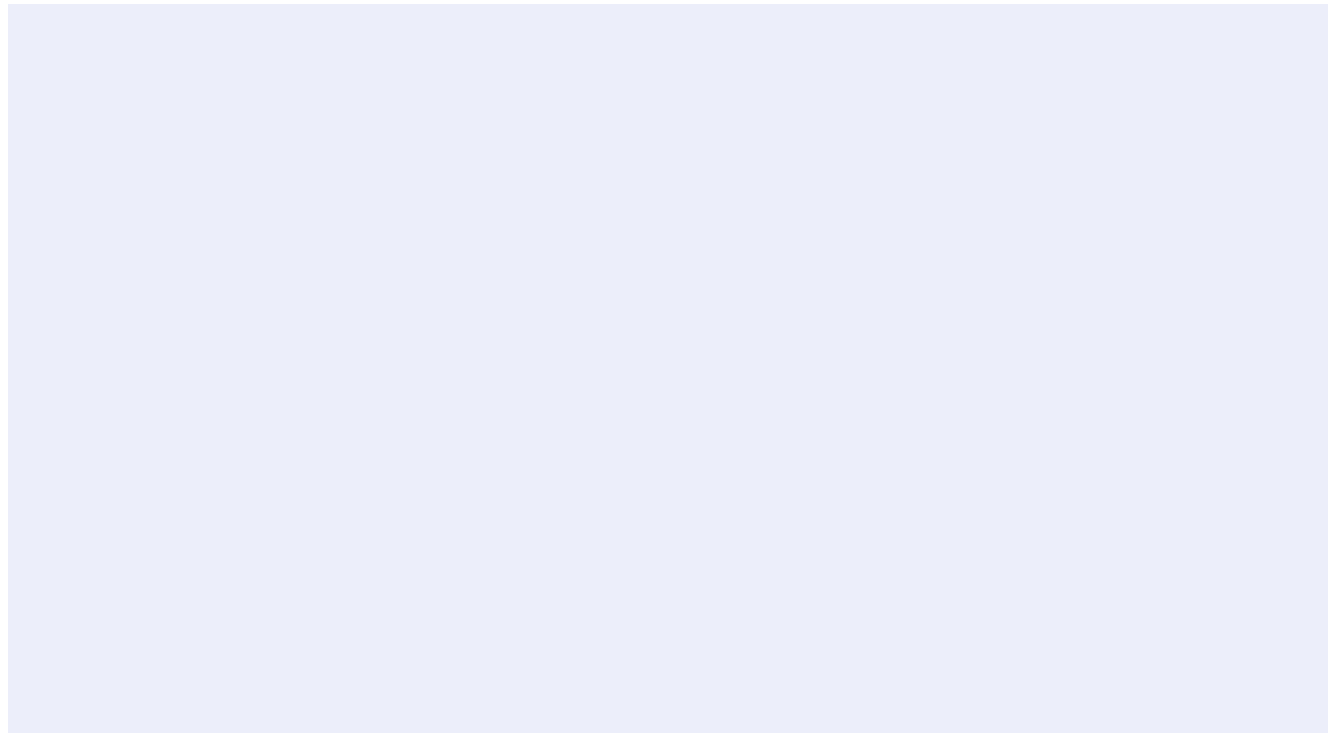
1926375

1393211

1416135

Consumer Loan Complaints

Based on Consumer Complaints



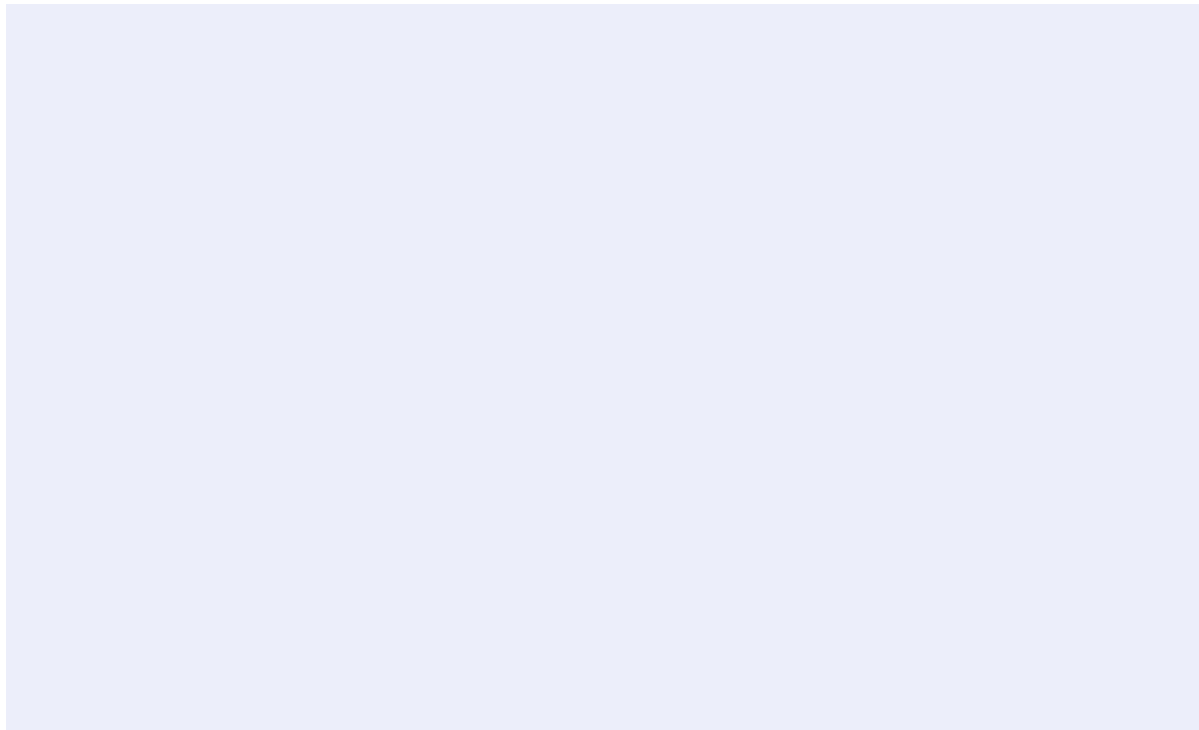
06/11/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

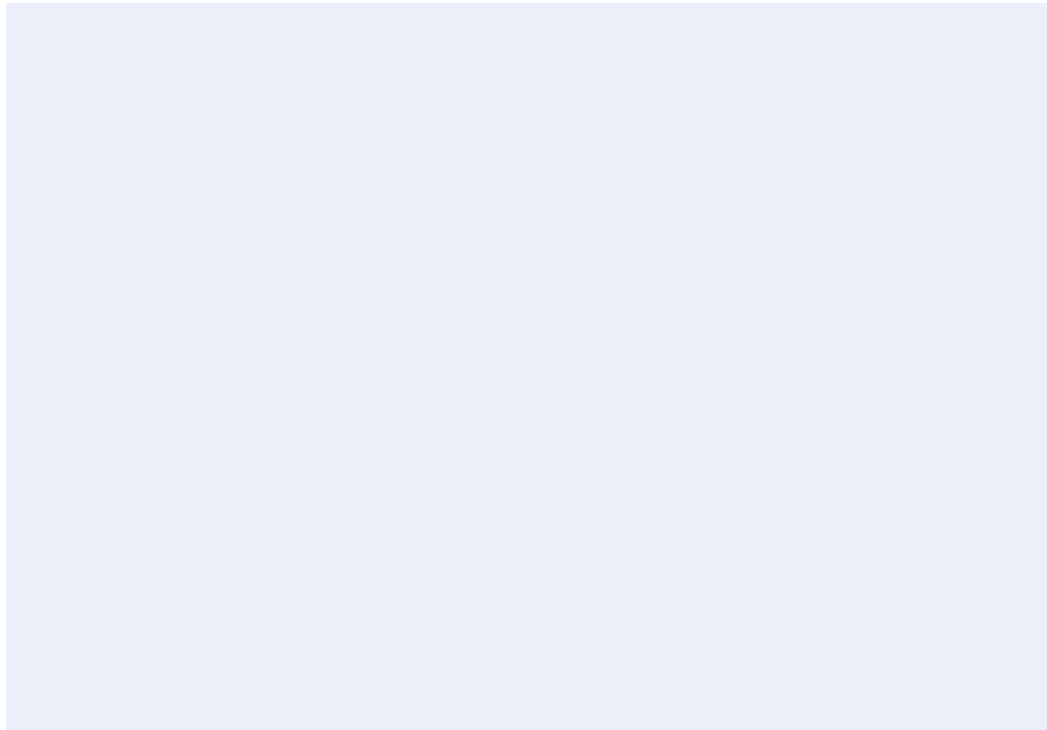
Based on Consumer Complaints

dollars. I paid faithfully until XXXX when the entire company disappeared. During the entire payment cycle with XXXX the principle somehow never went down. I paid at least a hundred a month for 4 years and they would credit it late or tack on some fee. It was horrible. I heard nothing from these thieves and without a place to pay, I just quit figuring that they would eventually tell me if I owed them. XX/XX/XXXX, I was contacted by a business called Springleaf Financial Service of XXXX IN and was told that they had been looking for me and mailing me offers to settle. This was absolutely not true. I have lived in the same house since XX/XX/XXXX and my contact information has n't changed except for my work phone number since that time. The collection person said that they had purchased the loan from XXXX. I told the collection person that I did not conduct business on my phone and had no idea who they were. I said if you believe I am the correct XXXX XXXX send me something that proves your claim. Springleaf Financial sent me a copy of the XX/XX/XXXX Loan Agreement. Nothing else! No Balance no payment history no balance? I do not know my rights and frankly I am afraid to deal at all with this company. The scariest part is that this revolving loan has a home equity attachment. Please help.

Check n ' Go online continued to debit my account XXXX pay periods in a row after my loan was paid off totaling {\$630.00}. I have been contacting customer service for the past month (XXXX times in total) inquiring about my money. The representatives continually tell me that the check was mailed out to me on the XXXX of XXXX and it should take XXXX business days. As it currently stands XXXX XXXX XXXX 2015 XXXX, it has been a month since this apparent check has been sent out. I have confirmed my address multiple times with the representatives and the only answer I receive is " I do n't know where the check is. " Additionally, they claim to have put in expedited requested to the accounts payable department, but do n't get a response. If I take a loan out I can get my

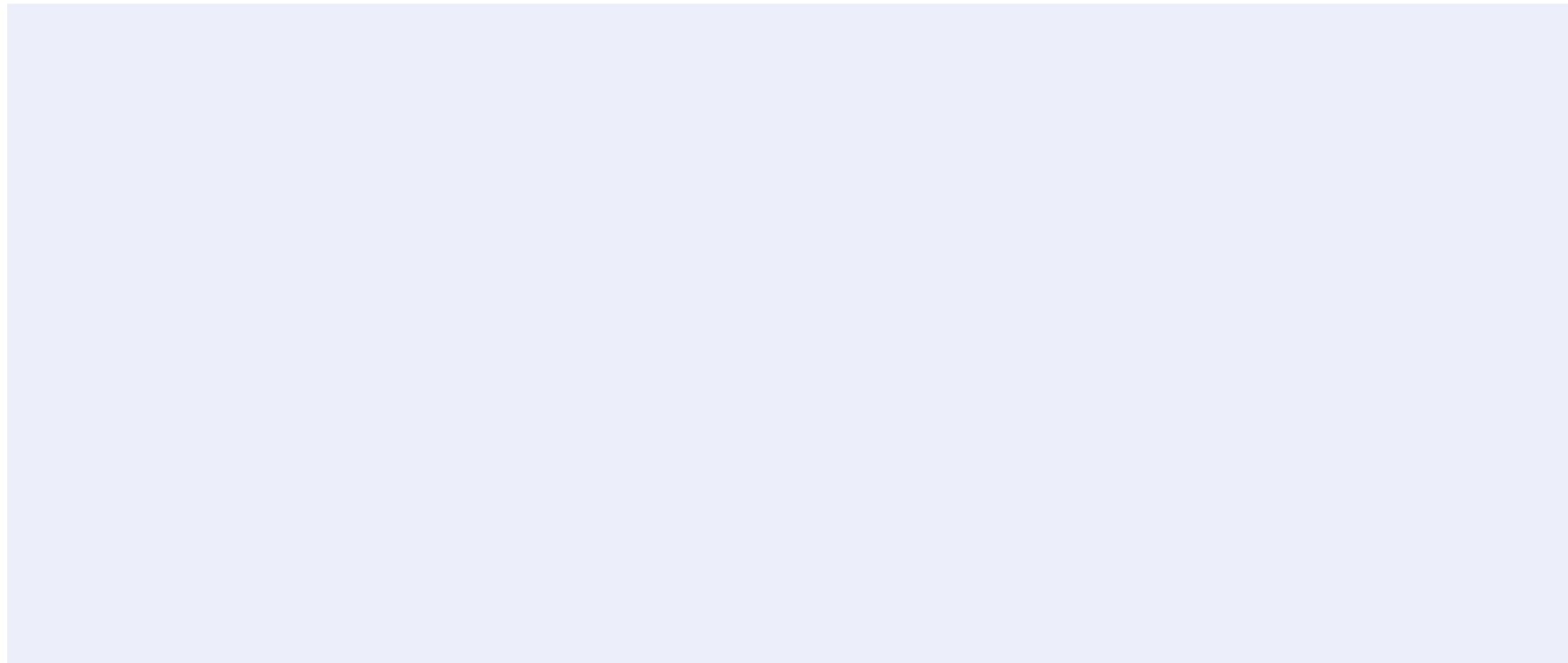
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



CNG Financial Corporation

MO

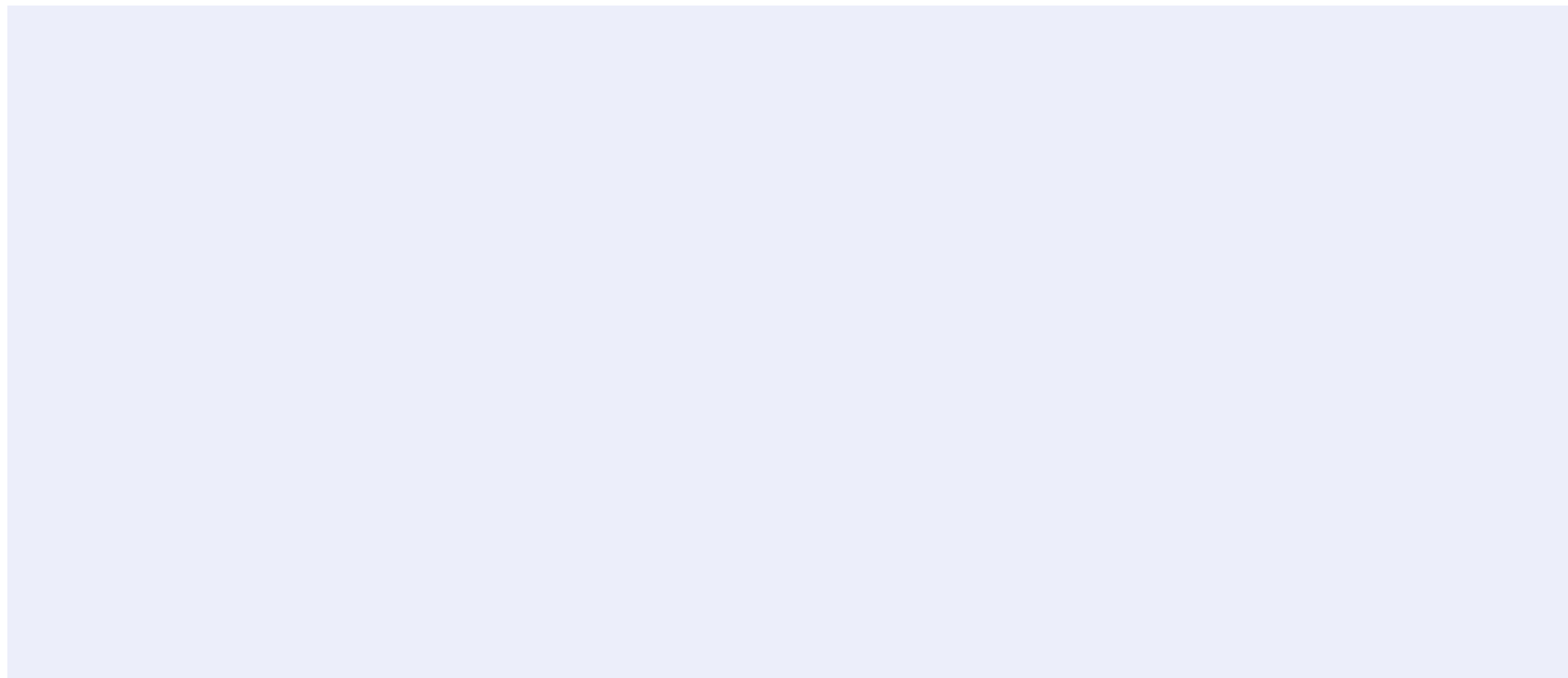
633XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

06/11/2015

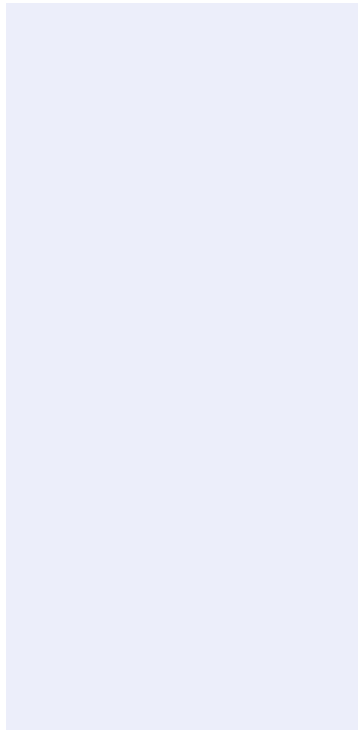
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1416145

Consumer Loan Complaints

Based on Consumer Complaints

05/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/11/2015	Consumer Loan	Title loan
------------	---------------	------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

money in XXXX hours, but when it comes to money that is owed to me it takes over a month. This is very poor business practice. I have requested multiple times to have someone contact me and please provide an explanation as to the status of my refund, but still nothing. Since they XXXX took additional funds out of my account it has been nearly XXXX months and they have yet to refund a XXXX dollar or make any effort to even though they admit to owing me the money.

On XXXX/XXXX/XXXX, I purchased a used XXXX XXXX, from XXXX XXXX. The total price was {\$32000.00}. Wells Fargo Bank picked up the loan for XXXX payments of {\$670.00}. It was later switched to Wells Fargo Dealer Services. I have made XXXX payments for a total in excess of {\$49000.00}, all the while receiving XXXX upon XXXX of harassing phone calls at all hours of the day, to every number I've provided to Wells Fargo. I am charged at least an extra {\$10.00} processing fee, for every payment. When I called today, to schedule the last payment, for Thursday XXXX XXXX, I was told that if I did n't make the payment by tomorrow, XXXX/XXXX/XXXX, I would have to surrender the vehicle. I do not get paid until the XXXX.

Today, I went to pay on a title loan that I got a year ago. The loan was for {\$3500.00} and I have paid back approximately {\$2600.00} with most going to high interest rates and fees. I still owe {\$2000.00}. I was informed that the location that I initially received my loan from was no longer able to "finance" me because the amount I owe is over the {\$1300.00} they were able to loan. I was never given any notice regarding this change when I made my XXXX payment. Also, now I'm very

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Security Finance	NM	87031	Consent not provided
Wells Fargo & Company	AR	852XX	Consent provided
BB&T Financial	FL	32044	N/A
Hyundai Capital America	TX	75087	Consent not provided
TMX Finance LLC	TX	782XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	06/09/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	06/09/2015	Closed with explanation	No	Yes
-----	------------	-------------------------	----	-----

Web	06/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1393903

1417715

1409528

1408941

1416165

Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

notice regarding this change when I made my XXXX payment. Also, now I 'm very surprised because according to Title Max 's website they have this disclaimer regarding max lending as {\$1300.00}. This has me very confused as to why they continued with my loan and allowing me to make payments knowing their max lending is {\$1300.00}. I have paid on time and extra when I am able to so that I can be done with this loan. The customer representative there then informs me that since I still owe over the max allowed for their location, my loan was going to be transferred to another location outside of XXXX XXXX ordinances. The closest to me is in XXXX XXXX and I was informed that their rates are higher and therefore I would now have to pay {\$390.00} a month at that location with very little of the payment going towards the principle. At this rate, I will pay more than what the car is worth for this rip off of a loan. The representative then informs me that if I want to keep the loan at the current location I will have to pay the difference of what I owe and their maximum lending amount, roughly {\$740.00} plus my XXXX payment. Of course, I am not financially prepared for this because I have the documents for my XXXX payment which I was going to pay {\$170.00}. I was offered an extension up to XXXX XXXX because I asked if I could get XXXX. I get paid XXXX a month and therefore I am on a very tight budget. Now I will have to pay additional fees plus the XXXX payment and {\$740.00}. Title Max would not accept my XXXX payment because of those " changes. " I will be in a financial bind because of these unexpected changes that I believe had every right as a consumer to be fully informed before the date of my XXXX payment. I believe these changes are fraudulent considering Title Max was fully aware of their lending policies. I am meeting my end of the contract paying excessive fees and interest rates. Title Max has violated these terms by not fully disclosing their policy and thus violating me.

I purchased a car XX/XX/XXXX. At the time I had filed a chapter XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

DriveTime

SC

297XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/16/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1423064

Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

bankruptcy. I had just completed my final hearing. I lost everything. After being advised by my lawyer, I was cleared to find a car. I had to have a car. I went to drive time in XXXX, N.C to purchase a car. I was asked for a final hearing letter from my bankruptcy. The car was approved and I was told with more money down, I could reduce my interest. I did pay XXXX dollars down. I have had a excellent payment history. Around XXXX XX/XX/XXXX I noticed a drop in my credit score. Drive Time had deleted my account from all credit files. As of date, it has not been placed back. I am told, the credit bureau will not allow it. After speaking with XXXX credit, I am told this is not true. Why are some account being reported and my account is not? Did drive time illegally sell me a car? What are they hiding and why is my credit score suffering XXXX to?

I currently have an account with Freedom XXXX XXXX. I have been a customer with them for over 2 years now, from the beginning it has been stressful. I originally applied for financing for a flat screen television for a family member. I thought the pricing was good so I continued with the loan. I thought I would be done paying this off within a year but now I am still owing them over XXXX XXXX dollars. This company has been continuously harassing me about a payment that I try to make every month. Being in the military I can not fall delinquent in any payments because it was cause my security clearance to be breached and possible discharge from the XXXX XXXX. They have made multiple threats about contacting my XXXX regarding the account. I have asked them multiple times about offering me a settlement amount so that I could be completely done with them and they turned me down multiple times. This time is the last straw. I recently made a partial payment to them on XXXX XXXX XXXX. Usually they will call me and harass me with making another payment. But they only called me once on XXXX XXXX XXXX and left a voicemail. I could not answer because I was at work so I called them back as soon as I could. No XXXX answer and there is no way to

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Ballybunion Enterprises, Inc

NC

278XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/18/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1423117

Consumer Loan Complaints

Based on Consumer Complaints

05/27/2015

Consumer Loan

Vehicle loan

06/16/2015

Consumer Loan


Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

leave a voicemail for them, the phone will hang up once it is ringing for too long. XXXX XXXX XXXX XXXX they took {\$94.00} out of my account without me knowing. Also XXXX XXXX XXXX, they took {\$190.00} out of my account without my consent. I have been trying to call them constantly and finally today I spoke with someone named XXXX, he was rude and talking over me, and even denied the transactions taking place. I even offered to send them a screenshot of my bank statement. XXXX told me that he would have his manager call me back. This is completely fraud and I do not understand why they would try to get over on young people in the military.

RE : DELINQUENT NOTICE ON ACCOUNT NO. XXXX The above subject refers. I recently check my credit history and found that on the XXXX of XXXX, 2015, Wels Fargo placed a delinquency notice on my credit report on alleged delinquent account. However, the supposed delinquent account no XXXX was closed by Wels Fargo on the XXXX day of XXXX 2015, upon satisfying the balance of the said loan in the sum of {\$300.00} on XXXX XXXX, 2015. Please see copies of my XXXX XXXX XXXX account statement attached as " documents A and B " as proof thereof.

A cursory look of my loans (both personal and student) repayment history with Wels Fargo would show that I have never for once, late on my payment let alone defaulting. I need not stressed that the unscrupulous action of Wels Fargo has occasioned serious economic and financial harm as my credit score has nose-dive as a result the negative comment placed on my credit report by Wels Fargo .

I called Wels Fargo and lodged a complaint, I was told to write to Wels Fargo XXXX in XXXX XXXX, NC. I mailed the said letter on XXXX, 2015, but no action

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	AL	35007	Consent not provided
Wells Fargo & Company	GA	317XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	06/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1394003

1423138



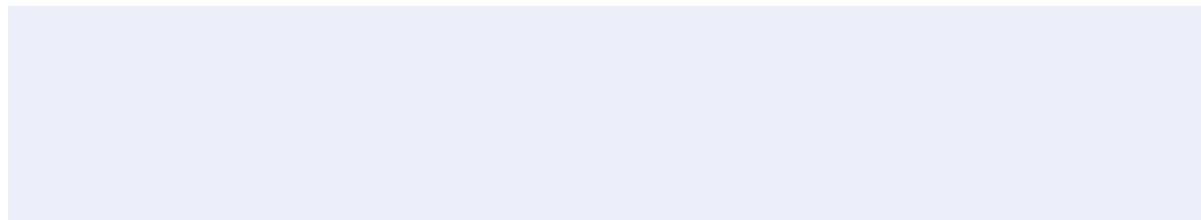
Consumer Loan Complaints

Based on Consumer Complaints

06/19/2015	Consumer Loan	Installment loan
06/19/2015	Consumer Loan	Vehicle loan
06/05/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

has been taken to redress the hardship caused by Wels fargo 's sharp practices.

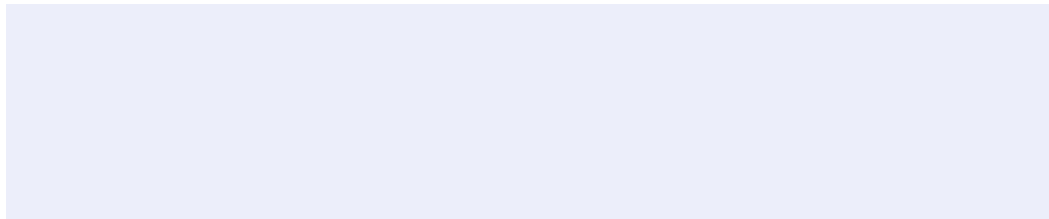
Kindly investigate my claim and get Wels Fargo to do the needful.

Sincerely, XXXX XXXX

In XX/XX/XXXX I took out a XXXX loan from GE Capital. It was transferred to Synchrony Bank shortly after the account was opened. I did not receive statements or invoices from Synchrony Bank. I did receive a call after 60 days from their accounting/collections department requesting payment, at which point I mentioned the lack of statements or details on configuring automatic payments. I received no information on configuring automatic payments or statements, but was contact again each 60 days to make another {\$630.00} payment. In late XX/XX/XXXX I got upset and asked that the representative or their manager to assist me with getting my online account setup so that Autopay could be enabled, and that I would make the payment online instead of over the phone. They assisted me with creating my account. I added my XXXX XXXX XXXX checking account to the methods of available payments. I had to clear the outstanding balance of {\$630.00} before autopay could be enabled, so submitted a payment for the outstanding balance of {\$630.00}. Afterword paying the outstanding balance I enabled the Autopay feature using the same XXXX checking account. After this I did not receive another call from Synchrony Bank until the morning of Saturday XXXX XXXX, at which time I was told that the account was now 3 months past due, and a payment of {\$1300.00} was required immediately. I

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Encore Capital Group	CA	92586	Older American, Servicemember	Consent not provided
GM Financial	FL	33134		Consent not provided
Synchrony Financial	CA	954XX		Consent provided

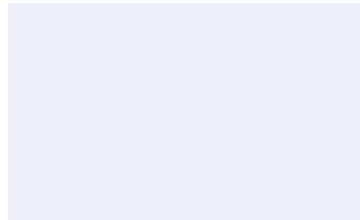
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/24/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1430120

1430122

1408050

Consumer Loan Complaints

Based on Consumer Complaints

05/27/2015	Consumer Loan	Title loan
06/16/2015	Consumer Loan	Installment loan
06/05/2015	Consumer Loan	Vehicle loan
05/27/2015	Consumer Loan	Vehicle loan
06/16/2015	Consumer Loan	Installment loan
06/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Lender repossessed or sold the vehicle

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

immediately made a payment to Synchrony Bank over the phone and inquired as to why auto pay was not covering the balance. The representative had no ability to check on my online account, they were only able to collect the payment. I went and checked my Synchrony account online and even though my bank account is clearly still a method of payment the autopay feature is disabled for my account. On Monday XXXX XXXX I received a collections letter from XXXX XXXX XXXX XXXX XXXX. The envelope was postmarked XX/XX/XXXX, the letter was XX/XX/XXXX The content of the letter started off with " The above referenced account has been referred to our office for collection. Previous attempts have been made by the creditor to obtain payment of this debt. As of this date, those attempts have not been successful ". However the account was brought current 2 days before the letter was written, and the outstanding balance was zero as of that date. I found out that Synchrony Bank or XXXX XXXX XXXX submitted a report to the credit reporting agencies and negatively impacted my credit score.

Payments were made to collection agency and then account was proven to have been fraudulent transactions. Collection agency has been giving me the run around concerning returning payments made even after I have provided letter from original creditor stating charges were not mine and also stating that payments were not returned to original creditor when the loan was

Continuous phone calls several times daily-now calling siblings at work. Payment is not over 30 days. Repeatedly asked not to call.

At the beginning of XXXX 2015 I applied to Navy Federal Credit Union for a used auto loan and was approved. I had the vehicle info, the dealership info and all

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	TX	75231		N/A
Portfolio Recovery Associates, Inc.	MD	212XX		Consent provided
Westlake Services, LLC	NH	03051		N/A
Westlake Services, LLC	MO	640XX		Consent provided
Delbert Services	LA	70563		N/A
Navy FCU	CA	919XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	05/29/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with non-monetary relief	Yes	Yes
Phone	06/09/2015	Closed with monetary relief	Yes	No
Web	05/29/2015	Closed with explanation	Yes	No
Referral	07/04/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1394054

1424336

1408814

1394071

1423205

1430160

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



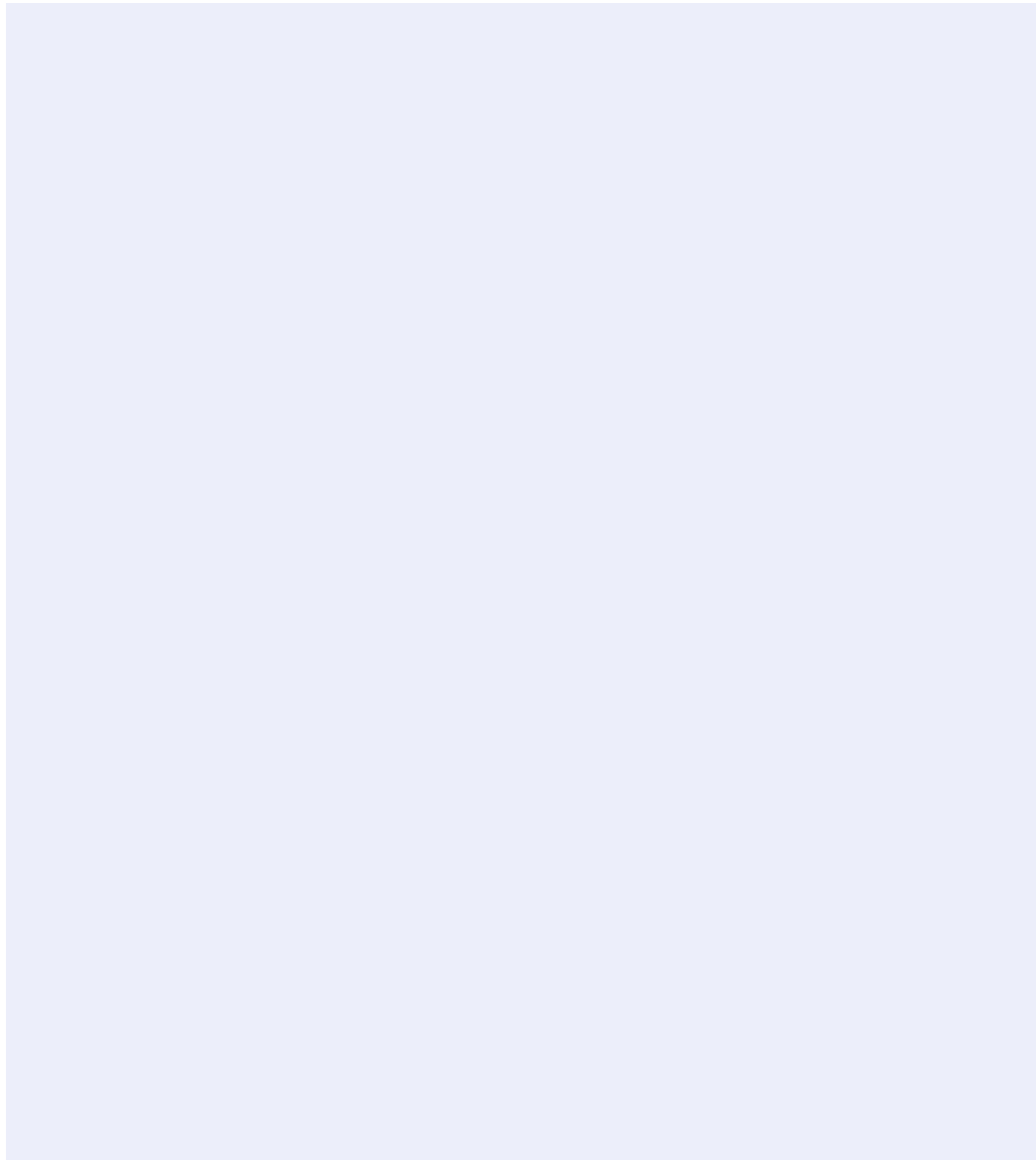
Consumer Loan Complaints

Based on Consumer Complaints

other information that was needed to purchase the vehicle. Before everything was finalized, the vehicle was sold. I cancelled that loan with no problems. Around XX/XX/XXXX I found another vehicle and had all the required info in hand I applied and was approved. That vehicle was also sold before everything was finalized. I called Navy Federal to cancel this loan and spoke to a member service rep and he told me he cancelled the loan and everything was good to go. A couple of days later I am checking my accounts and this loan is now showing up as XXXX of my accounts. I called Navy Federal again and was told the loan was never cancelled by the other member service rep. This rep said they would take care of it. It did n't happen the second time either. The XXXX time I called, emailed through their website and complained on their XXXX page and finally the loan was cancelled but the damage was done. Navy Federal reported this loan to the credit bureaus as if I had received it and given it to the dealership to purchase the car. I called XXXX times to cancel this loan, never went into the bank to pick it up and never purchased a car but this loan is now on my credit report as an open account for {\$46.00}, XXXX. I asked Navy Federal to submit something to the credit agencies XX/XX/XXXX and they told me it was not their job to submit anything and pretty much it was all on me dispute it. Even though it was their fault they submitted this fraudulently, it was my job to fix it. I have tried going through dealerships since then to receive financing but no one will give me financing because my credit report is already showing I have this loan for over XXXX already open and it 's making it seem as if I have almost XXXX in debt right now. I do n't, I am only {\$22.00}, XXXX. I explained to them what happened and still no luck on getting financing. I still do n't have a car either. I applied again to Navy Federal on XXXX XXXX 2015 and now they are denying me credit. Even though they approved me for a used auto loan all the previous times I applied and XXXX credit cards. I 'm sure they are denying me credit for the same reason everyone else, this open

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



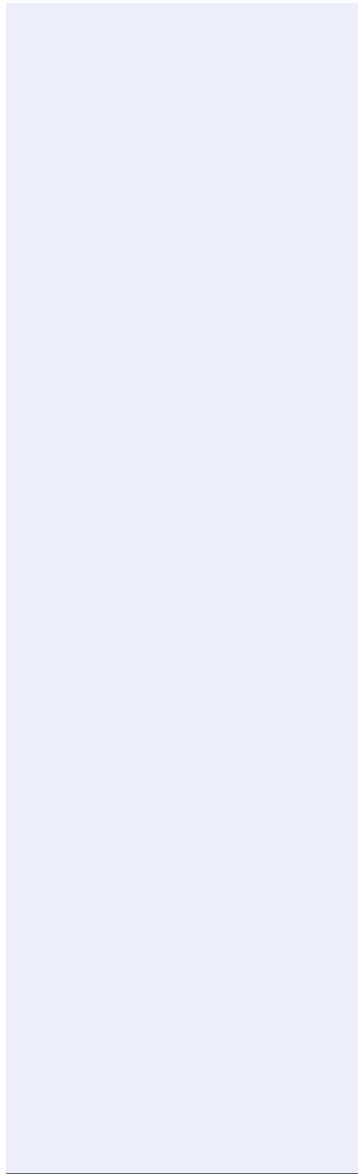
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



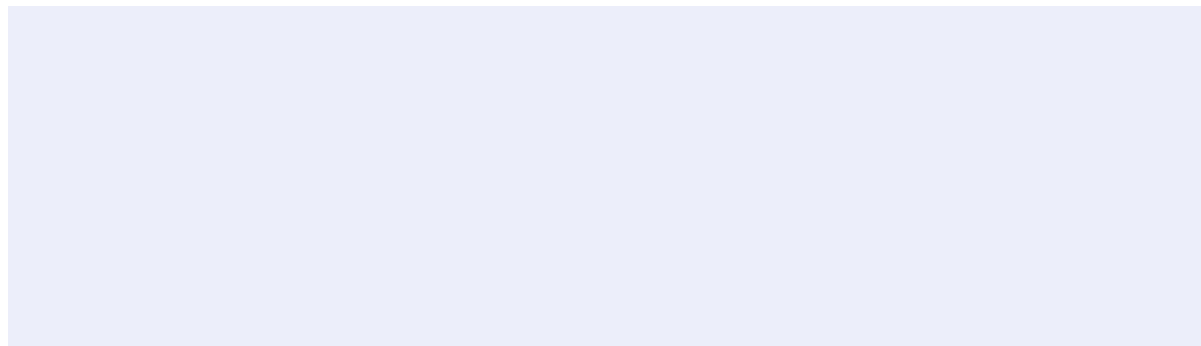
Consumer Loan Complaints

Based on Consumer Complaints

06/11/2015	Consumer Loan	Installment loan
06/05/2015	Consumer Loan	Vehicle loan
03/15/2016	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

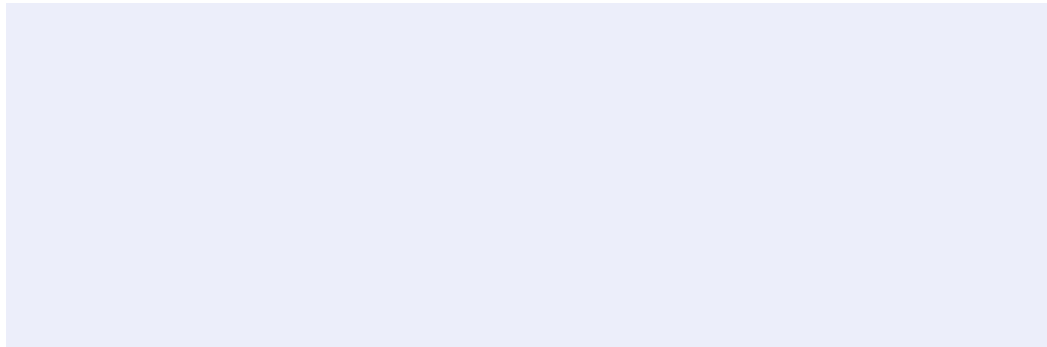
Based on Consumer Complaints

{ \$46000.00 } used auto loan that they submitted to the credit reporting agencies and that 's still showing up on my credit report as open. Now my credit score has dropped a lot because of this and because of all the inquiries by the dealerships trying to get me financing. After all of this, I still have no car, have to rent vehicles or borrow a friend 's car for anything I want to do now. They still have not accepted fault in this and in my honest opinion are not seeing how frustrating and aggravating this is. I am now seeking legal advice and legal action because I need a car and Navy Federal has really left me with no other options.

This account originated with Wachovia Bank. At some point Well Fargo purchased the account however in the process the account was inadvertently entered twice. I was not even aware any money was owed until I went to apply for a government job and was denied due to this huge error. I contacted them to get it resolved and was informed there was no way they could put the money on the account because there was no place to credit it. A Senior Vice President then created a letter indicating that they considered the account paid in full. I was also able to confirm there was only XXXX account. Since my credit was still reflecting XXXX account the Branch Manager with whom I bank with sent an inter office email trying to show that there was only XXXX account. I thought this issue was resolved but my credit monitoring company sent me an alert that Wells Fargo again changed the balance from XXXX back to { \$170.00 }. This is getting very frustrating. I have tried numerous times to get this resolved and I continue to get the run around. I have been fighting this for some time. I have spoken to several different people and even received a letter from a Senior Vice President indicating the account was considered paid in full. I have even had my own branch manager try and get this resolved and still there is XXXX accounts reporting and both show balances. This

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

World Acceptance Corporation	GA	31601	N/A
Commerce Bank	AR	72901	N/A
Wells Fargo & Company	TX	775XX	Consent provided

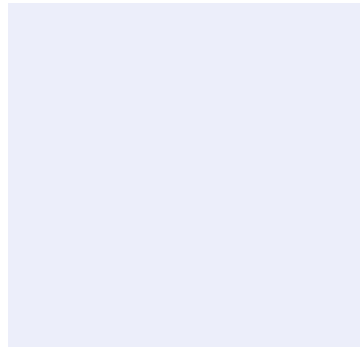
Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/20/2015	Closed with explanation	Yes	No
Referral	06/09/2015	Closed with explanation	Yes	No
Web	03/16/2016	Closed with monetary relief	No	

Consumer Loan Complaints

Based on Consumer Complaints



1416277

1409547

1833692

Consumer Loan Complaints

Based on Consumer Complaints

06/05/2015 Consumer Loan Personal line of credit

06/16/2015 Consumer Loan Installment loan


06/05/2015 Consumer Loan Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease



Taking out the loan or lease

Consumer Loan Complaints

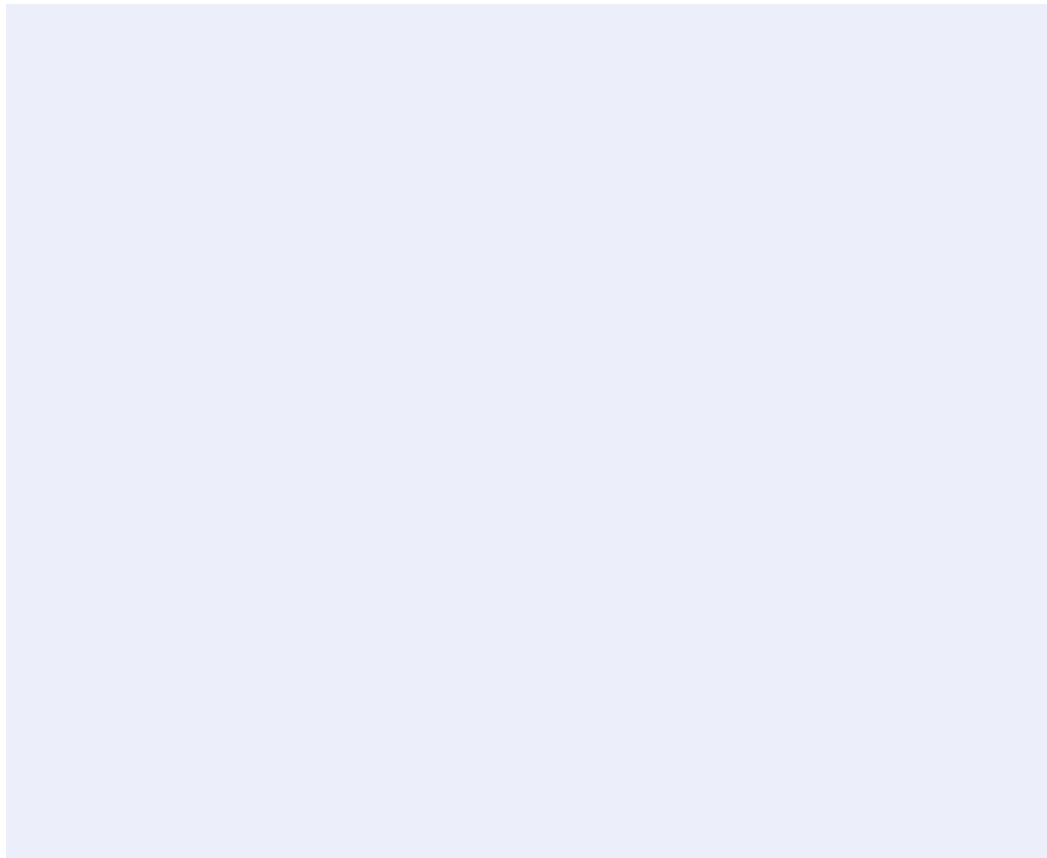
Based on Consumer Complaints

resolved and still there is XXXX accounts reporting and both show balances. This is causing a huge financial issue and employment issue. I do not know where else to turn. This account is extremely old almost to the statue of limitations and it 's still causing many issues.

RE : Capital One (Secured Credit Card) Account # *****I received a letter around XXXX XXXX 2015 stating that my account was signifigantly pass due and that I should contact a representative ASAP. On XXXX XXXX I did so and the representative stated to me that I could pay the minimum balance of {\$15.00} to keep my account from closing and out of collections. On XXXX XXXX 2015 I made a payment of {\$15.00} and subsequently made payments of {\$8.00} on XXXX/XXXX/15, {\$18.00} on XXXX/XXXX/15, and {\$5.00} on XXXX/XXXX/15 exceeding my minimum balance requirement of XXXX for XXXX. After making an {\$89.00} payment on XXXX/XXXX/15 I spoke with Capital One customer service to check the status of my account and was informed that it had been closed and that I owed a balance of {\$93.00}. I was told that my the {\$190.00} security deposit had had been applied to my balance along with my membership fee of {\$29.00}. I was told my account was closed on XXXX/XXXX/15. It was closed over a balance of {\$100.00}, the original rep did not inform that to keep my account from being closed it would be {\$100.00} or I would 've paid that amount I only paid {\$15.00} because I was told that it was sufficient by a Capital One Rep. Now my account has been closed and Capital one has taken my deposit and never sent me anything in writing about my account closing or the other {\$100.00} I added toward my security deposit which is the reason my account has a credit limit of {\$300.00}, instead I still owe them owe them {\$93.00}.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	WA	98092	N/A
Capital One	CA	900XX	Consent provided
Sallie Mae	FL	337XX	Other

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

1408100

1423251

1408122

Consumer Loan Complaints

Based on Consumer Complaints

06/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I am not even 30 days late on my payment and Tower Loan called and left me a message was at work so I could n't get the call so Tower Loan XXXX XXXX Ms called my reference and told them that they were calling from Tower Loan and for me to return their call.

my car was repossessed On XXXX XXXX 2015 you received documentation under the certified mailing number XXXX XXXX XXXX XXXX XXXX in which I provided you with my U.C.C filing numbers as an SECURED PARTY CREDITOR from Federal and State. You were also provided with a copy of the XXXX XXXX XXXX validating my lawful means to discharge this debt using the negotiable instrument AFV (Accepting For Value) used in the dischargement of debts. You were also given the IRS documentation used for the transmitting of this negotiable instrument. Your refusal to cooperate was a personal decision on the part of your corporation. As per our XXXX letter I stated that if your company was exempt from these procedures to please send me a written response explaining your exemption status as well as the return of all documents that I sent you. You refused to comply, and now you have sent a repo person to repossess the vehicle under XXXX name which was illegal, unlawful, and dishonorable. Upon receipt of my status you circumvented further communication with me by using XXXX XXXX name as the person to repossess the car from The Uniform Commercial Code Article 9 states that Legally, after a debt discharge, the creditor has no legal basis to pursue the debtor and has no claims on the assets that are currently owned by the debtor or assets that the debtor acquires in the future The only remedy that can be given at this point in time is the return of the vehicle and the discharge of the

Consumer Loan Complaints

Based on Consumer Complaints

control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Tower Loan	MS	395XX		Consent provided
------------	----	-------	--	------------------

USAA Savings	MI	49083		N/A
--------------	----	-------	--	-----

Concord Servicing Corporation	GA	30135	Older American	Consent not provided
-------------------------------	----	-------	----------------	----------------------

JPMorgan Chase & Co.	WI	532XX		Consent provided
----------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	06/19/2015	Closed with explanation	Yes	Yes
----------	------------	-------------------------	-----	-----

Web	06/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1430298

1423373

1423407

1424607

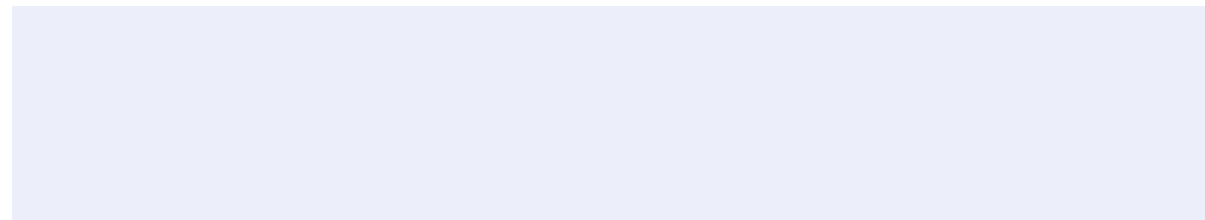
Consumer Loan Complaints

Based on Consumer Complaints

06/05/2015	Consumer Loan	Vehicle lease
06/19/2015	Consumer Loan	Personal line of credit
06/05/2015	Consumer Loan	Vehicle loan
06/20/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

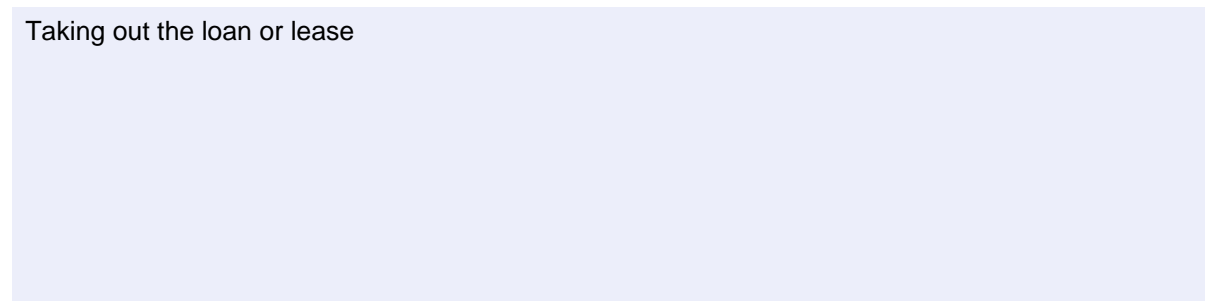


Managing the loan or lease

Account terms and changes

Managing the loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

be given at this point in time is the return of the vehicle and the discharge of the debt which I was informed by telephone on XXXX/XXXX/15 by XXXX XXXX ID # XXXX who said that the car had been discharged, I am sure XXXX, XXXX has a record of that conversation since I was informed at the onset of the call that our conversation was being recorded.

I 'm currently in the last stages of getting approved for a mortgage.

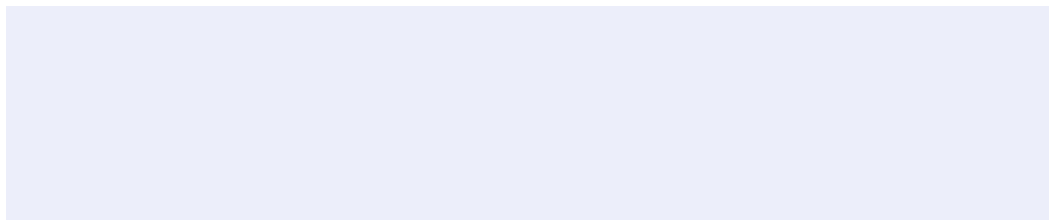
I was approved up until they found that I was late on XXXX payments with AllyFinancial (XXXX, XXXX and XXXX) The payment date is on the XXXX, and afterspeaking with customer service they confirmed that I was not late on the XX/XX/XXXXpayment, although it did show that on my credit report. I have been a long time customer through your company for many years and hope that you will take that into consideration. Correcting this situation and hopefully retracting the other XXXX late payments from my credit report will help me immensely and willbe the only way I can improve my credit report and get my dream home. Your anticipated prompt consideration and cooperation with this matter is greatly appreciated. Once again, THANK YOUXXXX XXXX

I agreed with the finance company to make an " interest only " payment for two months. The company is reporting that I made a late payment. I 've contact the credit bureau to have it resolved with no success.

I went into my local chase bank in XXXX, AZ to speak about getting a credit card which would be tied directly to my checking account since the bank is charging me XXXX each time they pay for a charge I make if funds are not available. Each month for over a year, I have been charged at least XXXX to XXXX overdraft charges which adds up to over XXXX a month. We applied for the card and it was denied. They said I had poor credit and refused to give me a credit card or account up to XXXX that could cover any charges I might incur. I think this is discriminatory

Consumer Loan Complaints

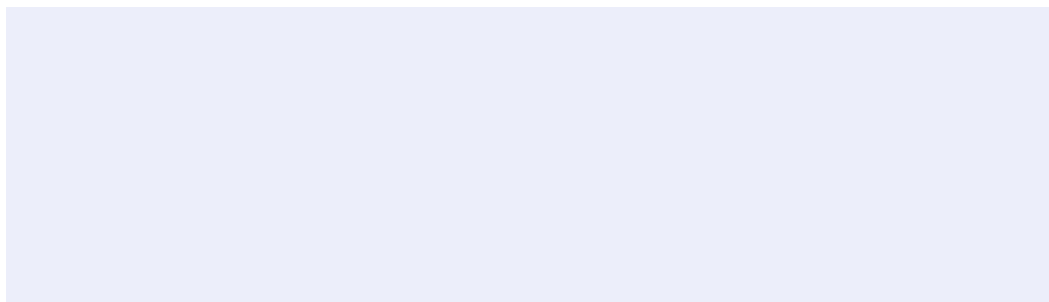
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MI	484XX		Consent provided
PayPal Holdings, Inc.	CA	93710		N/A
Ally Financial Inc.	TX	751XX	Servicemember	Consent provided
JPMorgan Chase & Co.	AZ	860XX		Consent provided

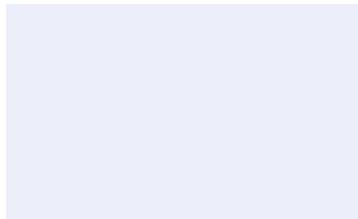
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/05/2015	Closed with explanation	Yes	No
Postal mail	06/22/2015	Closed with monetary relief	Yes	No
Web	06/05/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1408312

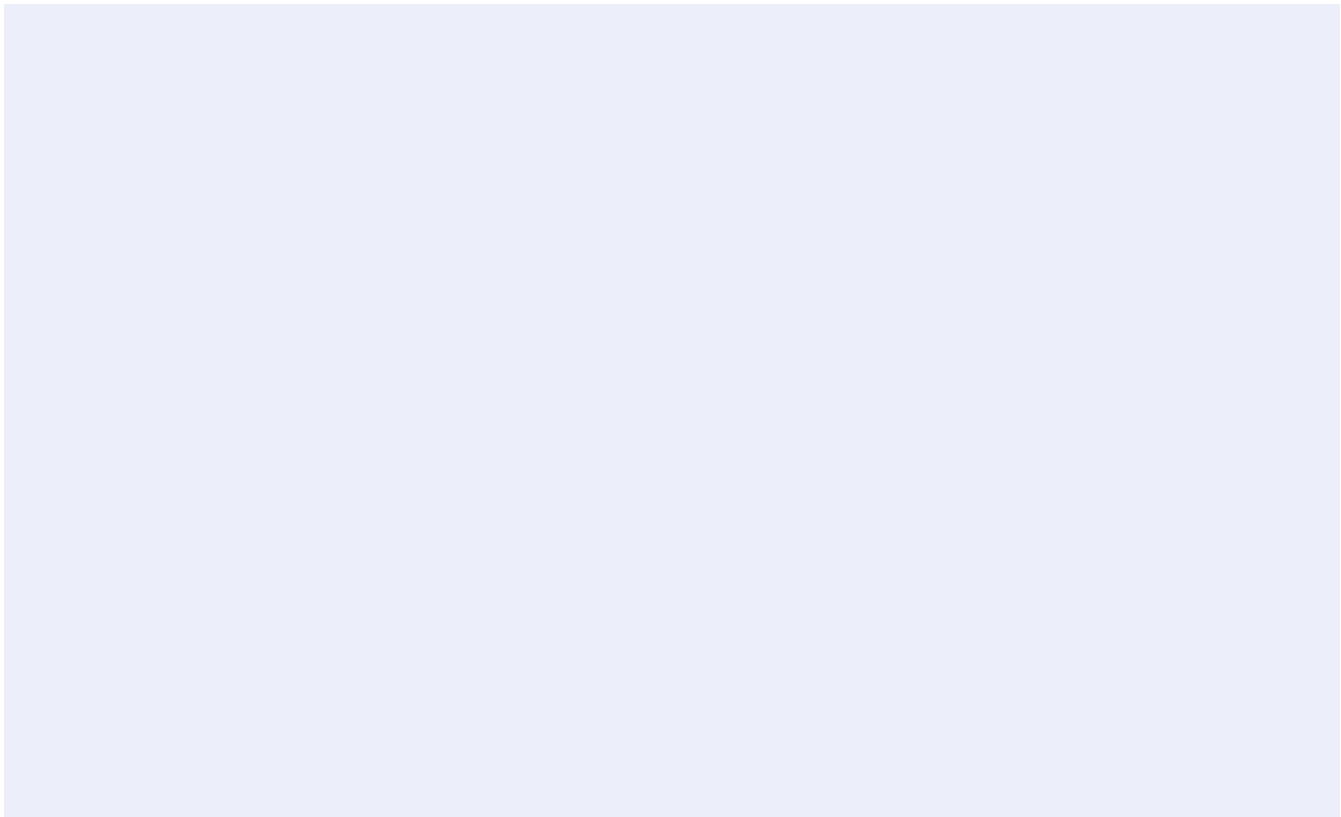
1430385

1409181

1428982

Consumer Loan Complaints

Based on Consumer Complaints



06/20/2015

Consumer Loan

Vehicle loan

06/20/2015

Consumer Loan

Vehicle loan

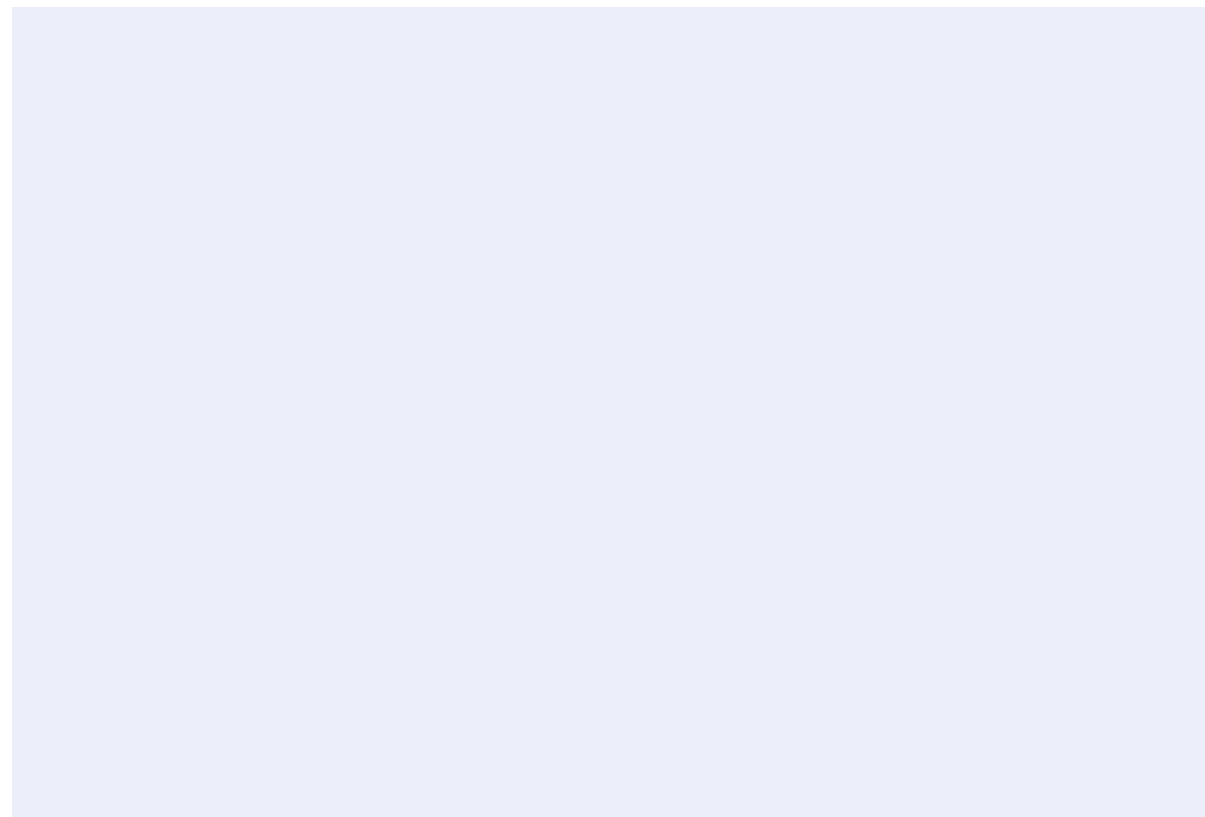
06/20/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

up to XXXX that could cover any charges I might incur. I think this is discriminatory and unfair banking practices since I applied for a loan online with liberty bank and received an automatic loan for XXXX. Immediately! Yet my own bank which makes XXXX of dollars per year off of my checking acct refuses to give me a credit card limit up to XXXX to cover overdraft fees. I have been paying the fees yet they said my credit is poor. To me this is ridiculous practice. It does not make sense for me as a consumer to continue to pay the bank these outrageous fees on my acct and not be given any credit with the bank. They also say they have the right to determine which charges they will cover so I have had a cup of coffee of XXXX paid with their XXXX fee and yet a car payment of XXXX was refused. To me, this is also discriminatory. Why would they not pay a person's car payment which is necessary for the person's work and go ahead and pay for the cup of coffee? To me it is all about how much money they can make off of my account.

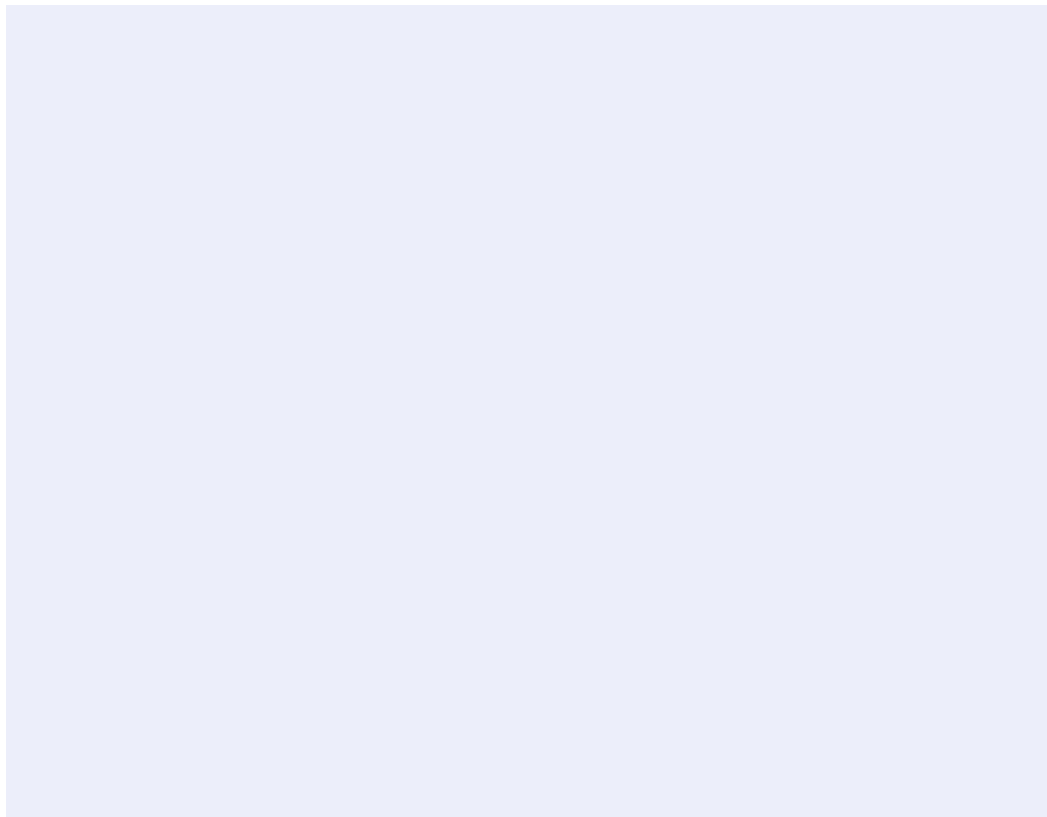
I have explained this to the bank manager, I have called their XXXX number to discuss the over use of their of the XXXX fee and their discriminatory practice, yet they refused to deal with a simple solution because " I have poor credit. " Yet they continue to rob my bank account with XXXX a month payments and their whim. Please investigate this policy and determine if there is anything I can do. I am just a middle class citizen who works long hours and am trying to survive.

I was defrauded by XXXX at XXXX that have also defrauded XXXX also by selling an wrecked car that has a bent frame that was a total out car that is worth only \$ XXXX-XXXX and that 's only selling the car as parts XXXX showed me Car Fax that said car never been wrecked purchase car in XX/XX/2013 and the car is an XXXX Kia Optima that had only XXXX miles on it.

A copy of a letter written to " Citibank " ...

Consumer Loan Complaints

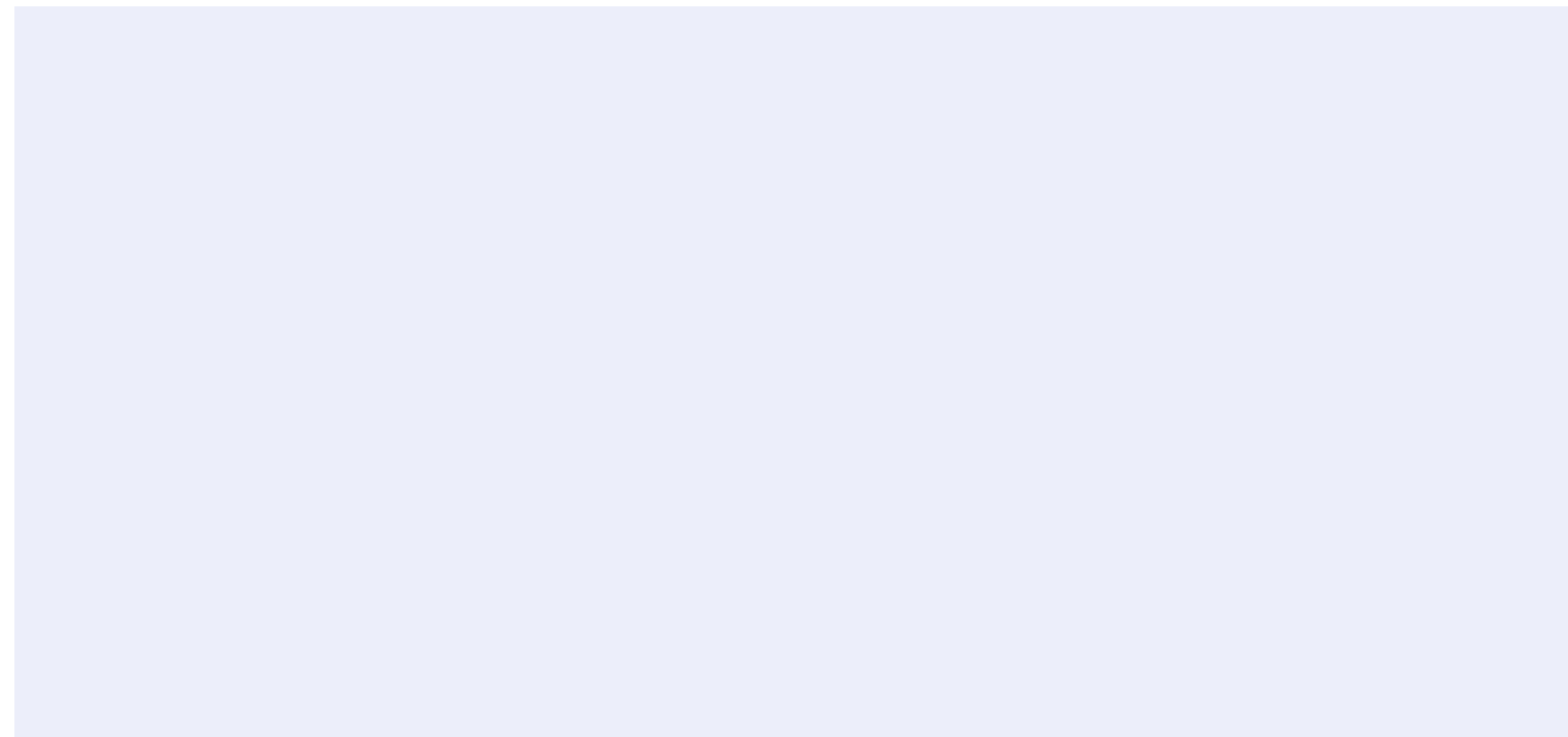
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



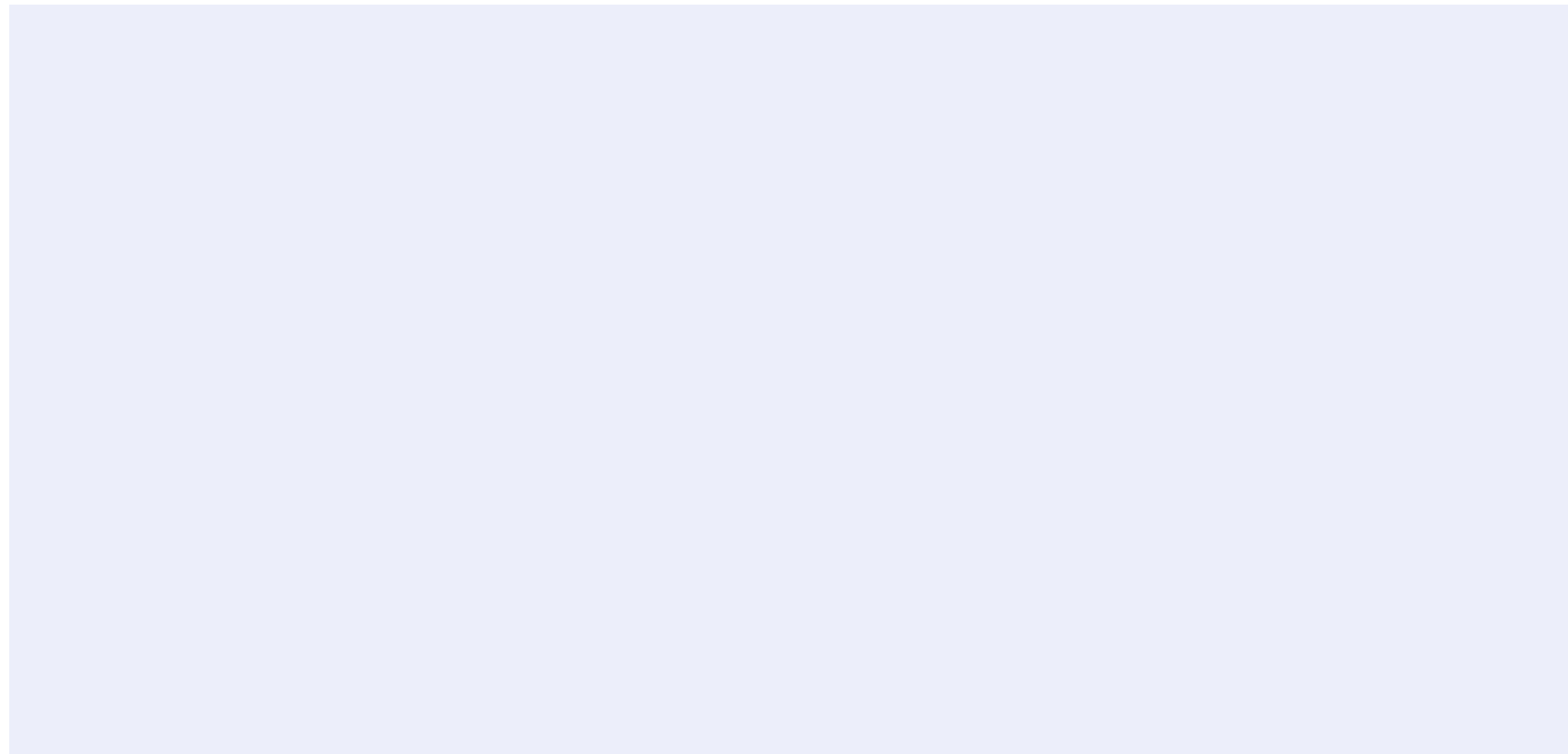
JPMorgan Chase & Co.	CA	902XX		Consent provided
----------------------	----	-------	--	------------------

Consumer Portfolio Services	NC	28377		Consent not provided
-----------------------------	----	-------	--	----------------------

Citibank	PA	152XX	Older American	Consent provided
----------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints



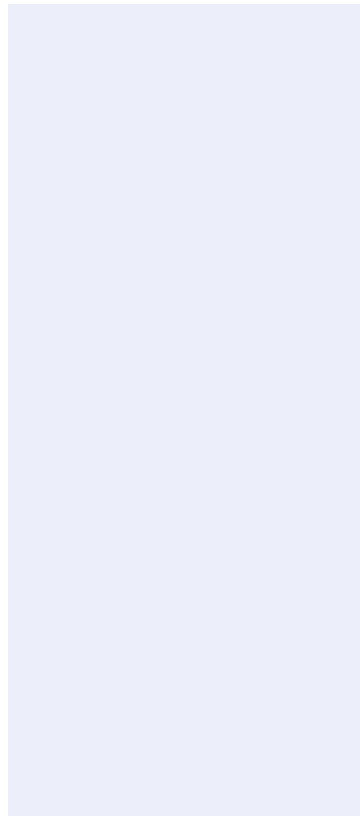
Web	06/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/24/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1428876



1428712

1428765

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

_____Sears Credit CardsXXXX SD XXXXTo Whom It May Concern :

Enclose you will Find a check made out to Sears Credit Card in the amount of
{ \$1800.00 }.

Please note that this amount should be greater than the amount owed on my
account, # XXXX.

I instruct that you close my Sears Credit Card account immediately upon receipt
and refund the credit balance that should result.

For the record, I will be greatly relieved to know that I will NEVER have to have
any dealings or association with CITIBANK ever again.

Though I have never in my many decades of life EVER failed to pay an amount
owed to a creditor, YOU chose to close this account to new purchases (which I
had no intention of making anyway.) Your action precipitated the premature
termination of my Home Depot account, which cascaded into the closing of my
XXXX XXXX XXXX account. Because I was then left with greater DEBT than I had
CREDIT, my credit standing, was destroyed, I was denied of the opportunity to
refinance my home and my inability to obtain a low interest Home Equity account
to pay off the remaining, high interest debt I hold, denying me any alternative to
paying your unreasonable interest rates.

What Sears Credit Card Service (i.e. CitiBank XXXX has done to me should
qualify as a felony. Moreover, the person XXXX XXXX) responsible for putting this
usurious policy in place should be jailed, along with that (those) person 's
superior (XXXX).

I know from talking with your employees that you are doing this to others, as well,
so I dare hope we may be able to mount a class action of some sort?

Rhetorical question ... could my being a single woman over the age of retirement
who will continue XXXX indefinitely have influenced your initial actions? Could you

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/20/2015

Consumer Loan

Vehicle loan

06/20/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

have believed me to be without means or resources to fight your discrimination?

NOTE - that was a rhetorical question. I do n't want to hear or see anything more from your company. I offer the question for YOUR benefit.

I do wish you business losses and ultimate business failure, but expect that you will take care of that without my assistance.

Very sincerely!

XXXX XXXX XXXX : Pennsylvania Department of Consumer Affairs Federal
Government Consumer Protection Agency XXXX XXXX XXXX XXXX XXXX

I purchased a XXXX in XX/XX/XXXX at a monthly payment of {\$500.00} due on the XXXX of each month. Due to a lay-off, I fell late with XXXX payment, but immediately brought the note current when I found another job about XXXX weeks later. As a result of being off for that length of time, I could no longer make the payments exactly on the due date, but make them every single month in full. The creditor MEI Finance/MEI Auto/Midpoint Auto (XXXX XXXX XXXX XXXX, XXXX TX XXXX) has decided to consistently call me no less than XXXX - XXXX per day. They call my job, they call my relatives telling them they will repo my car if I do n't call them by a certain date and time, this is after I have requested they stop calling both my job, family, and friends, and to stop calling me more than once per day.

Again, I make my payment in full every month, never going past XXXX days late, but because I can not pay exactly on the XXXX, and they have no " grace periods " according to them, they begin with the daily/hourly incessant and constant phone harassment and threats, and I would like it to stop!

I applied for a home equity line of credit at LendingTree .com. They collected all the sensitive information including, my name, SSN, address etc.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

MEI AUTO FINANCE INC

TX

751XX

Consent provided

LendingTree, Inc

CT

064XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/24/2015	Closed with explanation	No	Yes
-----	------------	-------------------------	----	-----

Consumer Loan Complaints

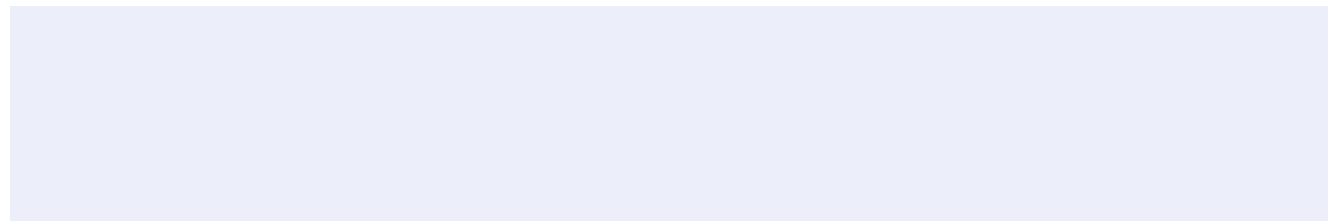
Based on Consumer Complaints

1428769

1428805

Consumer Loan Complaints

Based on Consumer Complaints



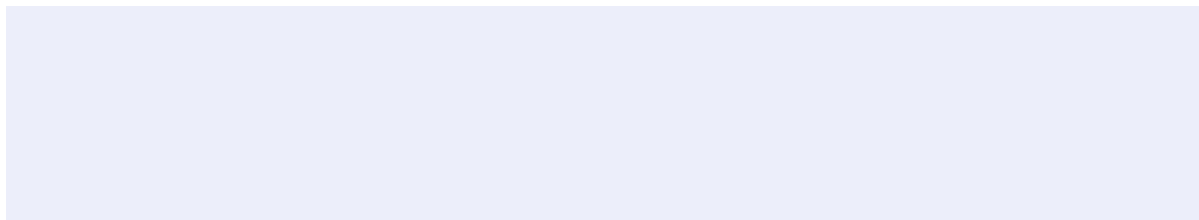
06/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

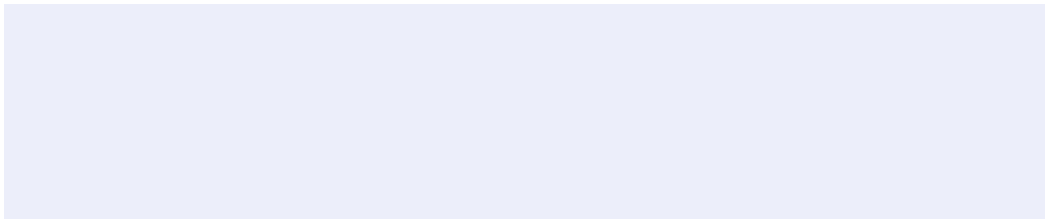
According to their site I was supposed to get " free offers " for HELOC and equity line of credit. Instead they showed one _mortgage_ offer!

This does look like a scam, they just collected all the information from me promising one thing and offering completely different one. They probably just resell people 's data by putting false promises on their web site.

I had a personal automobile loan with Wells Fargo Bank. I bought it used and as the car was now 9 years old, I decided to trade the vehicle in. I found a car I wanted at XXXX in XXXX XXXX, NJ. I traded the vehicle in on XXXX XXXX, 2015. I told the car dealer I had a payment due with Wells Fargo Bank but they told me not to make the payment as they already had the payoff and I would alter the paperwork if I made a payment. On or about XXXX XXXX I was called by Wells Fargo and they wanted to know why I had not made the XXXX payment on my loan. I told the individual that the vehicle was traded in on XXXX XXXX and gave her the name and telephone of the general manager, XXXX and sales man, XXXX, I dealt with at XXXX XXXX. Also, the sales man said they had called Wells Fargo to get a payoff when I signed my paperwork and that payment was in with the payoff. She said she would look into this but if they did n't receive a payment they were going to report me as a delinquent account. About 5 or 7 days later, I was again called by Wells Fargo about the car loan. I again told them the vehicle was traded in and additionally, the dealer already sold the vehicle I traded in. I asked them if they contacted the dealer and I was told it was n't their problem. I called the dealer and told them what was happening. They informed me that Wells Fargo never called them to verify my information as they said but they did have the payoff and it was already sent. I received a letter from Wells Fargo stating that the loan was paid off on XXXX XXXX. However during this time, they reported my account to the various credit bureaus as being 30 to 60 days delinquent. Naturally, they have now destroyed my credit score as it dropped XXXX points due to this

Consumer Loan Complaints

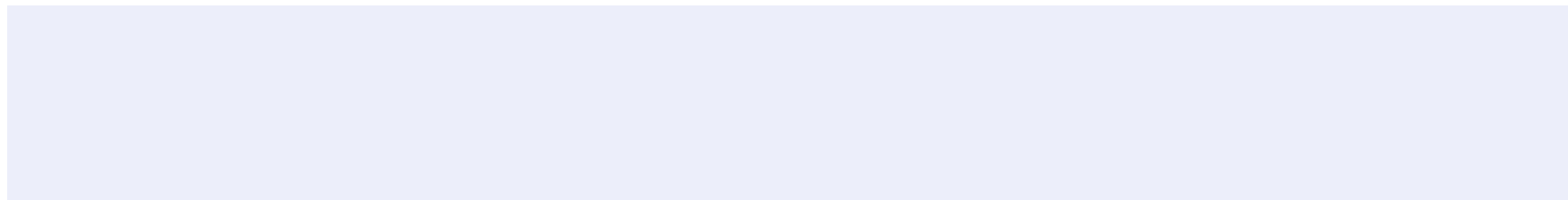
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Wells Fargo & Company

NJ

080XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/20/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1428770

Consumer Loan Complaints

Based on Consumer Complaints

06/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

reporting. The final insult was that I only had 4 months on this loan and never had a delinquent payment. Also, I had been making extra payments of {\$15.00} to {\$20.00} per month to pay the loan off ahead of time. I can upload and send my agreement of sale dated XXXX XXXX, 2015 if needed at a later time.

I purchased a used Jeep 2015 Cherokee Latitude from XXXX XXXX of XXXX on XXXX XXXX. The advertised price for the vehicle on the internet was {\$23000.00}. A subsequent reduced price advertisement on the internet showed the reduced price to be {\$22000.00}. XXXX charged me {\$32000.00} for the vehicle. This is a price difference of {\$8200.00} using the larger advertised price and {\$9700.00} for the reduced price. I'm disputing the price difference between the amount being financed ({\$28000.00}) with TD Finance versus the price I calculated using the larger advertised price and XXXX XXXX XXXX values for the vehicles I traded-in ({\$21000.00}) as the bottom line amount for financing. The total amount of overcharge I dispute is {\$7100.00} XXXX {\$28000.00} - {\$21000.00} XXXX. An uploaded table provide a summary of the situation.

I dispute that I authorized as a co-borrower on this loan. Furthermore, I have never received any notice of any bill, neither have I ever received any correspondence with regard to late or other adverse actions regarding this loan.

I no longer owe this money to lobel they sold it to a third party .so if they sold it how can I how them.i have conctected lobell and they have no info.all they tell me is it was sold to a third party what does that mean it has been on my credit report as

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	LA	70404		Consent not provided
Car Credit Finance, LLC	VA	22046		Consent not provided
Wells Fargo & Company	AE	09114		Consent not provided
TD Bank US Holding Company	VA	224XX	Older American	Consent provided
JPMorgan Chase & Co.	NH	030XX		Consent provided
Lobel Financial Corporation	CA	936XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/21/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with non-monetary relief	Yes	No
Web	06/24/2015	Closed with explanation	Yes	No
Web	06/21/2015	Closed with explanation	Yes	Yes
Web	06/22/2015	Closed with explanation	Yes	No
Web	06/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1430891

1431000

1430906

1430939

1430949

1430874

Consumer Loan Complaints

Based on Consumer Complaints

06/21/2015

Consumer Loan

Installment loan

06/21/2015

Consumer Loan

Vehicle loan

06/22/2015

Consumer Loan

Vehicle loan

06/22/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

it was sold to a third party what does that mean it has been on my credit report as wrong info I also notified my credit report agencies they do n't help..

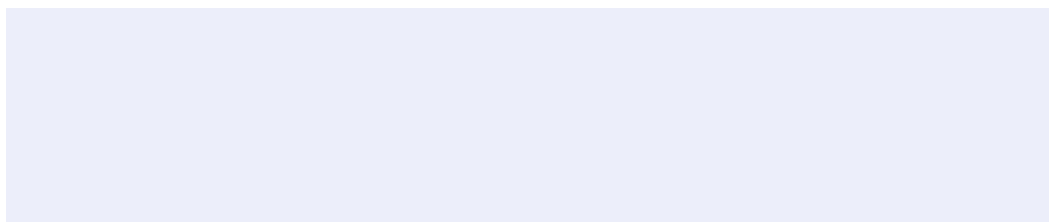
On yesterday, Saturday XXXX XXXX, 2015, I received in the mail a XXXX XXXX XXXX XXXX XXXX statement dated, XXXX XXXX, 2015 in the total amount of {\$1200.00} (Creditor LVNV Funding LLC ; Original Creditor : XXXX XXXX XXXX XXXX XXXX XXXX XXXX. I AM DISPUTING, this claim. On or about 7 or 8 year 's ago, I paid this account off (after, it was charged off). I am DISPUTING, the amount of the monies claimed by LVNV Funding. I have previously, DISPUTED THIS ACCOUNT (S) with XXXX, XXXX and XXXX. This account by LVNV is old and was charged off XXXX year 's ago. I will fax all supporting documentation to CFPB for the purpose of this filed complaint. LVNV Funding, is NOT authorized to use any of my personal or confidential information. According to Fair Credit Reporting Act, it is illegal to request more monies than what is owed. Again, I am timely DISPUTING, the XXXX XXXX account.

Have a car loan with GM Financial. The loan was for XXXX months but I have made a total of XXXX payments for this loan. They have came repro my call when it is paid off. I have a letter from tell me that I need to call them to get the title of the car. GM has miss applied some payments according to the records of my payment history,

Wells Fargo Bank is not applying extra paid on the payment to the principal they apply it to the next months payment. I called them to complain and at first I was told they do not apply the extra to principal they did not have to, and there was not way for them to do that. They do not give an option online when making payments for extra to be given or applied to principal. When I stated that is not legal then they tell the only way was to send in a check by mail with instructions to apply to principal otherwise it would be credited towards the payment/interest.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	TX	752XX	Consent provided
---------------------------------	----	-------	------------------

GM Financial	OH	454XX	Consent provided
--------------	----	-------	------------------

Wells Fargo & Company	GA	302XX	Consent provided
-----------------------	----	-------	------------------

FirstBank of Puerto Rico	PR	009XX	Other
--------------------------	----	-------	-------

Consumer Loan Complaints

Based on Consumer Complaints

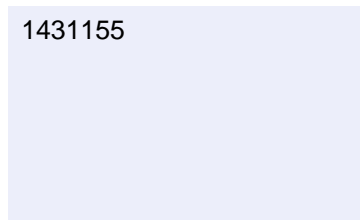
Web	06/24/2015	Closed with explanation	Yes	No
Web	06/21/2015	Closed with explanation	Yes	Yes
Web	06/22/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1432713



1431155

1432657



1431294

Consumer Loan Complaints

Based on Consumer Complaints

06/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

At One Main financial in XXXX GA a loan officer by the name of XXXX pulled my credit without my authorization


This item [COMPASS BK XXXXAUTOMOBILE INSTALLMENT ACCOUNT] is erroneous and fraudulent since I never authorized, co-authorized, nor consented to this particular auto loan in the past. I am requesting that the item be removed to correct the information. I have highlighted the items that necessitate rectification.

Company called me with threats after I was XXXX weeks late. I had already informed them that I would have to make a XXXX payment the next month and they agreed then called me and threatened with legal action. Kept calling my phone and speaking to me in a stearn threatful way. Has called XXXX times after I informed them not to call me.

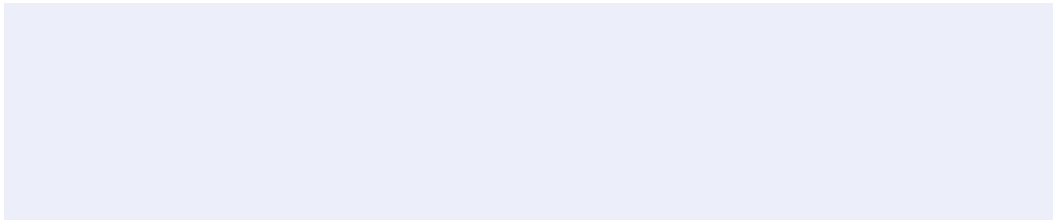

I purchased a XX/XX/XXXX Chevy Silverado XX/XX/XXXX from XXXX in XXXX. I test drove the vehicle and it appeared to be sound. I drove the vehicle to my job location XXXX. Upon arrival the vehicle began hesitating and dying at stop lights. I checked the oil and it was down XXXX quarts. The engine light came on. I topped off the oil and noted the oil light was acting irregular. In XX/XX/XXXX I put my vehicle in the shop. The shop confronted me and said the oil sending unit was bad. It remained in the shop for XXXX week until the repair was made. Later that month I was experiencing the transmission shifting irregular and not changing gears until reaching high rpm. The vehicle died at the stop lights or upon breaking abruptly. I constantly checked the oil and after XXXX mile trips it would use XXXX quart of oil. At the end of XX/XX/XXXX I put the vehicle in the shop for XXXX weeks into XX/XX/XXXX and they replaced a motor mount, oil valve cover gasket, replaced the spark plug wires and spark plugs and the shop did a drip into the

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	GA	301XX		Consent provided
HSBC North America Holdings Inc.	NH	03820		N/A
BBVA Compass	TX	782XX		Consent provided
Tower Loan	AL	365XX	Servicemember	Consent provided
Credit Acceptance Corporation	MS	386XX		Consent provided

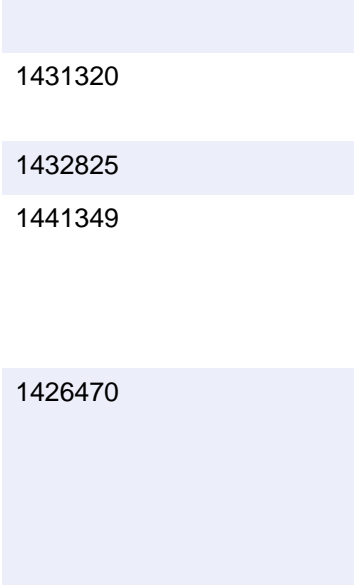
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/23/2015	Closed with explanation	Yes	No
Phone	06/24/2015	Closed with explanation	Yes	No
Web	06/27/2015	Closed with explanation	Yes	No
Web	06/26/2015	Closed with explanation	Yes	Yes
Web	06/27/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1431320

1432825

1441349

1426470

1441364

Consumer Loan Complaints

Based on Consumer Complaints

06/27/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

pistons claiming the rings were seized. Than seemed to address the oil consumption. I was still having issues with the transmission after XXXX miles dying coming to stop changing gears at high rpm. I drove back to XXXX. and took it to XXXX on the XX/XX/XXXX. On the XX/XX/XXXX they told me that the torque converter was fried. A Superior agent approved a used transmission from a wrecking yard on the XX/XX/XXXX. On the XX/XX/XXXX the truck was picked up. I paid the XXXX deductible.

On the XX/XX/XXXX we traveled to our kid's house XXXX for the weekend and encountered the very same problem with the transmission. We stopped in XXXX for gas and the truck would not start. XXXX towing came out with a wrecker and hauled our vehicle XXXX. We had to rent a car XXXX to return back XXXX where we are working. We got the truck in too XXXX. The service manager called this morning and stated that XXXX lifters needed to be replaced. He quoted XXXX for the repairs. When I asked him about the transmission he said they had to replace the lifters XXXX. I spoke to XXXX who is the Service Manage XXXX. I purchased a service plan with the vehicle. They would not honor my past repairs and they are dragging their feet on the repairs to the Vehicles' transmission. We had the extended warranty plan, Superior Plan, on the truck

I have owned this vehicle paying XXXX per month going XXXX months. My repair on this vehicle is well over XXXX bringing the monthly payment to XXXX per month not counting the cost of the transmission repair XXXX

I have had to rent vehicles while my truck was in the shop in the amount of XXXX on XXXX separate occasions. The rental were XXXX days at a time.

The maturity date on my auto loan with Santander Consumer USA is XX/XX/2015, however, they state my current balance is XXXX. Since my payments are only \$XXXX a month, I called to ask why my balance is so high and how this is going to be paid off in three months. They advised that since I was late on my payments

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

KY

410XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/27/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1441489

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

that interest has accrued and I still owe them this amount. I have made a total of XXXX payments, so they have received \$XXXX for this vehicle. They state this is in my contract which I reviewed and could not locate this information. With the additional amount owed, they will receive over \$25000.00 for a vehicle that was originally sold for less than \$13000.00. I do not believe that I should have to pay this additional cost. They did not add the interest to my payment history, they just applied my payments to interest and did not reduce the principal balance.

I have a car loan with Prestige Financial. They are a predatory lender and I believe they have been involved with criminal activity by defrauding me for the past XXXX years while I was making my loan payments. For XXXX years I have paid my loan and not XXXX has went to the principle. They have charged me so many fees that its impossible to pay off the loan. I have stopped making my payments and informed them that all communication will be done in writing which they do n't want to do. I will not talk to them on the phone because they lie and like to twist the truth so I want all communication to be done in writing so i have a record of what is said, which they do n't want at all. I told them I want to go to court to let a judge decide what is fair. They have called and continue to call my family, friends and my Jb. My job has let me know that they are harassing them and calling them numerous times a day. I have been in contact with prestige and demanded them to stop contacting my employer but they still do n't, and they keep calling them to strong arm me into a solution to benefit only them like the XXXX would do or a criminal organization. This is a strong arm attempt trying to force something on to me which I believe is illegal and not fair. I have explained to them that they can contact me any time by email, text or mail. They send them threatening text 's all the time and I told them to file court papers because I am ready to go to court. They have also called my son and told him they will have him arrested which is completely against the law and they are lying to him to scare him. Because they

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Prestige Financial Services, Inc.

AK

995XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/22/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1426178

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Installment loan

06/27/2015

Consumer Loan

Installment loan

06/27/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

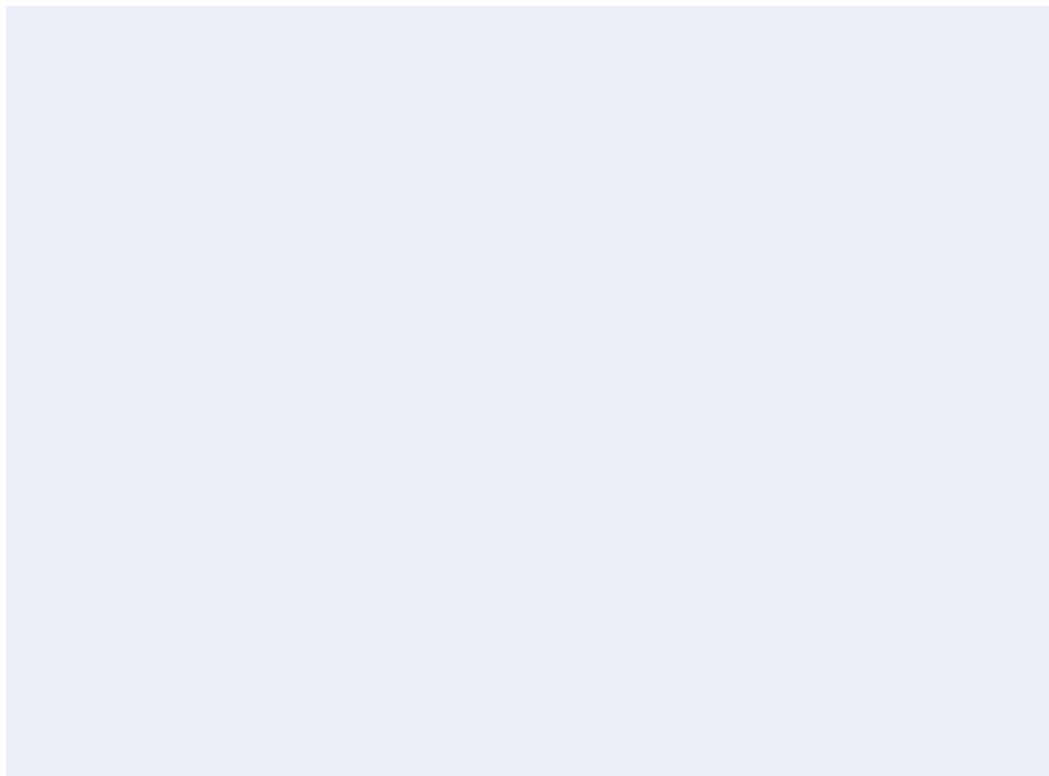
Based on Consumer Complaints

are a predatory lender they do n't want to go to court and face a judge they just want to continue to harass me when I have made it clear I want to go to court. I believe they are in violation of the law to continue to contact my employer which could get me to lose my job and to harass my friends and family when they can get a hold of me, but they choose not to do it in writing.

I purchased furniture from XXXX in the summer of 2014, I was financed through Lend mark financial. When we purchased the furniture the sales rep advised their was a special promotion were no payments needed to be made until 6 months. I was approved.. Not realizing that this was incorrect information, as statements were being mailed to a wrong address that they had on file. I received a statement from a neighbor which stated I was XXXX months behind. I immediately called the number and explained to the representative, that I was not aware of any past due balance. as the representative at XXXX gave wrong information. The sales rep did not have my correct sale phone number or address correct in the computer, as I did not receive any phone calls or statements. By this time the account was in collections, I explained to the rep that I was currently on bed rest and was only receiving 50 % of my income. She stated I needed to bring account current or account would be charged off. I again tried to explain the situation, to no avail they were not able to help until account was current. I than received a letter stating that there would be court date. I advised that I could not attend due to bed rest. They stated they would send me out paper work to sign and return. I advised when I received the paperwork that I did not agree. I received a judgment on my credit and now they are garnishing my wages 25 %.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	MI	48322		Consent not provided
Lendmark Financial Services, LLC	MD	219XX	Servicemember	Consent provided
SunTrust Banks, Inc.	NY	11803		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1426764

1441418



1441552

Consumer Loan Complaints

Based on Consumer Complaints

06/27/2015	Consumer Loan	Vehicle loan
06/27/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Vehicle loan
06/12/2015	Consumer Loan	Vehicle loan
06/12/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I called my car loan company on XX/XX/XXXX (due date is XX/XX/XXXX, but I worked a lot that day, I am a nurse, I ca n't stop to make personal phone calls) to ask for one month deferment (I was never late with any payments since I got the loan, XX/XX/XXXX). The man who answered promised that he approved XXXX time deferment as long I pay a XXXX dollars as a fee (was very evasive, rude, hostile, condescending, but told me that in the loan conditions the consumer can get XXXX deferments, XXXX each year, later I was told different from another employee, that the deferment can be taken even two months consecutively), the employee XXXX, ID XXXX took a XXXX debit charge (said that it was a fee for the deferment), but did not do the deferment (I found out on XX/XX/XXXX when the company called me (I talked to XXXX, ID XXXX) to tell me that I am late paying my monthly payment. I told them what happened and they said they will fix the issue, do the deferment and just call next day and check. I did called next day, XX/XX/XXXX and the initial employee (XXXX, ID XXXX) who took the XXXX dollars payment answered. It was still not taken care of. I asked him how come he did not do what he promised, the deferment. His answer : " I do not know what happened ". I believe that he deceived me initially to cause me to lose my car, so

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	LA	70761	Consent not provided
HSBC North America Holdings Inc.	AZ	85374	Consent not provided
Ally Financial Inc.	CA	95965	Consent not provided
Santander Consumer USA Holdings Inc	TX	75149	Consent not provided
PNC Bank N.A.	NJ	07753	Consent not provided
Wells Fargo & Company	MI	484XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/27/2015	Closed with explanation	Yes	No
Web	06/27/2015	Closed with explanation	Yes	Yes
Web	07/08/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Web	06/12/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1441460

1441472

1456458

1418735

1419687

1456488

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015

Consumer Loan

Vehicle loan

06/28/2015

Consumer Loan

Vehicle loan

06/28/2015

Consumer Loan

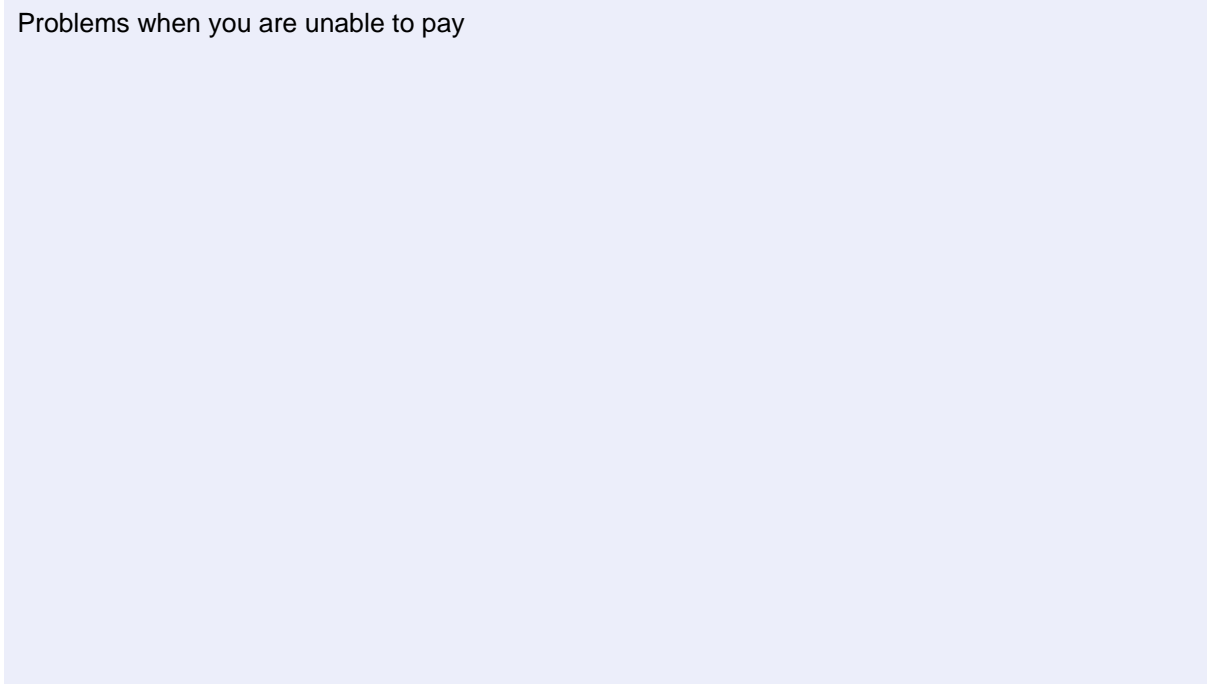
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

happened ". I believe that he deceived me initially to cause me to lose my car, so Wells Fargo Dealers Services can collect the loan AND the auction value of my car.

I have a letter dated on XX/XX/XXXX sent to me from Wells Fargo Dealers Services that says that I made a payment of XXXX dollars, no mention of deferment. So XXXX, ID XXXX deceived me. Never had the intention of deferring any payment.

ALLY BANK HAS LYED ABOUT THE REPOSSIONS OF MY XXXX XXXX XXXX, WE GAVE CAR BACK IN XXXX XXXX, CAR WAS TOTALLY NOT RUNNING, XXXX XXXX DEALER, XXXX NEW JERSEY WAS TOLD TO GIVE CAR TOO BANK, WAS UNABLE TOO REPAIR, CAR COULD NOT BE STARTED, PROGRAMS IN THE MAJOR RUNNING SYSTEM NEEDS TOO BE TOTALLY UPGRADED.

THE CAR WAS IN A MAJOR ACCIDENT, UNDISCLOSED BY DEALER, OR BANK!

WE NOTIFIED THE STATE ATTORNEYS OFFICE, CONSUMER PROTECTION AGENCY, NEW JERSEY AND ALSO THE LEMON LAW.

COMPLAINTS WERE SENT TOO CONSUMER PROTECTION AGENCY, ALSO TOO ALL CREDIT BUREAUS IN XXXX, XXXXTHIS WAS A BAIT AN SWITCH TACTED BY XXXX NJ.

THEY 'VE DESTROYED MY CREDIT, ALSO LYED TOO THE CREDIT BUREAU ABOUT ME VOLUNTARY REPOSESSION, THEY SAID HEY REPOED VEHICLE IS A MAJOR LYE.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	IL	61607		Consent not provided
Ally Financial Inc.	NJ	074XX	Older American	Consent provided
CashCall, Inc.	TN	37681		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1426817

1441792



1441580

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle loan
06/28/2015	Consumer Loan	Vehicle loan
06/28/2015	Consumer Loan	Title loan
07/08/2015	Consumer Loan	Vehicle loan
06/28/2015	Consumer Loan	Vehicle loan
06/28/2015	Consumer Loan	Vehicle loan
06/12/2015	Consumer Loan	Personal line of credit
06/28/2015	Consumer Loan	Vehicle loan
06/12/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Charged fees or interest I didn't expect

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

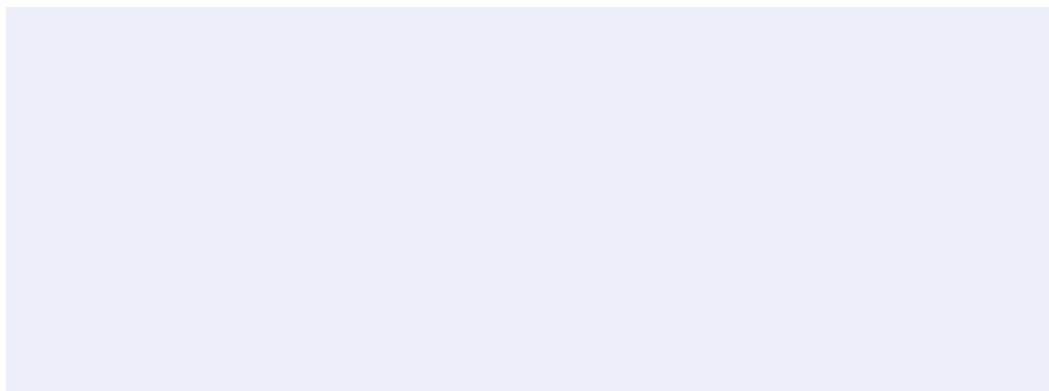
This vehicle was repossessed illegally, and I was never given a chance to recover the vehicle. Also never received notification of why there is any deficiency balance on the account.

Our Son had medical problems and suffered a XXXX XXXX XXXX and We discovered that he had this title loan and i went over to the title max office to pay off this loan and I about had a XXXX XXXX when I seen that they had a ludicrous Interest rate of 167.88 % SAD World when these type of people are allowed to charge a phenominal interest rate to people who are already in deep financial trouble. HOW CAN THIS EVEN BE LEGAL?? NEW LAWS NEED TO BE ENACTED, and all financial institutions should not make any types of loans that the people can never re pay! This file is written by father, XXXX XXXX XXXX who paid off this loan.

Fair Debt Collection Practices Act, 15 USC 1692 (e), violation. On XXXX XXXX, 2015 my spouse received a call from an unknown number. There was no message

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services	NC	28540		Consent not provided
Quality Acceptance llc	NV	891XX		Consent provided
TMX Finance LLC	IL	616XX		Consent provided
TMX Finance LLC	SC	29550		Consent not provided
Ally Financial Inc.	OH	44120	Older American	Consent not provided
Wells Fargo & Company	PR	00715		Consent not provided
Santander Bank US	NY	13760		N/A
TD Bank US Holding Company	AZ	85338		Consent not provided
OneMain Financial Holdings, LLC	CO	80237		N/A
First Heritage Credit, LLC	TN	379XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/23/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/02/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	Yes
Web	08/07/2015	Closed	Yes	Yes
Referral	06/19/2015	Closed	Yes	No
Web	06/28/2015	Closed with non-monetary relief	Yes	Yes
Phone	06/15/2015	Closed with non-monetary relief	Yes	No
Web	07/13/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1426843

1441696

1441702

1456555

1441714

1441726

1418844

1441568

1418862

1456636

Consumer Loan Complaints

Based on Consumer Complaints

06/29/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

left. She then, received a text that said, " Hey girl, how are you? " This content of this text leads my spouse to believe it 's from someone she has a personal relationship with (a friend/acquaintance). Since she was in a meeting she was unable to answer the phone but did respond to the text asking who the caller was. She receive no response and then sent another text asking the caller to call back and leave a message or to respond back with who it is. She received a response back asking her to just call when she was out. My spouse called the number after she got out of her meeting and it was a representative with First Heritage Credit of TN, LLC attempting to collect on the debt.

I have a loan through Prestige Financial Services. I purchased the vehicle in XXXX, XXXX XX/XX/XXXX and relocated to XXXX XXXX because of medical issues after a car accident. The car then broke down and I was told by the mechanic that the car was a salvaged vehicle. Due to prestige telling me XX/XX/XXXX that they will finance the repairs, I decided to stick with the vehicle even after being told by the mechanic fixing the vehicle that I would be better off getting rid of the vehicle because of the underlying issues. In XX/XX/XXXX I became delinquent due to some unexpected and unforeseen expenses. I have told Prestige repeatedly that I would love to keep my vehicle and even have given them dates that I could pay. Their response is a refusal to accept anything less than the total amount due and repeated threats to garnish my wages and take me to court. Not once did I say that I would n't pay, I 'm just having a hard time coming up with the total amount due at this time. One of the supervising collectors have even told me that I should give him all of my income information and also my bills so that he could arrange them since I obviously do n't know how to handle my finances. All of this has caused me stress and I feel as if I 'm on the verge of a XXXX due to their harassment and threats with a garnishment for a refusal to pay though I never told them that I would n't pay. I 'm not asking that they move a

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Prestige Financial Services, Inc.

VA

233XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/02/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1442034

Consumer Loan Complaints

Based on Consumer Complaints

06/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/08/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

06/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

payment and I know that my interest rate is crazy high because this is a predatory loan after I filed bankruptcy. I just put another {\$300.00} in repairs on this vehicle that I should n't have had to have repaired for a while after purchasing it. The threats with garnishment and lawsuits is unbearable and unbelievable considering that I 'm not refusing payment, I 'm just asking to have them broken up until I get back on my feet.

Consumer Portfolio Financial is not applyng any of the payments towards any late fees. I have continuously submit payments that include the late fee but they refuse to apply the amount to any late fee. I have contacted CPS and they still refuse to apply the late fee as required.

Also to print the bill and show the correct due dates as required. The bill is cut XX/XX/XXXX and received XX/XX/XXXX with a due date of XX/XX/XXXX. Essentially an individual will receive the bill after the due date. This has been brought fourth numerous times.

I took out a loan with castle payday for XXXX dollars. At the end of that month if I had paid in full I would have paid XXXX. I have paid XXXX dollars for three consecutive months. And at this time I still owe XXXX dollars. At this time I would like you to look into the legality of their practices.

Credit Central in XXXX, TN calls me everyday, 3 x a day even though I sent a letter stating not to call me at work. They sent a man out on Saturday morning who tried to force his way into my home. He blocked our cars in the driveway, harassed me in my front yard after asking him to leave and he followed us for several miles after we drove out of the driveway. we took pictures.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services	WA	982XX		Consent provided
-----------------------------	----	-------	--	------------------

Wells Fargo & Company	NJ	0740	Older American	N/A
Big Picture Loans, LLC	IL	600XX	Servicemember	Consent provided

Credit Central Holdings, LLC	TN	372XX		Consent provided
------------------------------	----	-------	--	------------------

Ally Financial Inc.	IN	46240		N/A
---------------------	----	-------	--	-----

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/08/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Web	07/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/29/2015	Closed with explanation	No	No
-----	------------	-------------------------	----	----

Referral	07/08/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1441928

1456688

1442090

1442092

1456723

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle loan
06/29/2015	Consumer Loan	Vehicle loan
06/29/2015	Consumer Loan	Installment loan
06/23/2015	Consumer Loan	Personal line of credit
06/12/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

CFPB Case XXXX (XXXX XXXX XXXX) CareCredit Acct Ending in XXXXWe continue to dispute the billing practices and strange late fees and other " sales " that this company has continued to leave on our credit reports since 2006!! In investigating Synchrony Bank today I learned that they have over XXXX Complaints that have never been resolved! In my opinion, this bank will probably never reveal how much income they receive from these practices of strange " sales " fees and late fees that actually were a product possibly designed to create income from those actions. BEWARE! I will continue to discuss this with senators and congressmen until those old, irregular data is removed from our good credit!

I am the victim of identity theft. On XXXX XXXX, 2015, I received an alert from a credit monitoring service that someone (likely the person who has been fraudulently using my social security number to attempt to take out loans and obtain other lines of credit) had attempted to open a line of credit with American Honda Finance using my social security number, or other personally-identifiable information. This showed up on my credit report as an (erroneous) inquiry. I telephoned American Honda Finance (" AHF ") on XXXX/XXXX/2015 to request removal of this fraudulent inquiry from my credit report, speaking with " XXXX " (the only " XXXX " at the call center ; he would n't give me his employee ID number or extension). I spoke with XXXX at length, but he refused to assist me in any way. He repeatedly insisted that my only recourse was to call the credit bureaus (e.g. that as a consumer, I could not request assistance from AHF directly). This, despite my *repeatedly* telling him that under federal law (the Fair Credit Reporting Act Section 623), as a furnisher of information to credit bureaus, AHF is

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	PA	15147	N/A
PNC Bank N.A.	NC	28164	N/A
Synchrony Financial	TX	773XX	Consent provided
Citibank	NY	11021	N/A
American Honda Finance Corporation	CA	904XX	Consent provided

Based on Consumer Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

1427001

1442179

1443826

1433124

1418218

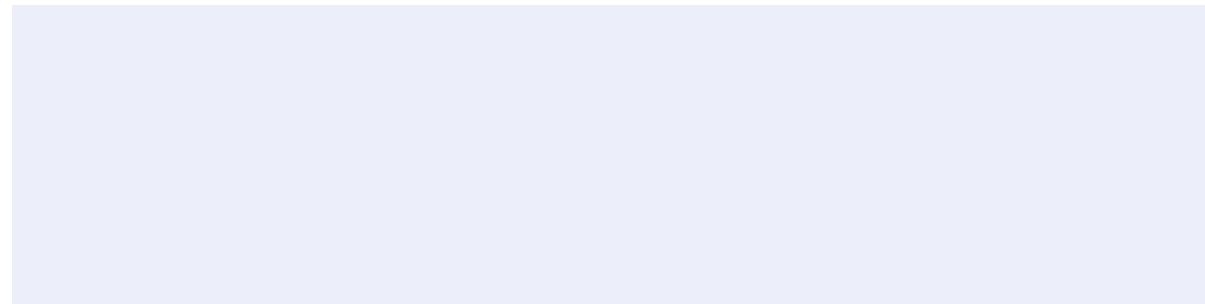
Consumer Loan Complaints

Based on Consumer Complaints

03/30/2016	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Vehicle lease
07/08/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

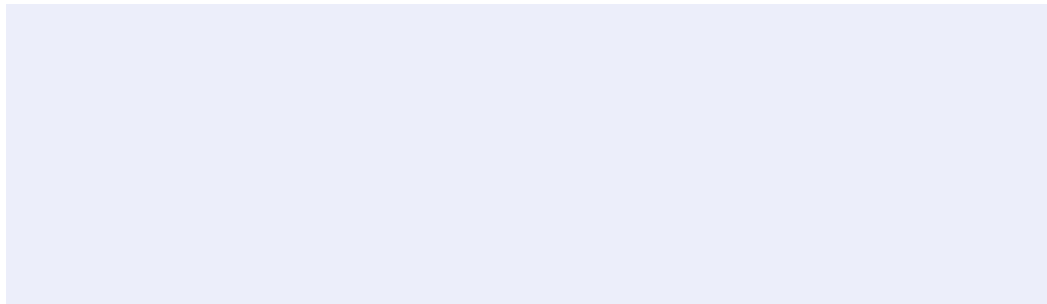
and was *required by law* to assist me to resolve the fraudulent inquiry as a victim of identity theft. I asked to speak to XXXX 's supervisor, but XXXX repeatedly refused to transfer me - or to give me the phone number of AHF 's fraud or credit department.

In short : AHF is in standing violation of the Fair Credit Reporting Act in providing me absolutely no recourse, as a consumer who is a victim of identity theft, to dispute this fraudulent entry on my credit report.

Hello, In 2008 I went to Best Buy and ended up signing for their " My Best Buy Card " and " Best Buy Master Card. Recently while taking a closer look to my finances I realized that they had been charging me with something call " Debt Protection ". I tough that high payments for years were for a high APR. I never signed for that " protection program ". I called best buy and they transfer me to the bank. They then told me they were going to send a request for my money in both cards. Then, 30 days later I got a letter in which they gave me {\$30.00} back. But I had been paying for years at least is a XXXX what I want back. Then I called again asking for proof that I had signed for the program. 30 Days later I got another letter with no proof and they were giving me back {\$15.00}. Then I call again and they simply told me that they were going to request again proof but is just simply a fraud. I politely asked to speak with someone who could escalate my claim, but the representative told me thats all they can do is send requests and wait. He told me there is no other department or phone number he can refer me too. This is very frustrating. What can I do? I am a very responsible person, I pay my cards every month on time. I am not XXXX those who want to get out of the deal. I just want what is fair, I am paying for stuff that I bought with high APR because that was the

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	OH	45224	
Ally Financial Inc.	PA	15202	Consent not provided
Citibank	IL	606XX	Consent provided

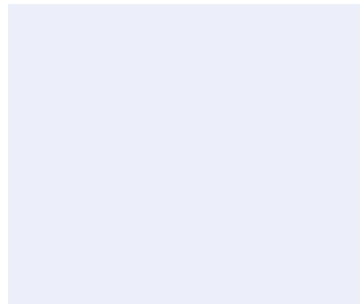
Consumer Loan Complaints

Based on Consumer Complaints

Web	04/13/2016	Closed with explanation	Yes	
Web	06/12/2015	Closed with explanation	Yes	Yes
Web	07/13/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1855823



1419097

1456841

Consumer Loan Complaints

Based on Consumer Complaints

07/08/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/08/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/18/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

what is fair, I am paying for stuff that I bought with high APR because that was the " deal " and what I signed for, but is very frustrating to see that they take advantage and charge you with fees for something that I never agreed. I have been dealing with this for months and no resolution with them. Whats my next step.

Thank you.

I behind on two loans and a credit card at navy federal credit union. I talk to them weekly about the matter. This week they have been calling my family members and leaving messages saying, " this is so-and-so calling from navy federal, please return our call. It is urgent. " This is absurd. They have my number already. I find to be harassing and trying to embarrass me with my family.

I opted to use PayPal 's BillMeLater XXXX XXXX months interest free XXXX to purchase a refrigerator. PayPal subsequently provided a bill showing no payment due. However, on the XXXX bill showing a payment due, they had already rolled

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU	OH	450XX	Servicemember	Consent provided
----------	----	-------	---------------	------------------

Bank of America	CA	90803		Consent not provided
-----------------	----	-------	--	----------------------

MNE Services, Inc	CA	92835	Older American	N/A
-------------------	----	-------	----------------	-----

Nissan Motor Acceptance Corporation	TX	77591		N/A
-------------------------------------	----	-------	--	-----

PayPal Holdings, Inc.	NC	28734	Servicemember	N/A
-----------------------	----	-------	---------------	-----

Santander Consumer USA Holdings Inc	MI	48033		Consent not provided
-------------------------------------	----	-------	--	----------------------

Santander Consumer USA Holdings Inc	NV	89139		Consent not provided
-------------------------------------	----	-------	--	----------------------

ERC	FL	327XX		Other
-----	----	-------	--	-------

PayPal Holdings, Inc.	CA	920XX		Consent provided
-----------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/09/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	06/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Phone	07/13/2015	Closed with explanation	No	No
-------	------------	-------------------------	----	----

Referral	08/13/2015	Closed with explanation	Yes	Yes
----------	------------	-------------------------	-----	-----

Phone	07/04/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	06/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1456864

1426686

1458366

1456890

1442331

1426737

1419204

1433899

1419220

Consumer Loan Complaints

Based on Consumer Complaints

07/08/2015

Consumer Loan

Vehicle loan

07/08/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the entire XXXX months of interest into the balance due. Immediately upon receipt of the bill showing a payment, I contacted them to clarify that I could pay the balance in full without interest charges. They said I was a few days outside of that window. I asked to speak to a supervisor who told me that he understood my confusion and XXXX.) asked me to pay the original balance and XXXX.) asked me to fax a letter requesting the interest charges be removed. I made the payment with him and have faxed the letter XXXX now and although I get an acknowledgment email saying that I should see any adjustment within XXXX days, the interest remains on the account.

Due to a business failure, I had to file bankruptcy recently. I have an auto loan with USAA Bank that I am trying to do the right thing with and pay the loan as agreed upon and also so that I can keep the car. Being able to check my balance and pay the payments due online is something that I feel that I should be able to do but USAA has informed me that, because I filed bankruptcy, I am no longer entitled to have accounts with USAA or to have online access to my accounts and that any time I want to check my balance and/or make a payment I have to call them for that information which, depending on call volume can be a huge inconvenience. I feel as though USAA is punishing me for filing bankruptcy even though I am attempting to make good on the loan that I have with them. I complained about this to them to no avail and the treatment I received during that process seems to indicate a culture issue at USAA regarding people that have filed bankruptcy. I also know of someone who had car insurance with them and they XXXX his premiums for the sole reason that he filed bankruptcy.

I understand that banks are prohibited from attempting to collect on debts that are

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	IL	60527		Consent not provided
USAA Savings	OH	441XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/08/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1457034

1457046



Consumer Loan Complaints

Based on Consumer Complaints

06/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/23/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/08/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

involved in a bankruptcy but, once the bankruptcy has been discharged and the customer is making payments as he/she should be, I do n't think that it 's right that they should make life difficult for that person by denying them online access as well as the opening of future accounts.

DRIVE TIME, INC leasedMANAGER XXXX XXXX XXXX, XXXX XXXX,
XXXXMAIN ADMINISTRATIONFOR LEASING DEPARTMENTLEASED CARS
ARE A LEMONXXXX.XXXX REFUND WANTED BACK

I bought a XX/XX/XXXX Chev Colorado at XXXX XXXX XXXX XXXX (aka XXXX)
in XXXX XXXX on XX/XX/XXXX. Today is XX/XX/XXXX and I have called them,
gone to see them and sent them numerous emails regarding the tags for the car,
and to date have received nothing. Also, 2 months after I got the truck the engine
's gone bad. I have paid my pymt each month to the lender, but the dealer has
given the 'too bad, so sad ' about the truck not working. The repairs of the engine
are almost {\$2000.00}, so the truck has sat parked in my driveway since late
XXXX. They have been very unresponsive about the tags. So now Im supposed to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp	CA	92203		Consent not provided
The Huntington National Bank	OH	43130		N/A
Santander Consumer USA Holdings Inc	NY	11693		N/A
DriveTime	AL	36587		Consent not provided
DriveTime	SC	292XX		Consent provided
Community Choice Financial, Inc.	MS	39206	Older American	N/A
Retention Consulting Services Inc.	NV	891XX	Older American	Other
Santander Consumer USA Holdings Inc	DC	20020		N/A
Wells Fargo & Company	SC	29063		N/A
MAS Financial Services, Inc.	CA	928XX		Consent provided

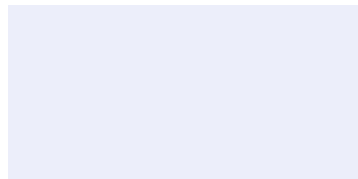
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with explanation	Yes	No
Referral	07/09/2015	Closed with explanation	Yes	Yes
Phone	06/19/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Web	06/26/2015	Closed with explanation	Yes	Yes
Phone	06/17/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	No
Phone	06/19/2015	Closed with explanation	Yes	No
Phone	06/22/2015	Closed with explanation	Yes	Yes
Web	07/08/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints



1419911



1456075



1419264



1442438



1433968



1419317



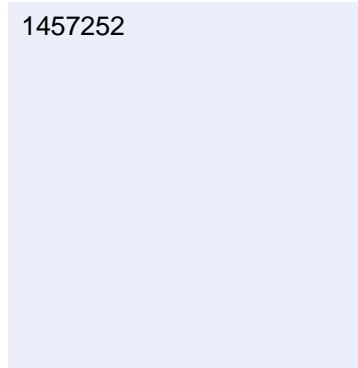
1457194



1427415



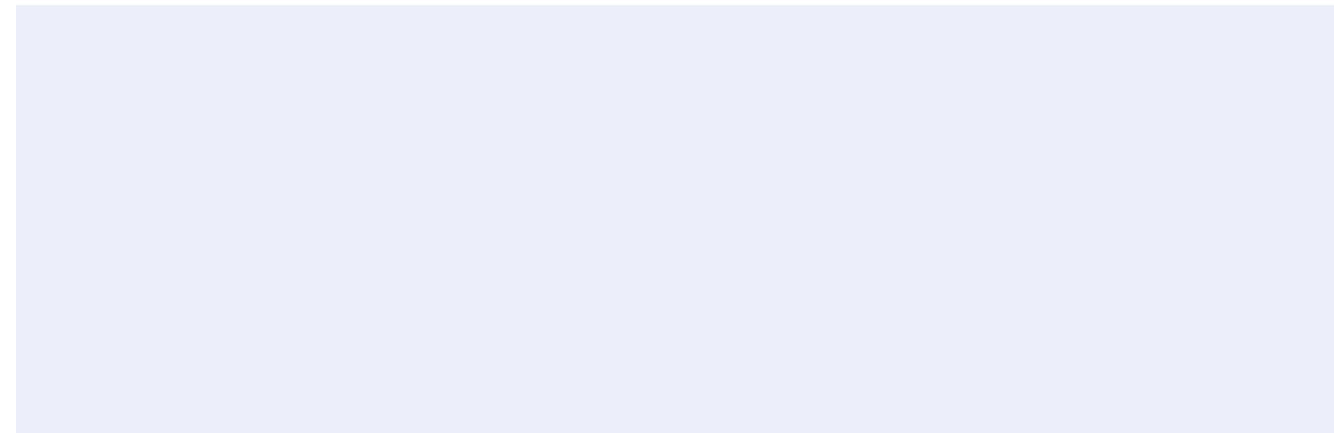
1426655



1457252

Consumer Loan Complaints

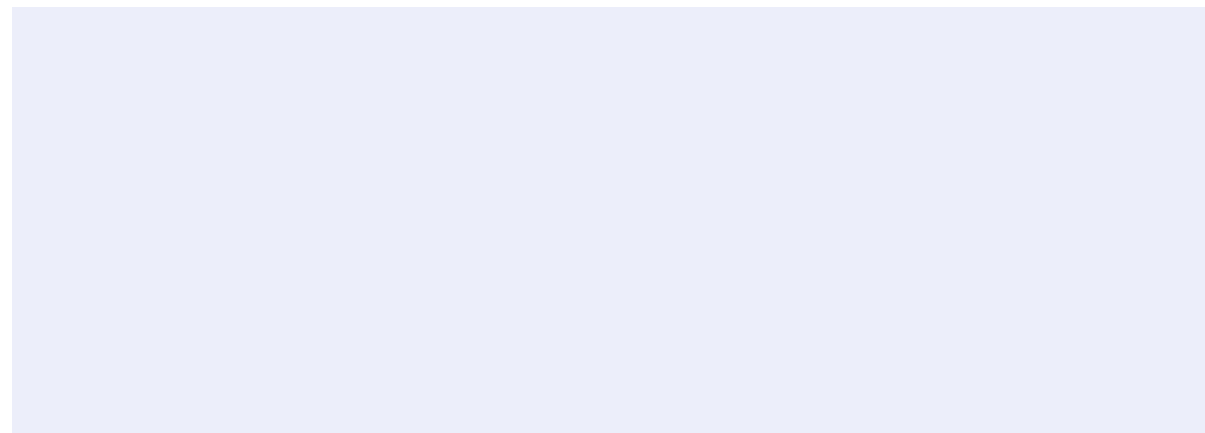
Based on Consumer Complaints



07/08/2015	Consumer Loan	Personal line of credit
06/12/2015	Consumer Loan	Vehicle loan
06/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

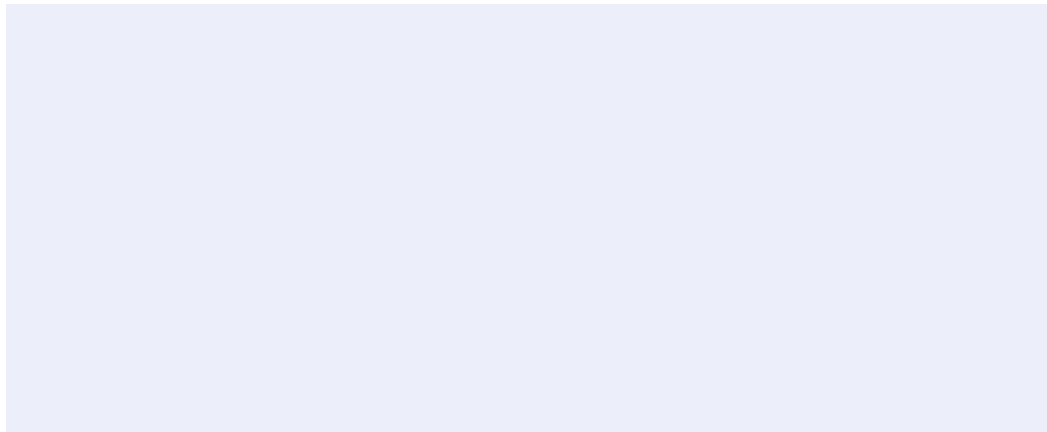
Based on Consumer Complaints

pay for a truck for the next 5 years that only worked for 60 days after I bought it? I find this such an injustice and what burns me is that I 've had to constantly call them about the tags and the dealer 's last response to me was 'well at least you cant get in trouble cuz you cant drive the truck til its repaired anyway 'really?! That just shows their complete lack of empathy for their customer! I 've been dealing with a jerk at their dealership named XXXX XXXX and another guy (speaks with an XXXX accent -- he wouldnt tell me his name). Their DMV rep told me back in XXXX that she 'd get the tags and correction of my address on registration taken care of in about 15 daysits been over a month without a reply from them. My issue is not with the lender, but with the dealership.

I have a huge complant against this companyThey allow delarship to sell cars that arent any goodi bought a XXXX BMW XXXX it has given me nothing but problems ... i spent over XXXX dollars getting the car fixed the first month of getting it ... the dealership refused to help pay and credit acceptance refused to credit my account for this ... since then within the lasts year over XXXX dollars have been spent fixing this car ... thats a WHOLE new car..my only resolution for this company is that im asking them to lower my pay off amount to XXXX to pay this vehicle off so i can be atleast see some of my omoney back ... i was unable to pay bills trying to get my car fixed being that i needed my car to get me back and forward to work.. i had to hustle other small jobs to help get this car fixed ... i do have copies of all the reciepts of how much was payed and credit acceptance refused to drop even XXXX dollars please hlep me with this ... this would help me sooooo much or we can settle we the past due amount im willing to do whatever to pay this car off this week.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	KS	67204	N/A
Ally Financial Inc.	TX	78251	N/A
Credit Acceptance Corporation	MS	387XX	Consent provided

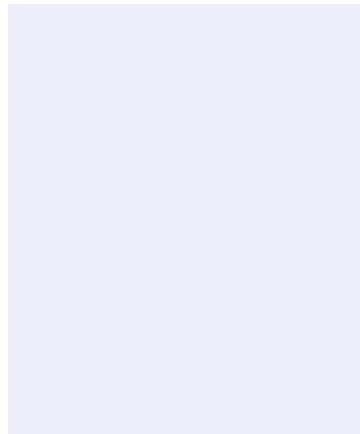
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	07/08/2015	Closed with monetary relief	Yes	Yes
Phone	06/17/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1457286

1419424

1427482

Consumer Loan Complaints

Based on Consumer Complaints

07/08/2015	Consumer Loan	Installment loan
04/10/2015	Consumer Loan	Vehicle loan
06/12/2015	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Installment loan
06/29/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Installment loan
06/12/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I went to XXXX and filed for a loan their number XXXX, ive spoken with a man named XXXX and XXXX. at ext XXXX and XXXX they claim that when you pay XXXX for the first initial payment, they then will place the money into your bank account. Once they receive the money, they do not place the money into your account and they continue to tell you that they need another XXXX dollars to do the transaction. they are using a phone number for XXXX Illinois and the police department in Illinois stated that they are a fraudulent company claiming to be in XXXX Illinois and after they investigated the company, they found there is no company. They believe this company to be overseas. I have receipt showing money was transacted, text to show they contacted me. Please I need you to return my call regarding this fake company. my number is XXXX and my name is XXXX XXXX. thank you.

I am in the process of paying an attorney for Chapter XXXX. I contacted XXXX different loan companies advising them of this and told them to cease all contact with me. The continue to attempt to call me on my cell phone and at my work.

THE XXXX APPLICATION FOR THE XXXX LOAN WAS REJECTED.

I SPOKE WITH THE MANAGEMENT BASED ON THEREJECTION OF THE XXXX LOAN.

I EXPRESSED TO THE MANAGEMENT THAT THEREAL REASON FOR THE REJECTION WAS THEUSE OF DEBT MANAGEMENT PROGRAMS ONMY CREDIT REPORT AND THAT I RECEIVE XXXXPAYMENTS AND AM ON XXXX.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	NJ	07080		N/A
Navy FCU	VA	23601		N/A
Banco Popular North America	OH	448XX		Consent provided
First Heritage Credit, LLC	LA	703XX	Servicemember	Consent provided
Wells Fargo & Company	CO	80219		N/A
Gold Star Finance, Inc.	TX	782XX	Servicemember	Consent provided
GM Financial	CA	90804		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	07/08/2015	Closed with explanation	Yes	No
Phone	04/13/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with non-monetary relief	Yes	No
Referral	07/06/2015	Closed with explanation	Yes	Yes
Web	06/26/2015	Closed with explanation	Yes	No
Web	06/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1456127

1325398

1419445

1419457

1442650

1433261

1418200

Consumer Loan Complaints

Based on Consumer Complaints

06/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/18/2015	Consumer Loan	Title loan
------------	---------------	------------

06/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Can't stop charges to bank account

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

i missed XXXX payment and made arrenagements to pay in person as this company has payments coming from out my account, however they charged my account anyway and i received several overdraft fees and even when dealing with the bank they were not able to correct the issue and hug up on us. now they contantly harras me at work home via email and text message i have asked to not be called at work which i never gave the number and my company does not allow personal calls they do not respect my wishes and contact both me and my manager

I purchased a 2011, XXXX XXXX from XXXX XXXX XXXX. They shopped around and obtained a loan through Capital One Auto Finance. The terms of the loan were that # 1. I must purchase the Auto Warranty ({\$2200.00}) or the deal would not go through and # 2. The selling price including the warranty was {\$18000.00}, the interest was 19.79 %. Before I made my XXXX payment on the vehicle I received a letter that stated I owed an additional {\$280.00} Plus dollars. I am charged a daily interest rate that I was not informed about of {\$9.00} per day. This

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC	CA	91910	Servicemember	N/A
Southern Management Corp	TX	75119		Consent not provided
Ally Financial Inc.	CA	92801	Older American	N/A
AALM Consulting Services LTD (International company)	CA	91784		N/A
Citibank	TN	37737		Consent not provided
Auto Now Financial Services, Inc.	AZ	850XX		Consent provided
Mercedes-Benz Financial Services	DC	20036		Consent not provided
Hyundai Capital America	NJ	07087		Consent not provided
Capital One	TX	770XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/07/2015	Closed with explanation	Yes	Yes
Web	06/26/2015	Closed with explanation	Yes	No
Phone	06/15/2015	Closed with explanation	Yes	No
Referral	07/06/2015	Closed with explanation	Yes	Yes
Web	06/30/2015	Closed with non-monetary relief	Yes	No
Web	06/23/2015	Closed with non-monetary relief	Yes	Yes
Web	06/23/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	Yes
Web	07/02/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1442664

1434100

1419735

1442702

1441903

1427571

1434168

1442712

1449646

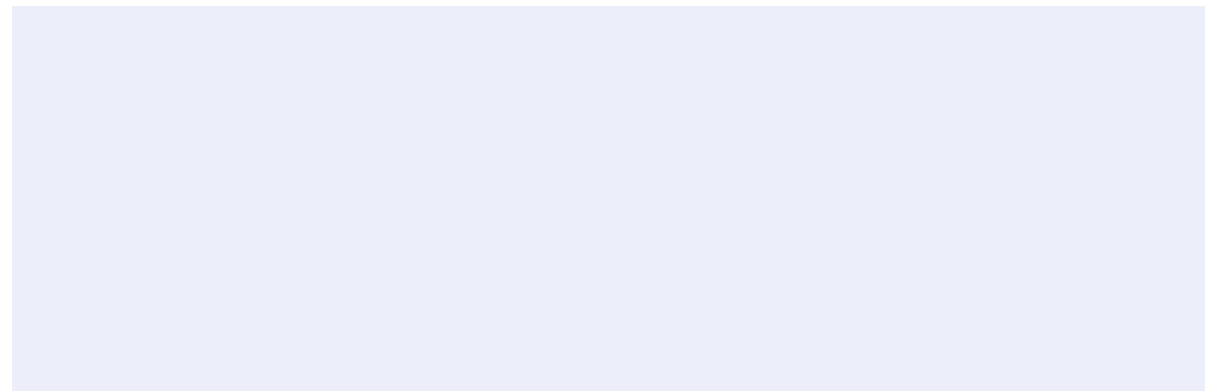
Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle lease
06/23/2015	Consumer Loan	Vehicle loan
06/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

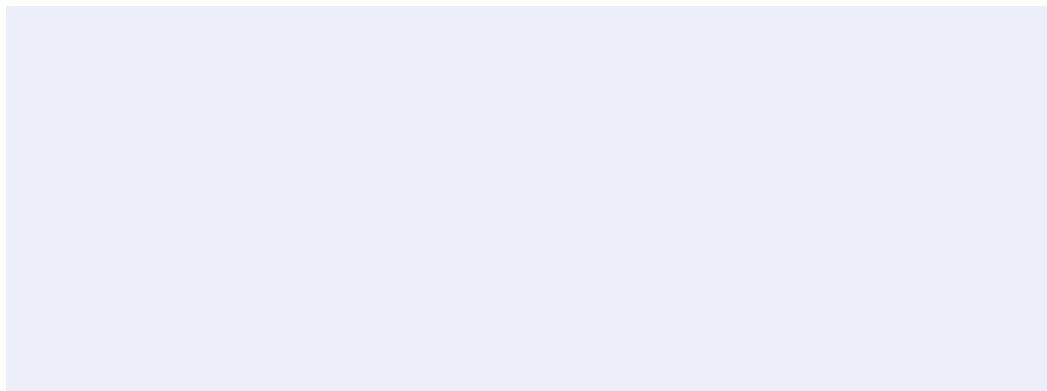
interest negates my monthly payments. I am charged this interest whether I pay before my due date or not. My payment is due on the XXXX of the month but I pay usually on or about the XXXX except for the month of XXXX. I wanted to see what they did regarding interest. Surely this is a predatory loan. This loan is also forcing me to take out GAP insurance as added protection in the event of loss because I am sure I am or will be upside down on this loan as a result of the forced Warranty, the high interest rate and the daily interest. Below I feel that XXXX of the issues apply to me but I can only pick XXXX, they are : Shopping for a loan, Taking out the loan and Managing the loan.

Hi, my name is XXXX. BMW FINANCIAL SERVICES place a late payment on my credit report. It is dropped my score by XXXX points. BMW FINANCIAL services does not want to correct the error. They sent the statement to the incorrect address. I need to resolve this matter immediately. I have been trying to reason with them and they did not want to do it. Please help it is affecting me personally in the business as well as mentally.

Good morning, I bought my car in 2011. We pay XXXX dollars in cash. Registration When I had no knowledge that the words 'one lien Recorded' meant I owed money to the bank. My XXXX is not good now, and at that time was worse. I sold my car XXXX days ago as litter, they paid me {\$250.00}, and the person handling the crane said I owed money to the bank. The data take my license, and I explained that I had to communicate with the bank. Try every possible way and I could never reach anyone. For this reason it is that I present this complaint and let me know what else I can do. I not owe money and I would like to clean that my recod. I would like to add that I never received any letter from the bank in XXXX years. Thanks and could please answer in XXXX? I would greatly appreciate it.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services	FL	331XX	Consent provided
CLAYTON AUTOS, INC	TN	37766	Consent not provided
HSBC North America Holdings Inc.	NY	113XX	Consent provided

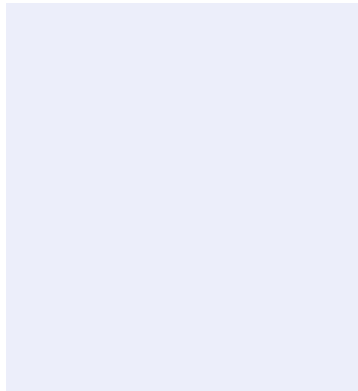
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/23/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1427588



1434210

1442704

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Vehicle loan
06/18/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Installment loan
06/18/2015	Consumer Loan	Installment loan
07/08/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The company continuously calls my family and friends starting when I am 10 days late on a payment. They have called these people on much more than XXXX occasion and they know exactly how to get ahold of me.

Got an auto loan in the amount of XXXX paid down to XXXX car was repossessed and sold, now they 're saying I still owe the XXXX. They took this matter to court, now I have to make monthly payments of {\$100.00} until paid in full, and still do n't have the car

Gateway One XXXX calls me several times per day on my cell phone (as listed on my application) and also calls references such as my family and discloses my financial information to them if I am more than 5 days late on my payment. The major issue is and the reason for my complaint is that they called a customer service number listed online for my employer. So it happens that I am in charge of the Customer Service team that answers that toll free number listed for my employer XXXX XXXX. This is very embarrassing and should never take place. I do not list XXXX XXXX on my application for credit and Gateway One is not doing business with XXXX XXXX so why are they calling XXXX XXXX? Their contract is with me and I should only be contacted at the # i provided to them XXXX.

I owed a company for a loan I applied for XX/XX/XXXX. XX/XX/XXXX, I began making the payments with a collection company. I was to make 8 payments, then the loan would be paid in full. I made the last payment XX/XX/XXXX and was promised a paid in full letter. I paid a total of {\$1400.00}. XX/XX/XXXX, another collection agency contacted a couple of family members stating that I was being charged with fraud. I immediately called and found out that it was a XXXX collection agency trying to collect for the same company. They proceeded to tell

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Credit Concepts, Inc.	WA	984XX	Consent provided
Credit Acceptance Corporation	AL	359XX	Consent provided
TCF National Bank	IL	606XX	Consent provided
Quick Click Loans, LLC	CA	90012	N/A
Risecredit, LLC	CA	90046	Consent not provided
CashCall, Inc.	FL	349XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/18/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with explanation	Yes	No
Postal mail	07/14/2015	Closed with non-monetary relief	Yes	No
Web	06/23/2015	Closed with explanation	Yes	Yes
Web	07/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1427634

1457535

1427659

1456238

1428327

1457544

Consumer Loan Complaints

Based on Consumer Complaints

06/13/2015 Consumer Loan Installment loan

07/02/2015 Consumer Loan Vehicle loan

06/23/2015 Consumer Loan Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

collection agency trying to collect for the same company. They proceeded to tell me that there was a APB out on my car and the police were in route to come and arrest me. She proceeded telling me she can stop the police if I come up with the balance before XXXX. I tried to explain to her that I had already paid that debt off. But she said that I could explain that to the judge. My kids and I was terrified. We thought I was going to jail. I borrowed my mother 's credit card and paid the balance ... {\$1600.00}. They sent me a paid in full letter. By that time, I received a paid in full letter from the first collection company. When I really think back, it never really clicked that this could be a scam. I 'm not sure what happened. These XXXX collection agencies were collecting for the same company. I 'm currently getting my credit repaired. Letters of validation were sent out on my behalf to this particular company. I received the original contract and a letter stating that the debt was sold XX/XX/XXXX, to a totally different collection agency.

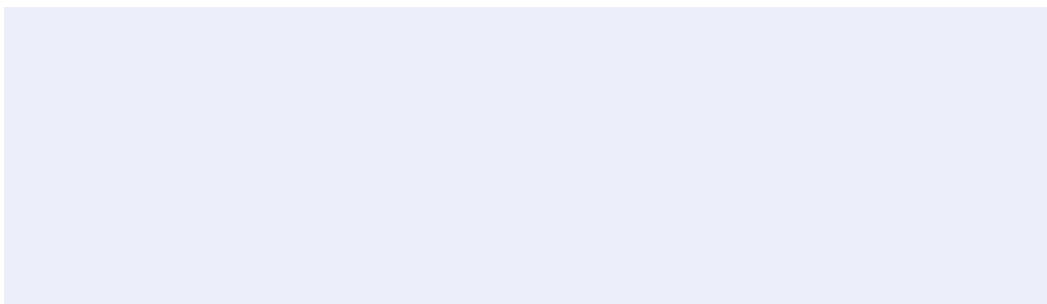
I was applying for credit and was denied I received my free credit report and found that I had a collection from federal pacific for XXXX dollars original creditor lists XXXX. I have never had a car loan from this company. Also I disputed this same claim on XXXX and it has been deleted I was unaware you had to a claim to each agency. Your help on this mater would be greatly appreciated as my family is looking to purchase a homeI have filed a dispute with XXXX the number is XXXX

Wells Fargo dealer services is reporting a 60 day late on all credit reports. I was told by XXXX in their collections department that if I paid a set amount they would move my XX/XX/XXXX payment to the end of my loan and I would not receive a late mark on my credit. Wells Fargo did not follow through and I now have a 60 Day late mark, even though I completed everything that was asked of me.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Delbert Services	NJ	07110	Consent not provided
FEDERAL PACIFIC CREDIT COMPANY, LLC	FL	330XX	Consent provided
Wells Fargo & Company	VT	054XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/08/2015	Closed	Yes	No
-----	------------	--------	-----	----

Web	06/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1420108

1450385



1434720

Consumer Loan Complaints

Based on Consumer Complaints

06/13/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Installment loan
06/18/2015	Consumer Loan	Vehicle loan

06/29/2015	Consumer Loan	Vehicle loan
06/13/2015	Consumer Loan	Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Lender repossessed or sold the vehicle

Consumer Loan Complaints

Based on Consumer Complaints

Account was sold and still being reported as a charge off on my credit report. It is still showing on my credit report.

A gentleman by the name of XXXX XXXX has been contacting employees, their spouses, customers, and spouses of customers for a business I own. The gentleman has then further informed them that the business is under investigation. Furthermore informed them that I am under investigation. XXXX of the employees he called is on probation, he informed him that he knew the employee was on probation and threatened to send people to the house. He then called that employees x-spouse and made similar threats. That employees can not now see his child because the mother was so intimidated by the call that she does not feel it is safe. That employee may now have to quit to maintain the relationship with his daughter. They have made several similar calls to customers of the business that they have found thru the XXXX page. They have gone above and beyond what the law allows to intimidate both customers and employees of a business I own for a personal debt that has nothing to do with the business. It has had an emotional distressing and adverse affect on the business both in reputation, profits, and moral. From everything I have read I can not see how this is legal. They have been told on several occasions that I can not be reached at the business and they still call intimidating my employees telling them the business is under investigation.

The company, titlemax, disclosed that I had an account and debt with them to my mother and my cousin. They are not approved XXXX parties to be disclosing that info to.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Auto Credit Corporation	VA	220XX		Consent provided
Santander Consumer USA Holdings Inc	TX	78551	Older American	N/A
CashCall, Inc.	RI	02896		Consent not provided
Harley-Davidson Financial Services, Inc.	CA	920XX		Consent provided

DriveTime	FL	33603		N/A
TMX Finance LLC	AZ	852XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/19/2015	Closed with explanation	Yes	Yes
Postal mail	06/25/2015	Closed with explanation	Yes	Yes
Web	07/02/2015	Closed with explanation	Yes	Yes
Web	06/18/2015	Closed with explanation	Yes	No

Phone	07/07/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1420148

1434318

1450333

1427733

1443808

1420161

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Personal line of credit
06/13/2015	Consumer Loan	Vehicle loan
06/29/2015	Consumer Loan	Vehicle lease
06/13/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Installment loan
06/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a line of credit

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial formally knows as XXXX is placing the wrong XXXX delinquency date on my credit report in an attempt to keep this account on my credit report for much longer than allowed by law. All reporting agencies XXXX, XXXX & XXXX show the first delinquency date as XXXX, not XXXX.

The Law states : Collection accounts and charge-offs (those the creditor writes off as uncollectible, aka charge to profit and loss remain on file for seven years ; reporting commences no later than 180 days from the beginning of the delinquency rather than on the date of any subsequent action. So if there are multiple delinquency dates (i.e., a consumer went delinquent, went current and then went delinquent again), the date of the first delinquency is the one that will apply. The running time (reporting period) can not be reset by subsequent payment or for any other reason, in any state, except with certain student loans.

The finance person at XXXX Nissan kept told me that it was required for me to have all of these extras financed into my auto loan. Upon reviewing other standards, the extras such as gap insurance and required warrantys are not required. I over paid, and could not afford my payments, and they repossessed the car. When they repossessed the car, they did not tell me what was in my car, nor the company would not give me my items even though I offered to pay the fee. The items were destroyed.

I TOOK OUT A PERSONAL LOAN WITH MY BANK (WELLSFARGO) AND CAN NOT PAY I AM WORKING WITH A COMPANY TO PAY DOWN MY DEBT NOW MY BANK HAS FORCED A PAYMENT AND OVERDREW MY ACCOUNT

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	MI	48081	Servicemember	N/A
Toyota Motor Credit Corporation	NY	11758		Consent not provided
Ally Financial Inc.	FL	321XX		Consent provided
Nissan Motor Acceptance Corporation	CA	926XX		Consent provided
Citibank	SC	296XX		Other
Wells Fargo & Company	CA	941XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/22/2015	Closed with explanation	Yes	No
Web	06/13/2015	Closed with explanation	Yes	Yes
Web	06/29/2015	Closed with non-monetary relief	Yes	Yes
Web	06/13/2015	Closed with explanation	Yes	Yes
Web	06/26/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1427765

1420065

1443831

1420189

1434388

1434393

Consumer Loan Complaints

Based on Consumer Complaints

06/13/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

WITHOUT ANY KNOWLEDGE OF THE PENDING DEBT OCCURRING, I FOUND OUT BY LOOKING AT MY BANK STATEMENT AND THEY HAD TAKEN A SUM OUT, I CALLED CUSTOMER SERVICE TO REPORT IT AS FRAUD, SINCE I HAD NO KNOWLEDGE NOR ANY WARNING OF THE TRANSACTION AND WAS GIVEN A CLAIM NUMBER AND A BLOW OFF GOOD BYE, ESSENTIALLY I WAS LIED TO THAT THEY WERE SENDING THE CLAIM TO THE CLAIMS DEPARTMENT WHICH I DOUBT. AND I HAVE BEEN WITH THE COMPANY SINCE 1999. I CAN NOT EVEN CHECK THAT THE MONEY WENT TO THE LOAN SINCE THEY HAVE TAKEN IT OFF MY ONLINE ACCOUNT SO I REALLY DONT KNOW WHERE THE XXXX WENT EITHER.

On XX/XX/XXXX our daughter turned in her leased XXXX to XXXX XXXX & leased another XXXX. She was over her mile yet the dealer never mentioned it to her. the next thing we know, we get a notice from XXXX that both my daughter & my wife (who co-signed) were put in for a charge off. We did n't even know we owed them money they never made any attempt prior to this to collect that debt. My wife took out a loan & paid the {\$4500.00} to XXXX. We just found out thatthat charge off is still showing up on my wife 's credit report stating the {\$4500.00} has not been paid. I sent a letter to the President of XXXX regarding this matter but never heard from him. A credit mgr told us this may be revenge as the charge off is off my daughters report but not ours.

XXXX did this to me as well, a few years back the repossessed my XX/XX/XXXX XXXX XXXX. My business went down & I found myself in a very bad place & I understood this. I got a letter from them stating I owed them {\$6000.00} for the amount owed after the auction. The same day I getthe letter I get a phone call from a collection agency stating I owe them the approx ab=mount of {\$6000.00} but they will take approx {\$4500.00} a payment. They advised me this account

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation

NY

105XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1420194

Consumer Loan Complaints

Based on Consumer Complaints

07/12/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Installment loan
07/02/2015	Consumer Loan	Vehicle loan
07/12/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

was in a charge off. A XXXX charge off by XXXX without making any effort to give me a chance to pay it off. I advised the collection agency I will pay the full amount once the charge off was removed. I was told they could n't do that, I advised them there was no upside to me paying the debt as 1 - I had no car ... 2) it was a bad report on my credit & 3) I would be out the {\$6000.00}. I also advised them that the repo guys in pulling out of my driveway very fast because I was out walking my dog bottomed out & damaged the left front bumper which was n't repaired. This would have had an effect on the sale price. I did n't feel I should have to pay for that as well. I understood & was n't angry about the repo. However at XXXX on a snowing Saturday morning XXXX guys are running around my neighborhood Yelling repossession over & over again as I asked if I could just get my stuff out. I had to travel XXXX hrs round trip to get my stuff That is when I saw how bad the bumper was & that it was n't repaired.

The bottom line is Honda Finance puts a charge off on your credit even though they did n't attempt to collect the debt XXXX. I complained to both XXXX & my Senators, crongress women & state representatives & have not even receive an acknowledgement form them.

Bought a lemon Smart Car from XXXX. Six months later needed tires and XXXX did not cover under warranty. The loan was with TD auto Finance. I filed bankruptcy and the loan was included in the BK which was discharged on

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Tower Loan	MS	38855	Consent not provided
PNC Bank N.A.	NC	28210	Consent not provided
Wells Fargo & Company	NC	28227	Consent not provided
TD Bank US Holding Company	CA	923XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with monetary relief	Yes	No
Web	07/02/2015	Closed with non-monetary relief	Yes	No
Web	07/12/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1463996

1434408

1449164

1463823

Consumer Loan Complaints

Based on Consumer Complaints

07/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

07/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/13/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

06/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/2013. On XX/XX/2013 I voluntarily surrendered the vehicle. TD auto Finance is showing on my credit that I still have car payment.

I have had a open auto loan with Westlake financial since XX/XX/2014, and they have yet to report my good payment history to the credit bureau. I have called several times as well as submitted a copy of my social security card and nothing has been updated.

Since my auto loan conception, my payments have been paid in full and upon review of my credit report, the submitted payment of \$ XXXX/mo. has been reflected as \$ XXXX/mo.. Although it does not indicate any form of past due balance nor negative/derogatory information, I would like to request that this be adjusted for accuracy.

I have an auto loan with Wells Fargo Bank. I have made consistent and on time paymets for the past four years. I have always paid more than what my monthly payment was. My loan amount balance is less than {\$1500.00}. Over the last three months, my employer was purchased by another organization and they did not want to keep me during the merger. I fell behind on all of my bills but now have a new job and I am trying to get caught up. I am only two months behind on my auto loan. I have explained my circumstances to Wells Fargo on several occasions, but they continue to call me, my new employer, my family members and even former roommates that I have several times a day to collect a debt. Everyday I speak to

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	TX	752XX		Consent provided
Platinum Holdings Group, LLC	GA	31087	Older American	Consent not provided
Santander Consumer USA Holdings Inc	OH	430XX	Older American	Consent provided
SunTrust Banks, Inc.	AL	35215		N/A
Nissan Motor Acceptance Corporation	CA	956XX		Other
PNC Bank N.A.	MN	55343		Consent not provided
Wells Fargo & Company	TX	752XX		Consent provided


Consumer Loan Complaints

Based on Consumer Complaints

Web	07/14/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	07/12/2015	Closed with explanation	Yes	No
Referral	06/30/2015	Closed with monetary relief	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Web	07/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1463835



1450344

1463741



1443737

1420348



1443009

1463843

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle loan
07/12/2015	Consumer Loan	Vehicle loan
06/14/2015	Consumer Loan	Vehicle loan
07/12/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

them, I ask them to please hold off for one more month so that I can catch up on my auto loan. They call from several different phone numbers all throughout the day, even after they have already spoken with me that day. If they repossess my vehicle, I will lose my new job because I will not have a ride to work. I have begged and pleaded daily for the last month for them to please wait until I get caught up, but they will not. Everybody at my job laughs at me because Wells Fargo keeps telling my new coworkers that they are attempting to collect a debt, they even ask my fellow coworkers and family members if they will make a payment on my behalf. I just need one more month to get back on track with my payments but Wells Fargo will not be sympathetic, despite my outstanding payment history. This issue is also occurring with my Wells Fargo Credit card. I have also been charged several overdraft and NSF fees from Wells Fargo drafting my wells fargo auto loan and wells fargo credit card payments from my wells fargo checking account. I have asked them to stop but they say that it will keep drafting. All of my accounts mentioned in this statement are with Wells Fargo. They are completely able to see that I do not have the money in my checking account but will still draft the payments and then charge me overdraft and NSF fees.

Approx XX/XX/XXXX my husband took out a revolving line of credit with XXXX. Due to the XXXX plant closing in Oklahoma XXXX we were both laid off. We were both contract employees i could never find a comparable job. My husband was forced to work out of state with the same company. as a result we defaulted on many loans/credit cards XXXX being one of them. We never received of collection

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Regional Management Corp.	NC	27263	Servicemember	N/A
Capital One	NY	10460		Consent not provided
Westlake Services, LLC	AL	35674		Consent not provided
Encore Capital Group	TX	760XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/23/2015	Closed with non-monetary relief	Yes	No
Web	07/12/2015	Closed with explanation	Yes	Yes
Web	06/18/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1427857

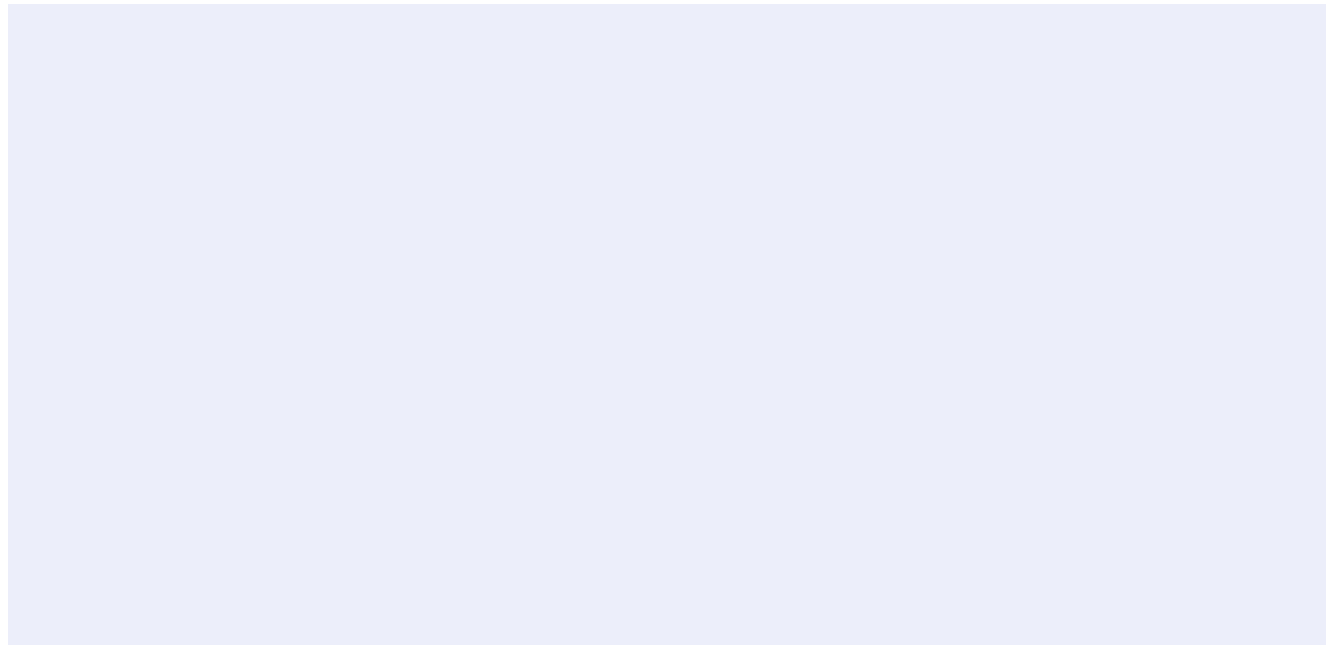
1463854

1420548

1463980

Consumer Loan Complaints

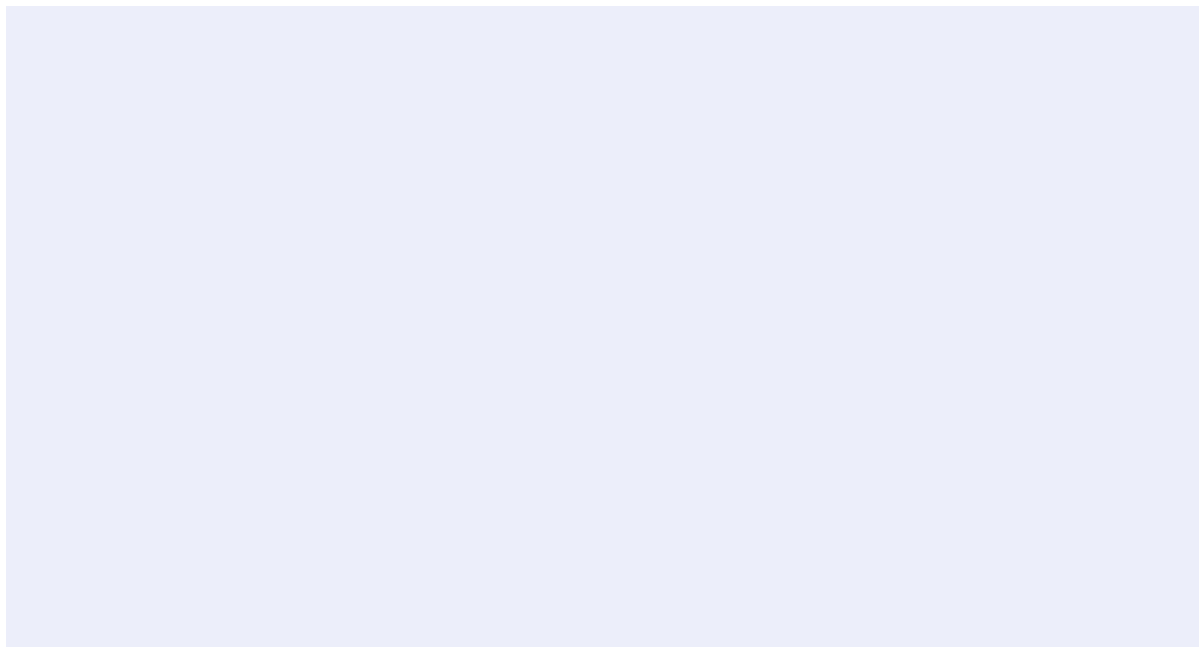
Based on Consumer Complaints



07/12/2015	Consumer Loan	Vehicle loan
06/29/2015	Consumer Loan	Vehicle lease
06/08/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

many loans/credit cards XXXX being one of them. We never received of collection call or anything till we were served papers in XX/XX/XXXX a default judgement from Asset Acceptance.

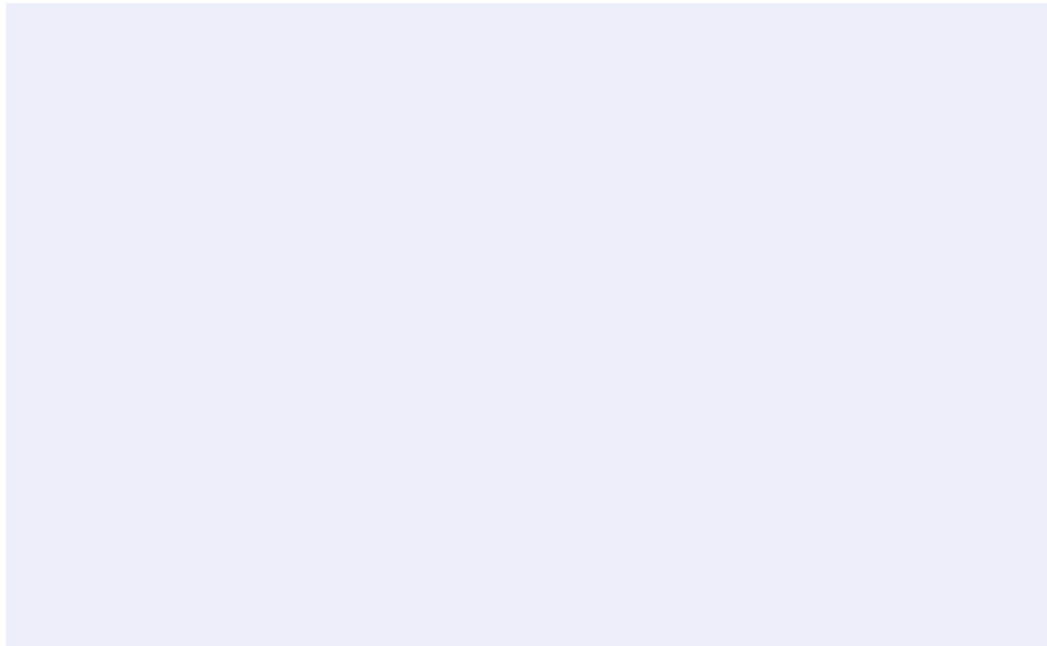
for 3 1/2 years no collection call letters nothing was ever received from these people until my husband was notified by his company of a post judgement earnings from attorneys for asset acceptance on XX/XX/XXXX. Now his wadges are being garnished. He has called the attorneys office for asset accep. to date not one phone call has ever been returned.

PLEASE NOTE : MY HUSBANDS WORKS FOR A COMPANY THAT DOES NOT HAVE ANY OFFICE WITHIN THE STATE OF XXXX! *****HE WORKS AND LIVES IN THE STATE OF XXXX*** THE ATTORNEYS FOR ASSET ACCEPTANCE " DO NOT HAVE A LICENSE TO PRACTICE IN THE STATE OF TEXAS "!!!!!! HOW IS THIS EVEN POSSIBLE!!!

I purchased a XXXX XXXX and financed through Hyundai Motor Finance. The car was recently involved in an accident and the insurance company ruled it a total loss and is trying to payoff the car. My agent requested the information on XXXX XXXX, 2015. He has continuously been given the runaround from HMF. First, they asked him for inappropriate information (details about the loss, my insurance policy and the claim itself). Then, they refused to confirm receipt of the information he requested. We were told it would be 5-7 business days from the date they " received " the information he sent, but they refused to verify they received it. It is now XXXX XXXX and today HMF told him it would be 3 more business days from

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

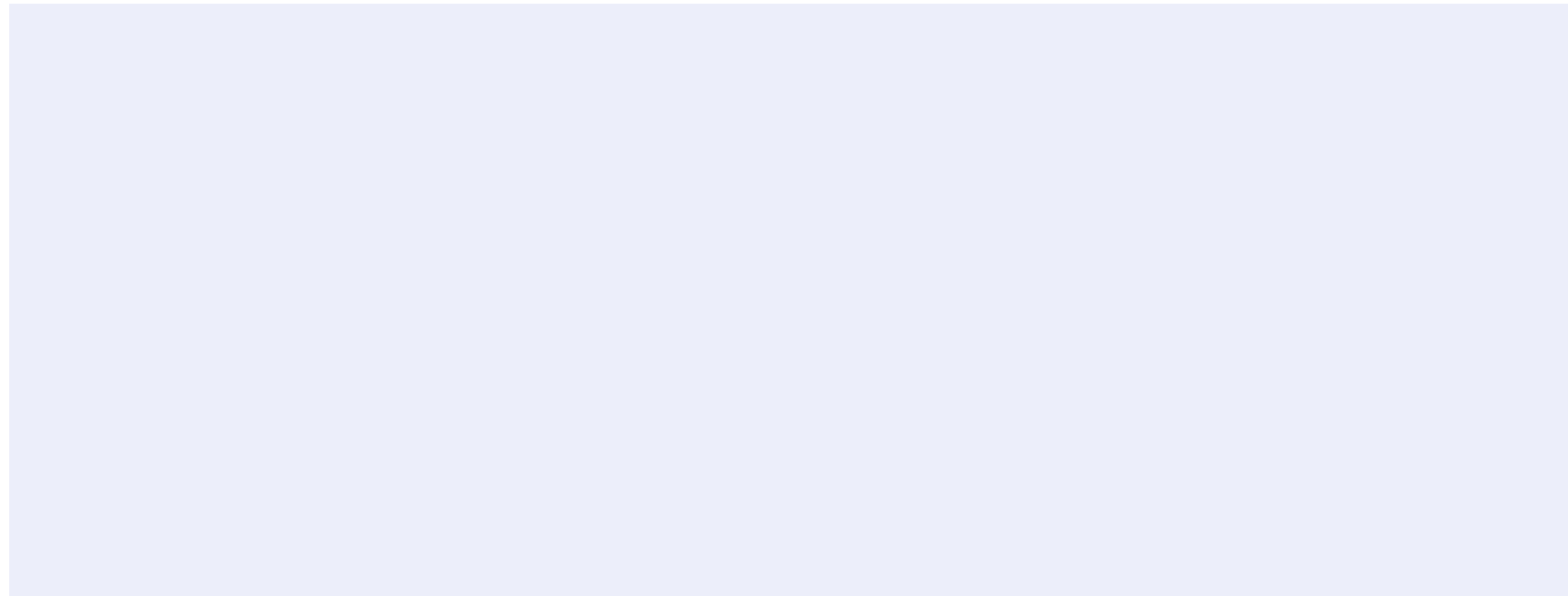
Consumer Loan Complaints

Based on Consumer Complaints

Summit Financial Corp	FL	33024	Consent not provided
Ally Financial Inc.	VA	22302	N/A
Hyundai Capital America	AR	719XX	Consent provided

Consumer Loan Complaints

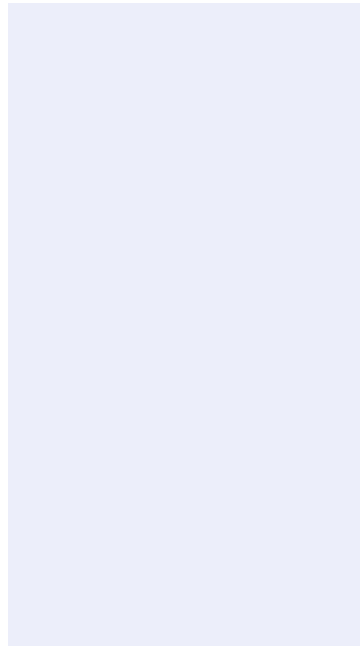
Based on Consumer Complaints



Web	07/12/2015	Closed with explanation	Yes	No
Referral	06/29/2015	Closed with explanation	Yes	No
Web	06/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1463875

1443059

1411045

Consumer Loan Complaints

Based on Consumer Complaints

07/12/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

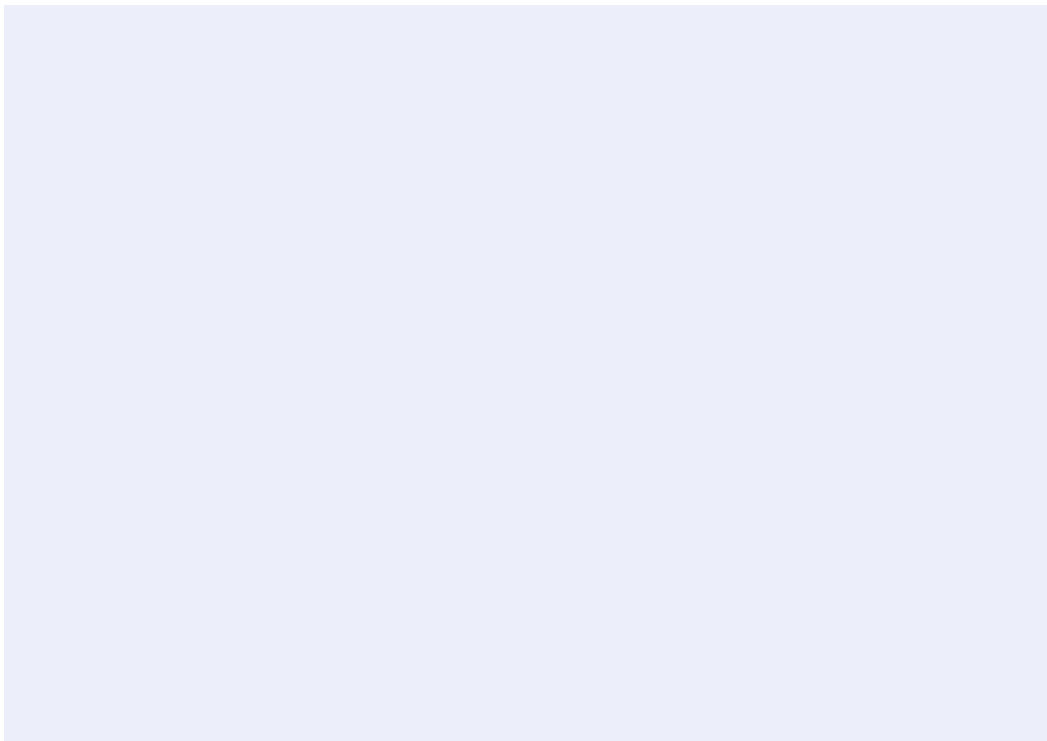
now XXXX XXXX and today HMF told him it would be 3 more business days from receipt of additional information that they once again will not confirm they received. I faxed them this morning demanding escalation and a call from management by XXXX, to no avail. Meanwhile, I am waiting on the excess proceeds of that payoff to use as my down payment for another car. Further, I am buying a house and the HMF loan is still showing on my credit because HMF refuses to cooperate in ACCEPTING PAYOFF OF MY LOAN!!! I really need someone to intervene and make them cooperate and communicate with my agent.

Dear CFPB, I would like to complain to you about TD Auto violating the law by reporting inaccurate late to my credit report and my wife 's credit report for errors that were caused by their unintelligent and unhelpful agents. We had purchased a vehicle (vin # XXXX) in XX/XX/XXXX which was closed and paid full on XX/XX/XXXX. around XX/XX/XXXX they failed to deliver statements our residence and proceeded to charge us {\$47.00} without notifying me or contacting us. I called and disputed that late charge on the grounds that i had NOT received my statements for that month and they informed me that they would reverse the fees and would not report a supposed XXXX day late to the credit bureaus and yet we never received that late reversal and unfortunately they reported the XXXX day late to the bureaus, even though i called them XX/XX/XXXX to inform them that i had not received a statement so I informed them that I would send both payments together with the next statement, which was approved by their management considering it was a mail/bank error. Then again, XX/XX/XXXX I failed to receive a statement again and my wife called TD AUTO FINANCE to inform them that a statement was missing and we wanted to avoid charges and lates so we processed the payment just before the XXXX Day mark over the phone with

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Carmel Financial Corporation, Inc.	TX	77009	Older American	Consent not provided
TD Bank US Holding Company	CA	916XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	No	Yes
Web	07/12/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1463900

1463992



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



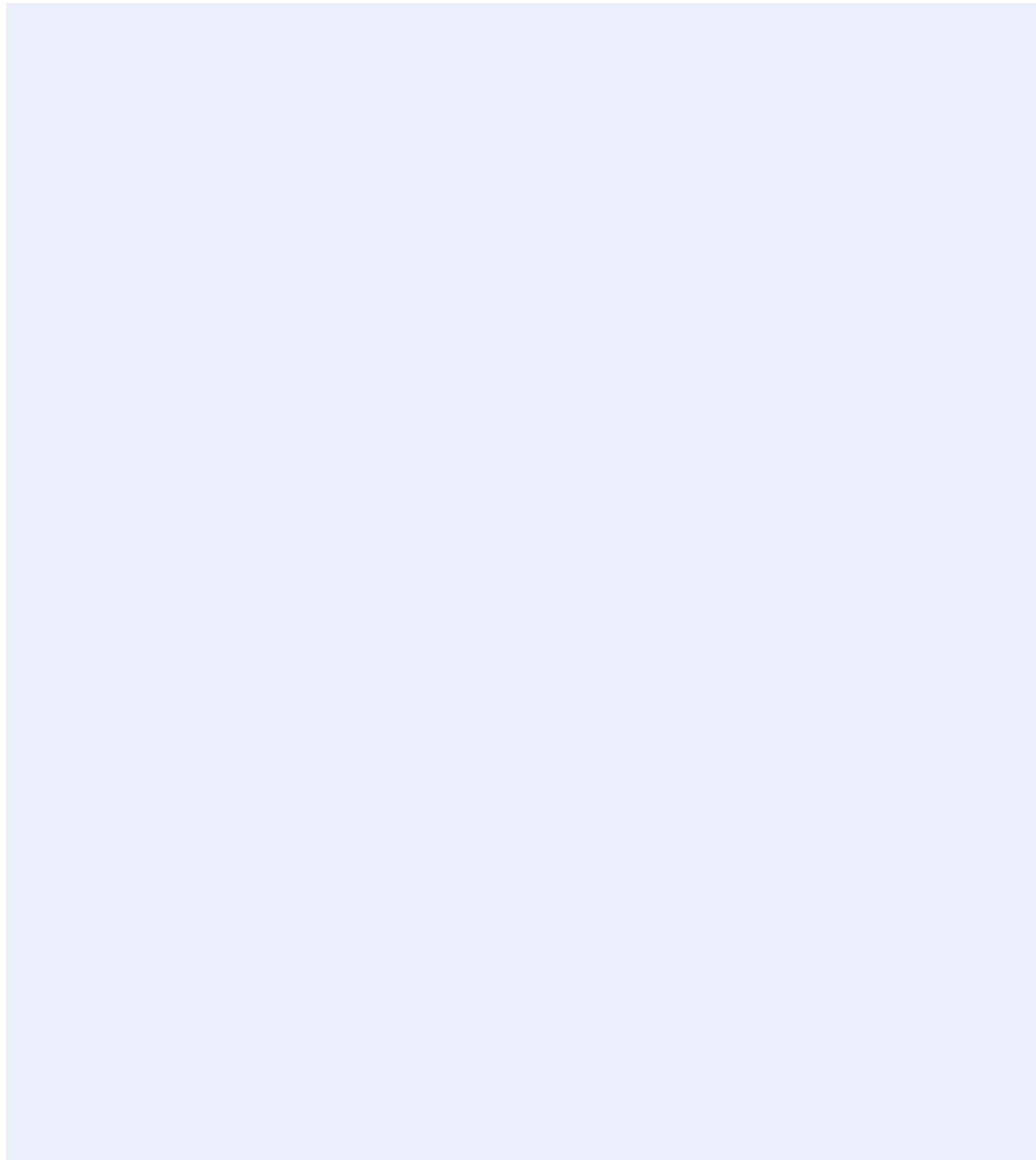
Consumer Loan Complaints

Based on Consumer Complaints

XXXX, a TD Auto representative. She took our routing and checking number and said that the payment was processed and the funds would be removed within XXXX business day and no fees or reproted late would be incurred and she apologized for any inconvenience. But, for XXXX week i monitored my checking account to watch and see when the funds would be removed and they never were so after a week my wife called them again and asked for a manager by the name of XXXX. He proceeded to tell us that the payment was never processed and we were furious at their, yet again, lack of notifying us. Instead of notifying us of this issue they proceeded to charge us over {\$200.00} in late fees and reproted us as XXXX days late, AGAIN, to the credit bureaus! W are so frustrated and we are still fighting this XXXX years on. We have written numerous letters and to different departments and they claim that though it was a bank error and an agents error they can not refund any fees or remove the XXXX XXXXXXXXXDay lates reported on our Jeep 's installment loan for XX/XX/XXXX and XX/XX/XXXX. We are so frustrated and heartbroken and in the last XXXX days have done everything under the sun to receive help and TD auto continues to claim they have no information available to help us as everything is in " archives ". That is so unprofessional and my wife and I have been ignored and our messages have not been returned and there has been no proof, investigation or information provided to us on their behalf. This is absolutely devastating to us and we are, XXXX years on, unable to obtain any more installment loans because of how TD Auto has handled our credit reporting, even though they apologized and promised no dates would be reported. We have lost over {\$270.00} in unnecessary late fees that have made paying our minimium extremely difficult & insane. I believe that TD Auto is taking advantage of their clients and not providing correct, accurate or timely information when requested and keeping consumers in the dark when it comes to late fees and notifications of problems with processing payments and things of that nature. We

Consumer Loan Complaints

Based on Consumer Complaints



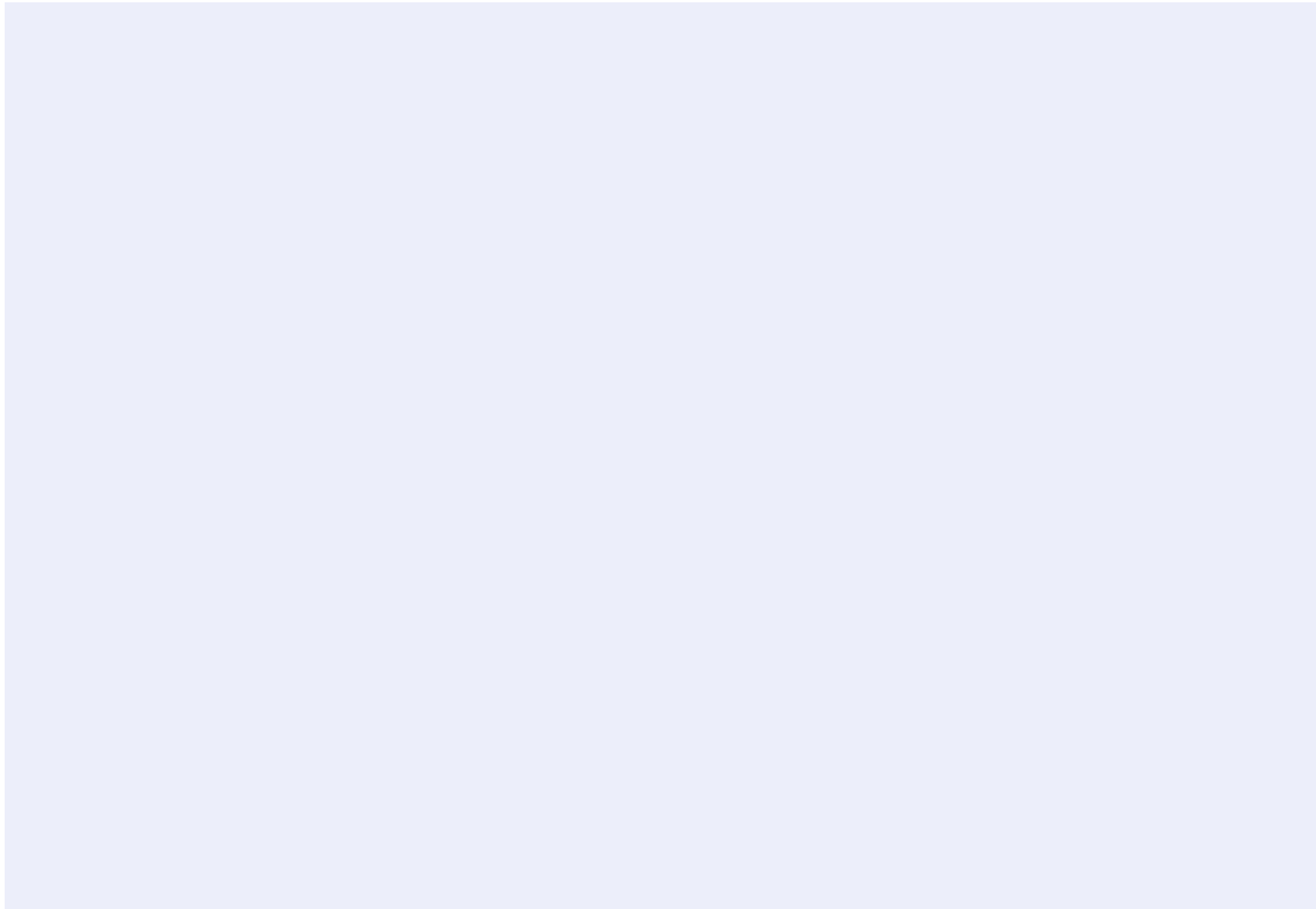
Consumer Loan Complaints

Based on Consumer Complaints



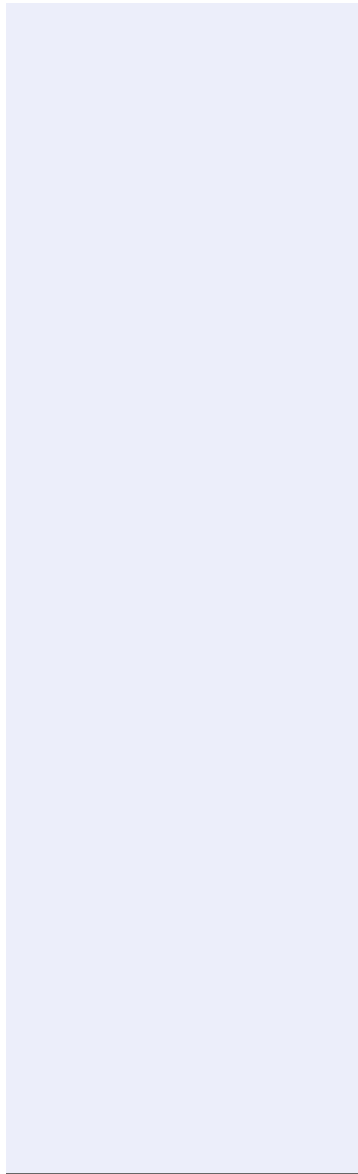
Consumer Loan Complaints

Based on Consumer Complaints



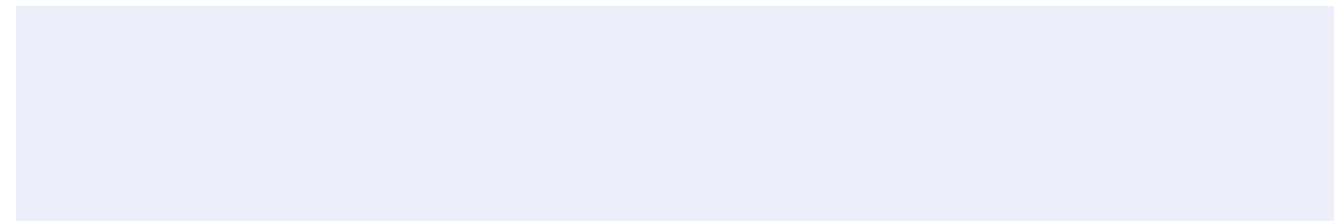
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

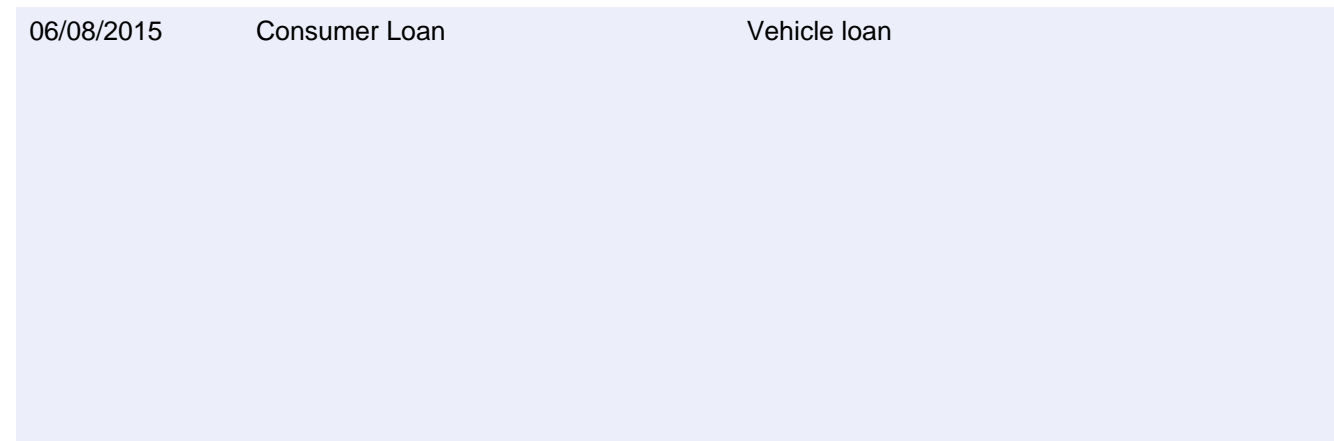
Based on Consumer Complaints



06/14/2015

Consumer Loan

Installment loan



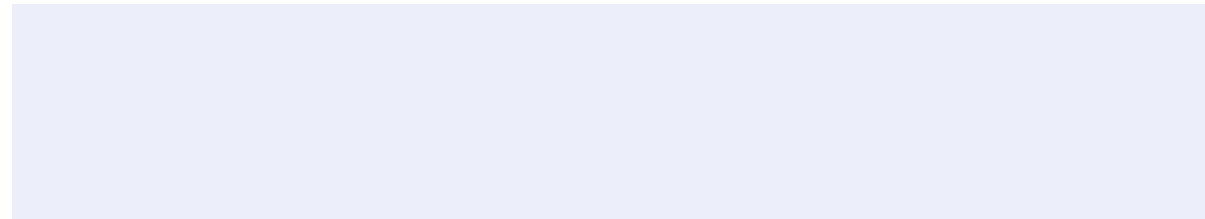
06/08/2015

Consumer Loan

Vehicle loan

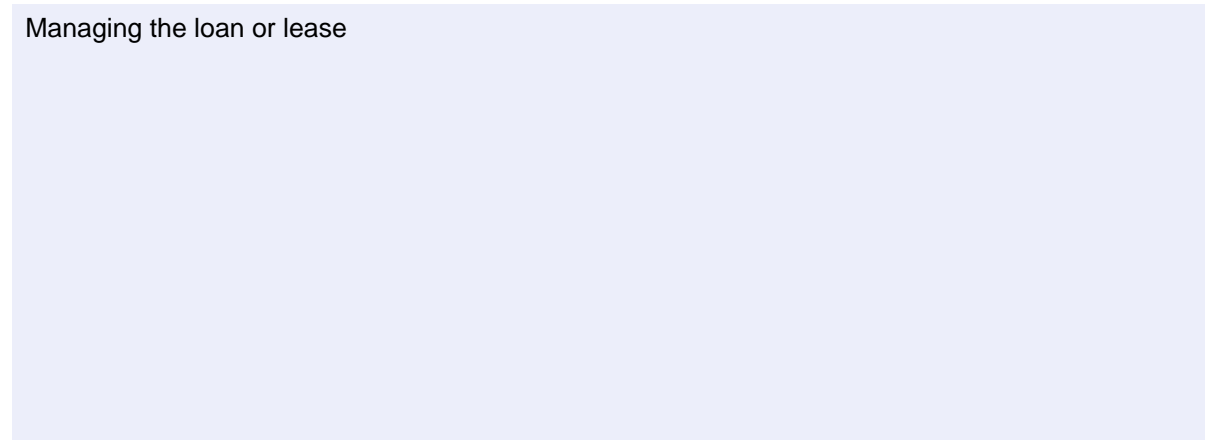
Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

do not deserve these bad marks on our credit report, this was a joint installment loan and neither of us are able to recover from this and now we have XXXX little babies and we can not finance anything because of TD Auto 's half truths and unprofessional and uneducated agents over the phone. Please, can someone help us? They refuse to work with us on this matter.

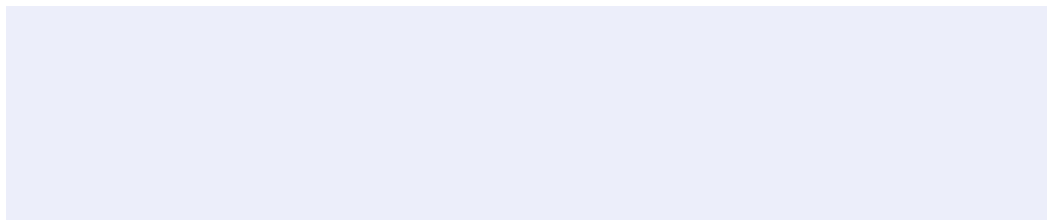
I went to the XXXX and he told me to put it through care credit, I was paying the XXXX every month but after a few month I noticed the bill was not going down. they charged me XXXX in intrest the first month, I contacted the XXXX in florida and told them what a rip off, to date after 2 years of paying my bill was XXXX and is now XXXX thy charge me XXXX every month. this month I had a medical emergency and could not pay them, well the phone calls dont stop and they would not work with me. I told them I would catch up this month, but they did not want to hear that.

I am XXXX years old and I and harrassed every day by them, I am not going to send them any more money I feel like I am draged through the mud with these people they are hartless and monsters.
thank you, XXXX XXXXXXXXXXXXXXX.

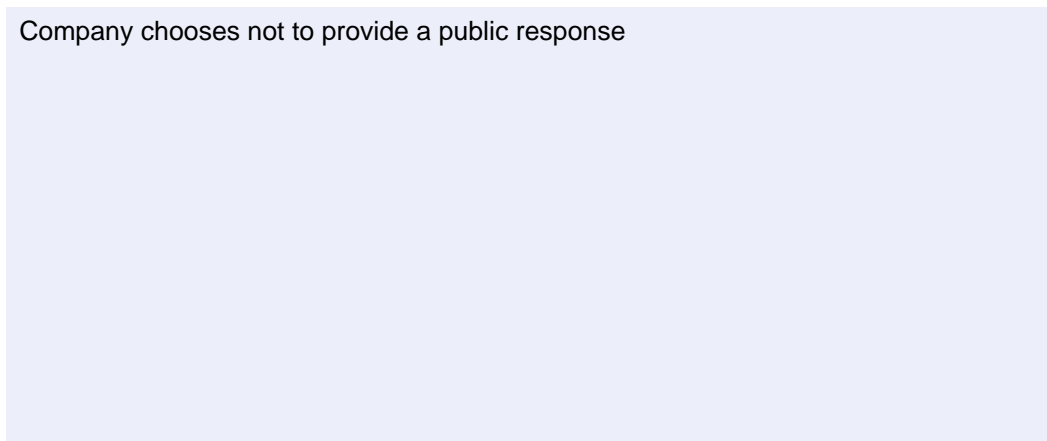
On XXXX XXXX XXXX, 2015 I tried to initiate a payoff of my Auto Loan on US Bank website. I entered the amount in the box on the bottom that said " other amount ". I entered the entire payoff of my vehicle along with my banking information and clicked " submit ". I was met with a screen that said " unable to process your request online, Please call ". I called the XXXX number to speak with a representative. They advised me that such a large payment (approx. {\$25000.00}) could not be paid online and that I would have to mail them a check. She provided me with the address and I sent them a check. Well Monday XXXX XXXX, 2015 comes around and I check my banking statement. Low and behold that payment that I attempted to make online XXXX/XXXX/2015 was processed

Consumer Loan Complaints

Based on Consumer Complaints

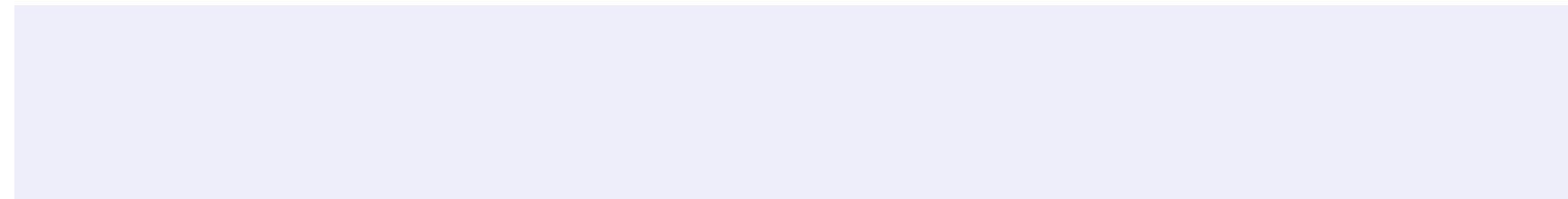


Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints



Synchrony Financial

MA

023XX

Older American

Consent provided

U.S. Bancorp

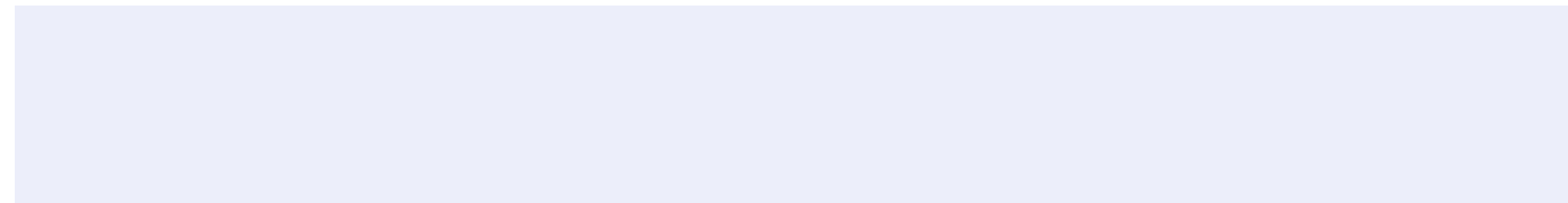
CA

934XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

06/18/2015

Closed with monetary relief

Yes

No

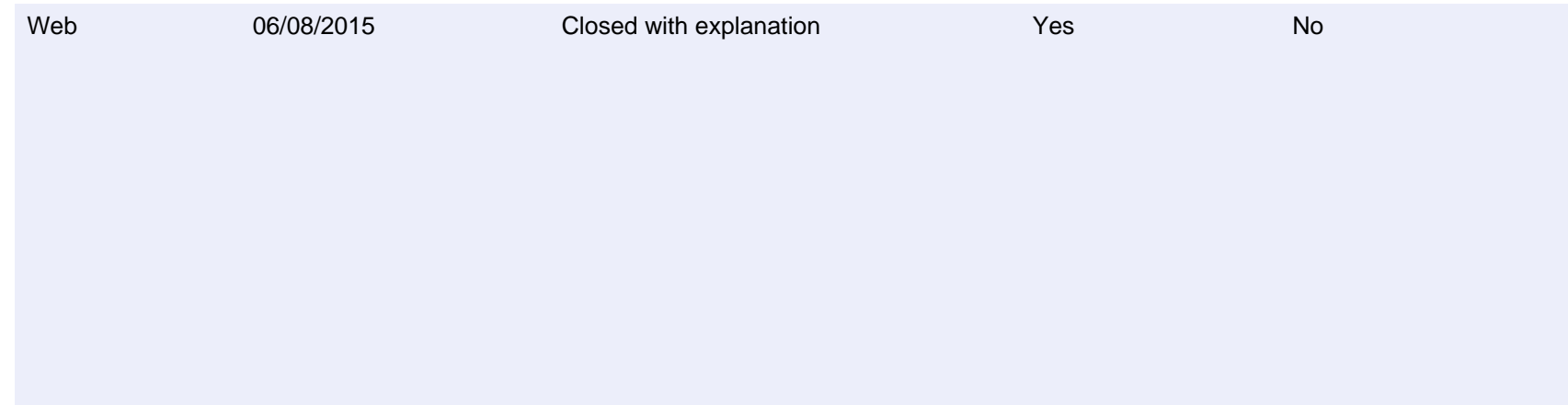
Web

06/08/2015

Closed with explanation

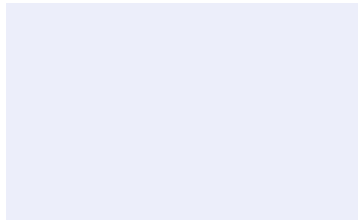
Yes

No

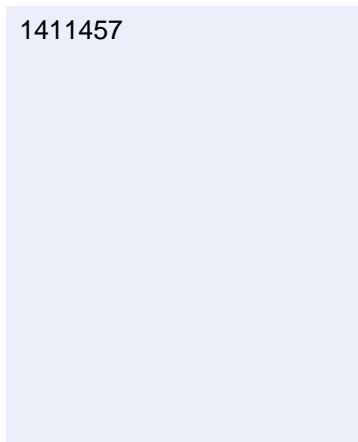


Consumer Loan Complaints

Based on Consumer Complaints



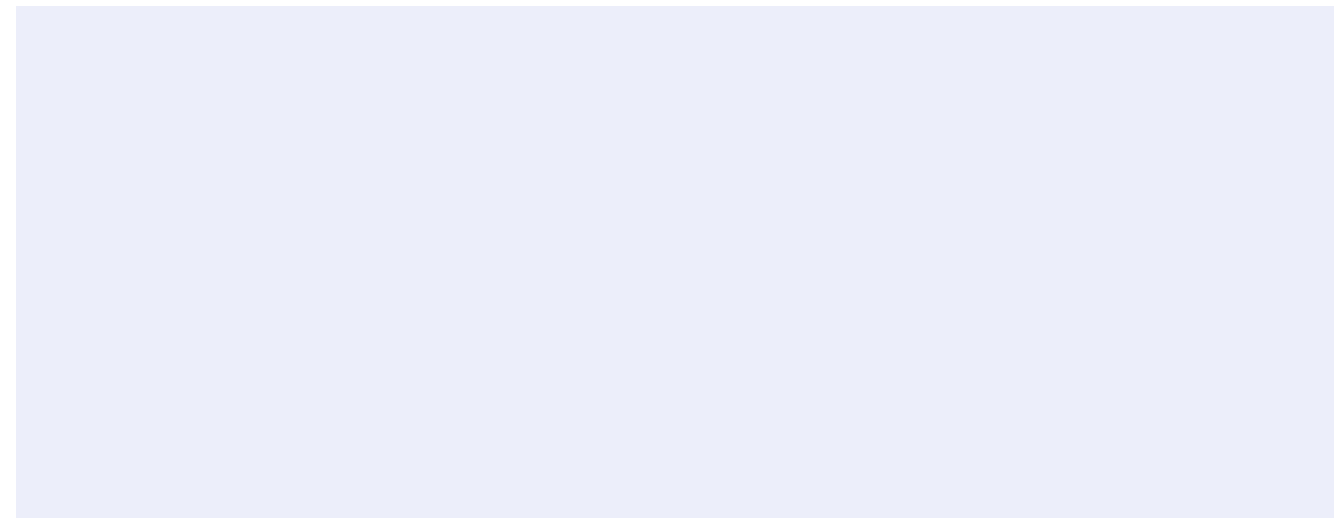
1420422



1411457

Consumer Loan Complaints

Based on Consumer Complaints

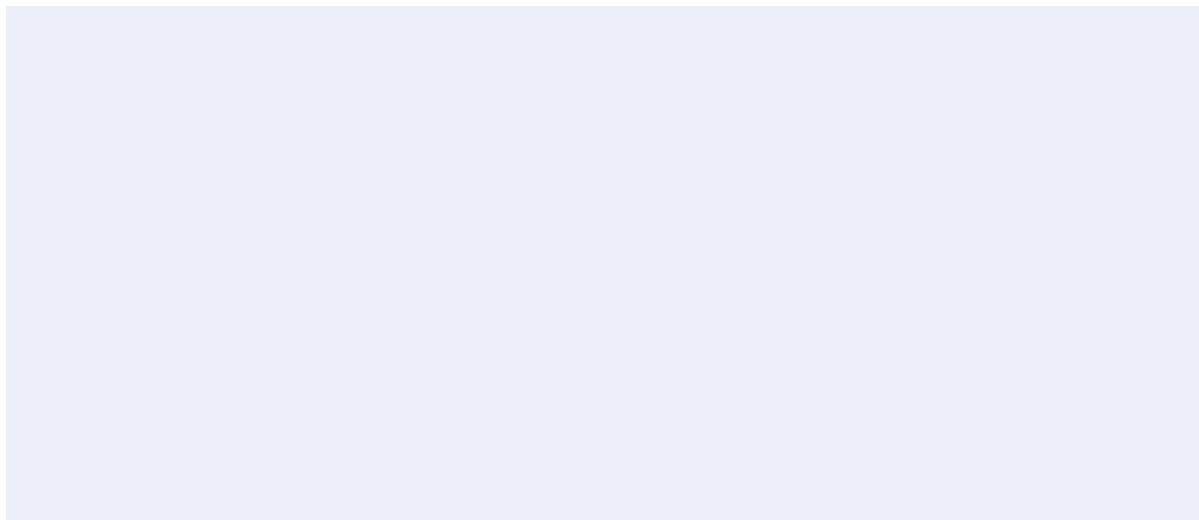


01/13/2016	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Installment loan



Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

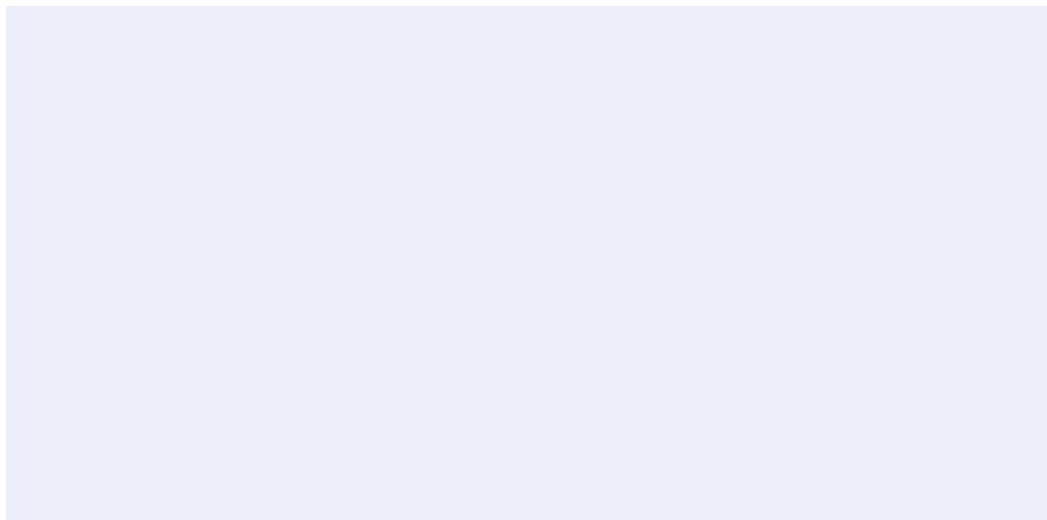
Based on Consumer Complaints

and taken from my bank account. US Bank online banking webpage never gave me a confirmation number or indication that a payment was accepted. That fact that the only thing the US Bank website told me was " unable to process your request online, please call " tells me that the payment was not made. US Bank website does not offer a way to view pending payments made online, no email notifications are sent, and their is no way to cancel a payment you have made online even before it is processed. Since I sent a check through my XXXX XXXX account online bill pay that was delivered XXXX XXXX, 2015 my account was overdrawn due to the lack of information on US Bank website advising me a payment was processed when the fact is that its website clearly told me it was unable to process my payment. I have encountered fees for payments that could not clear due to the incompetent website US Bank provides its customers.

In XX/XX/XXXX, we took out a land loan from M & I bank for {\$42000.00} at an interest rate of 8.5 % for XXXX yrs. This complaint was previously filed as case # XXXX. I am attaching a copy of our statement to show that after paying this loan for 8 years, we have decreased our principle only by {\$4800.00}. So far, YTD, we have decreased our principle by {\$180.00} (this is through XX/XX/XXXX). We spoke with XXXX XXXX (BMO Acct Mg), and he wanted us to apply for a new loan, pay the fees and the appraisal, but then he could not guarantee us that they would do the loan or what the interest rate would be. They have the loan. It would be in their best interest to help us to reduce the interest rate and make the payment more affordable as well as assisting in paying off the principle. I do n't see how, at this rate, we are ever going to pay off this loan within 22 years. Also, 8.5 % is a high interest rate in today 's market. We need assistance in getting this loan payment reduced. My husband is now retired and I am the sole payer on our loans. We would like someone to please look at this and assist us as BMO has not

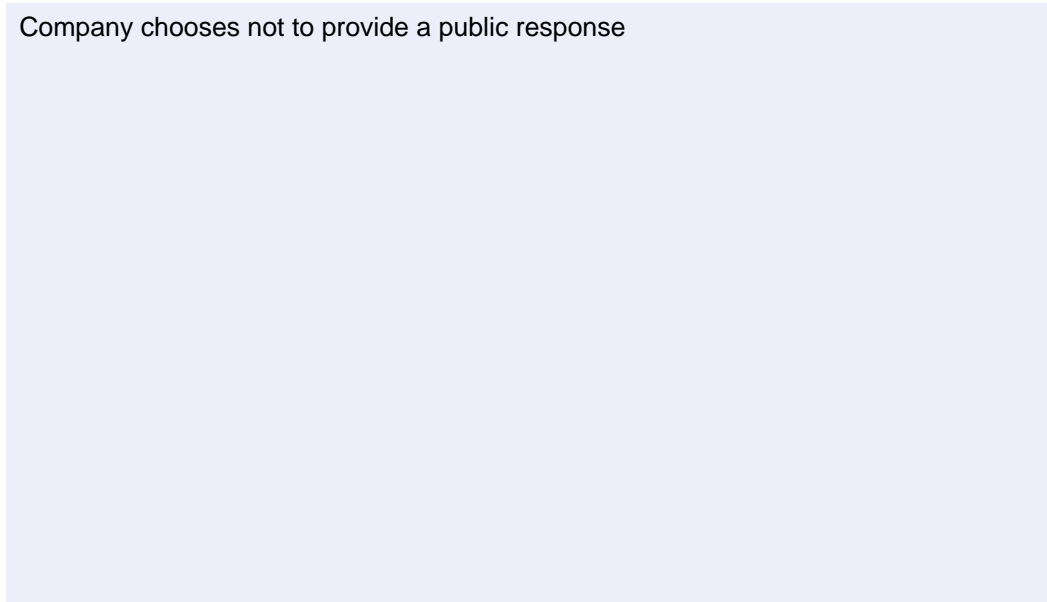
Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	OH	44614		N/A
BMO Harris	AZ	853XX	Servicemember	Consent provided

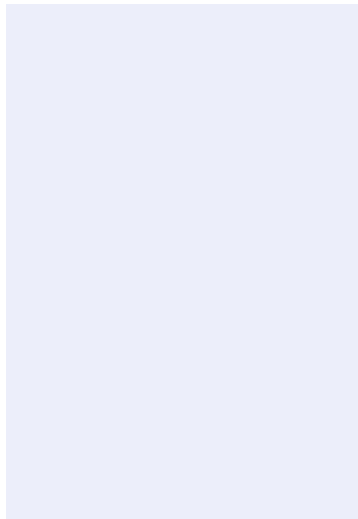
Consumer Loan Complaints

Based on Consumer Complaints

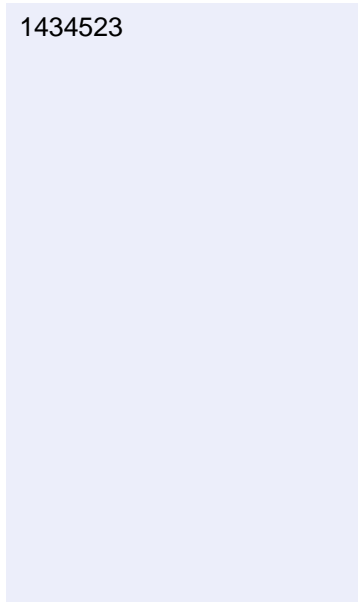
Phone	01/14/2016	Closed with non-monetary relief	No	No
Web	06/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1741113



1434523

Consumer Loan Complaints

Based on Consumer Complaints

07/12/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

assisted us at all. They have no interest in helping us.

I applied for car title loan in XX/XX/XXXX, recently my car broke down and could afford to repair it and pay my monthly care payment I had previously paid it off in XXXX also paid off XXXX other title loans at this same location faithfully and on time. My car broke down XX/XX/XXXX my payments were due by XXXX of every month I explained I could not afford the care payments no more and would like to do a volunteer repo to what they told me is would be towed and auction off and what ever balance I had I wold make payments after they sold the vehicle since they refused to pick up the car by XXXX they extended my payout date till XX/XX/XXXX again I ask them to repo it without getting further late fees the refused the car was sitting there for a month I called pls on XX/XX/XXXX XXXX they told me they gp pick it up on XX/XX/XXXX they had me take the bus to where the car was so the manger can see it I told him it was n't working he said they will come pick it up tonight and repo will collect the keys no one came out On XX/XX/XXXX at XX/XX/XXXX I called the car still there I ask if they can please come pick it up no one return my call I am disable and pushing my self to keep going out there and seeing if the car was there the city might have taken it for abandment I repeatedly told them the care still there if they can pick it up I called pls on XX/XX/XXXX at XX/XX/XXXX told them please can they pick up the vehicle the city might tow it away then XX/XX/XXXX I finally did n't see the car they picked up the vehicle I longer saw the car I ask what the status was they never got back to me I called ON XX/XX/XXXX at XXXX I ask what 's the status on the car no ones called to pick up the keys and no letter confirming of it being towed or auctioned they told me a manger will be calling me back no ones called me back or voice message it going on for 3 almost three months since their pro longer this process and very stressful I just came out of the hospital on XX/XX/XXXX I tried to get of hold of them about the status and what my balance is or give me back my

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

PLS GROUP, INC

CA

906XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1463961

Consumer Loan Complaints

Based on Consumer Complaints

07/12/2015

Consumer Loan

Vehicle loan

06/14/2015

Consumer Loan

Installment loan

06/23/2015

Consumer Loan

Vehicle loan

07/08/2015

Consumer Loan

Installment loan

06/23/2015

Consumer Loan

Vehicle loan

06/14/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

title and make payments

XX/XX/XXXX, my stepson, had started a new job. It was a good one, and it seemed that his life was starting to take a positive turn. My wife asked to help him with the purchase of more reliable transportation. We wound up purchasing a new Ford Focus through a dealership near XXXX, TX. I assumed that it would be reliable, and that he would have pride of ownership. I put in a {\$2000.00} down payment and agreed to cosign the loan (Regions # XXXX). My Father had done the same for me when I graduated from college and I appreciated his assistance. The intent being that my stepson would handle the car payments, insurance, and operating costs. This all went smoothly for a year, until in XX/XX/XXXX, he was released from his employment. Although constantly reminded of his responsibility, he demonstrated minimal motivation for making the car and insurance payments. XX/XX/XXXX, payments began to falter. Being the only one who would respond to Regions calls about the delinquency, I had a number of conversations with your representatives to discuss possible resolutions. I did not see making the payments myself as a long term solution to the problem. I was able to buy a bit of time with the deferment of a couple of payments to the end of the loan with the hope that my stepson would make the payments as required.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Regions Financial Corporation	TX	750XX	Older American	Consent provided
-------------------------------	----	-------	----------------	------------------

Delbert Services	TN	37681		Consent not provided
GM Financial	TX	75093	Servicemember	Consent not provided
CIT Bank National Association	PA	19067		N/A
Santander Consumer USA Holdings Inc	NC	27040		N/A
Wells Fargo & Company	NC	27804		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/14/2015	Closed with explanation	Yes	Yes
Web	06/23/2015	Closed with explanation	Yes	Yes
Referral	08/25/2015	Closed with explanation	Yes	No
Postal mail	06/24/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1463966

1420455

1434788

1457971

1434709

1420568

Consumer Loan Complaints

Based on Consumer Complaints

07/08/2015	Consumer Loan	Vehicle loan
06/14/2015	Consumer Loan	Installment loan
07/13/2015	Consumer Loan	Vehicle loan
06/18/2015	Consumer Loan	Installment loan
06/23/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I went through this awhile back, Bank of America lost my mortgage to the tune of \$ XXXX. They would not do anything to set it right. They were too busy because they were selling a Bank in XXXX. The other Bank was a shady one also. How can the XXXX let this go in our country. Got to go now steamed up again!

On XX/XX/2015 my husband and I leased a XX/XX/2015 Jeep Compass from XXXX. We put \$XXXX cash and XXXX trade XXXX down on the Jeep, and were to make monthly payments, with the XXXX payment due XX/XX/2015. In XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX we made our payments (Plus a little extra) to Chrysler Capital on time through the Chrysler Capital Website. On XX/XX/2015 my husband was driving home from work, when a woman blew through a stop sign, and smashed right into the side of his Jeep. The airbags failed to deploy. XXXX, and the woman was cited by police for running the stop sign. On XX/XX/2015 I sent a complaint to the XXXX about the airbags possibly being faulty, and failing to deploy. I was told to also contact Jeep and report the failure, which I did. On XX/XX/2015 the appraiser declared the Jeep a total loss, and our insurance company XXXX contacted Chrysler Capital for a payoff amount. On XX/XX/2015 XXXX contacted me to let me know that the payoff amount was XXXX and the MSRP was XXXX so they were going to send us a check for XXXX. On XX/XX/2015 I contacted XXXX to let them know that the actual XXXX was XXXX because the version of the vehicle I had was one with DVD, rear view camera, remote start, etc. It was not the base model. I then contacted the dealer,

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	FL	34741		Consent not provided
Bank of America	MN	553XX	Older American	Consent provided
American Honda Finance Corporation	GA	31419		Consent not provided
Wells Fargo & Company	CA	95973		Consent not provided
Santander Consumer USA Holdings Inc	MA	018XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/08/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/18/2015	Closed	Yes	No
-----	------------	--------	-----	----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/23/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1456033

1420546

1464312

1428306

1434598

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



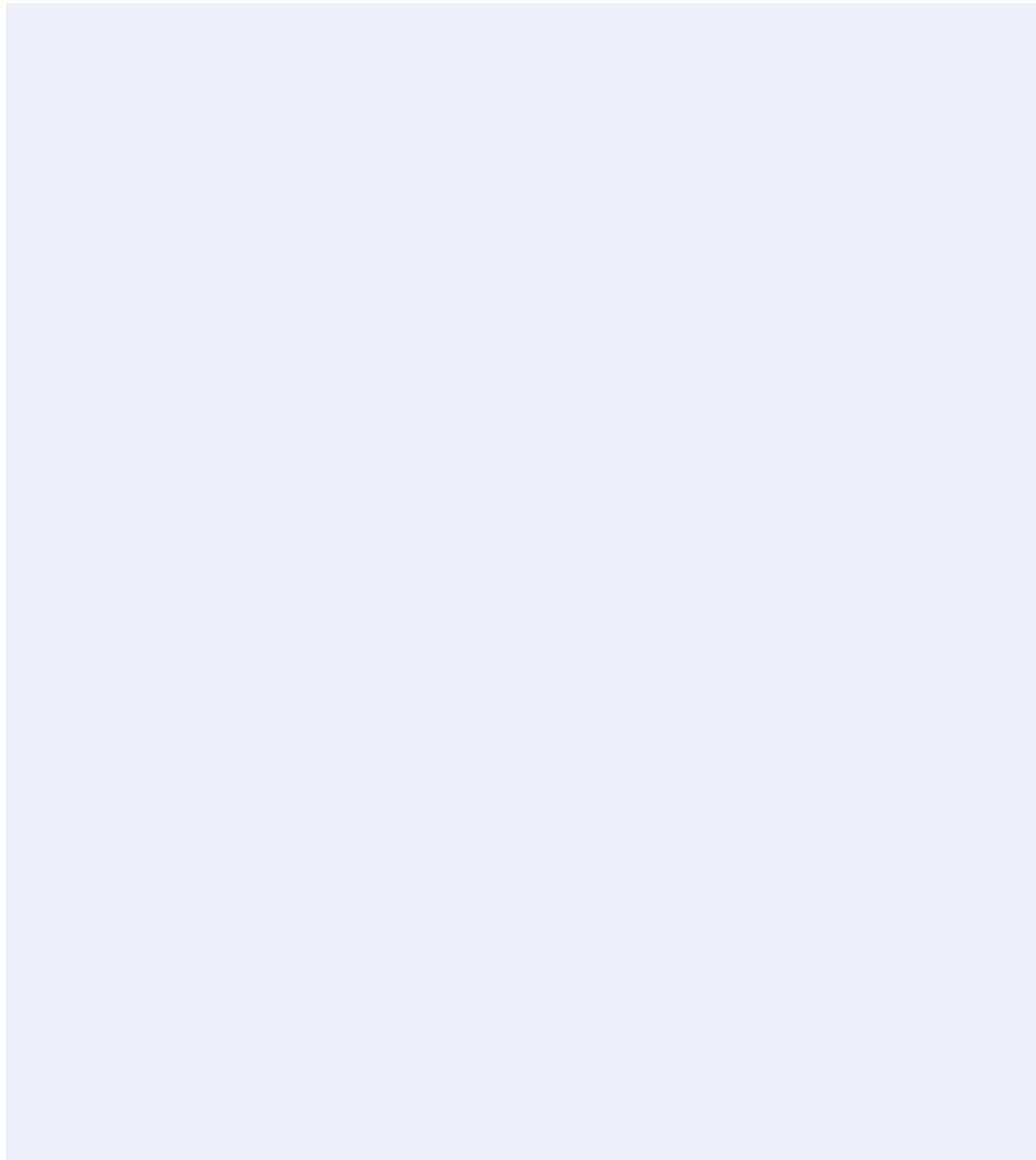
Consumer Loan Complaints

Based on Consumer Complaints

who informed me that I was correct, and the number they were giving me was too low. That, if anything they should use the number of the sticker that came with my Jeep. That number is \$27,880. Arbella said they would look at the supplied information, and get back to me. Last week sometime when speaking to Chrysler they informed me, "any money sent to Chrysler becomes property of Chrysler, and we don't send money back to the customers" Last night I was notified that my Chrysler Account was past due, I logged into my account. and low and behold somehow my account is now showing a past due balance of \$XXXX, and it states that my last payment was XXXX on XX/XX/2015, I called to ask why it was saying that when they had gotten payments, from my checking account in XX/XX/XXXX. She told me that it shows a past due balance of over \$500, and would I like to make a payment. I told her it was wrong, and I had already made all my payments, and she told me I needed to send proof, by fax before XXXX last night. So I printed out my bank statements, and I brought them down to the dealer and asked the dealer to fax the forms to Chrysler Capital for me, which he did. I called back, and she informed me that they had gotten my papers, and they were going to put them in the system. Today I got a phone call from XXXX informing me that Chrysler is demanding they get the FULL MSRP amount, and not the payoff amount, that they are entitled to keep not only my XXXX, but also to get the full insurance proceeds, and leave us with NOTHING. No vehicle, no money to get another vehicle, absolutely nothing. I was beside myself. When talking to the dealership, they said there was GAP built into the lease, and we should be getting the difference on what is owed (which now they are claiming is \$XXXX, because of "unpaid payments") and what it is worth. So I sent a message to Chrysler online, and they responded that they don't own the vehicle, the dealership does, and the money goes to them, and if I wanted the terms on the back of my lease that we "agree to accept a reasonable substitute vehicle of similar value, condition,

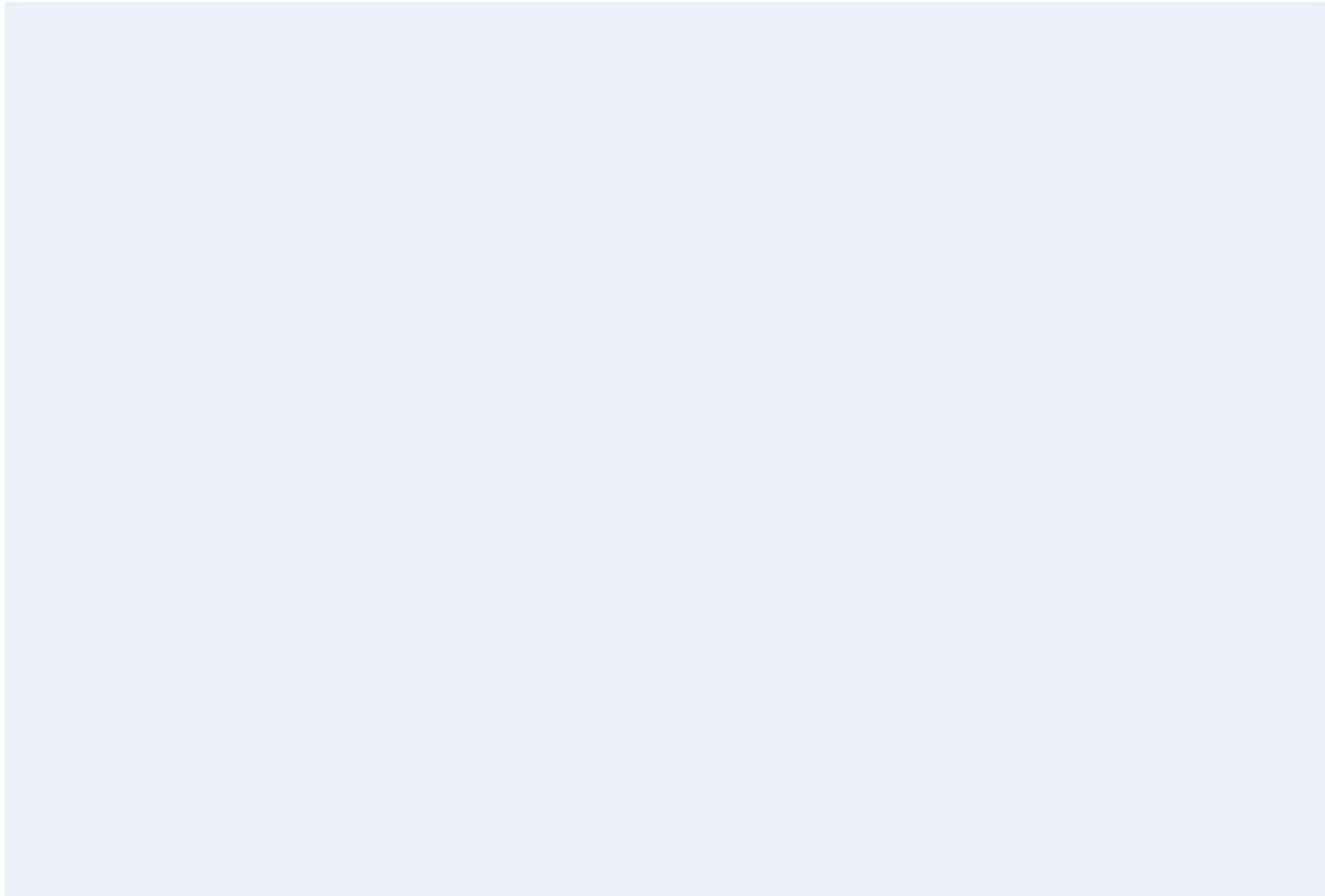
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



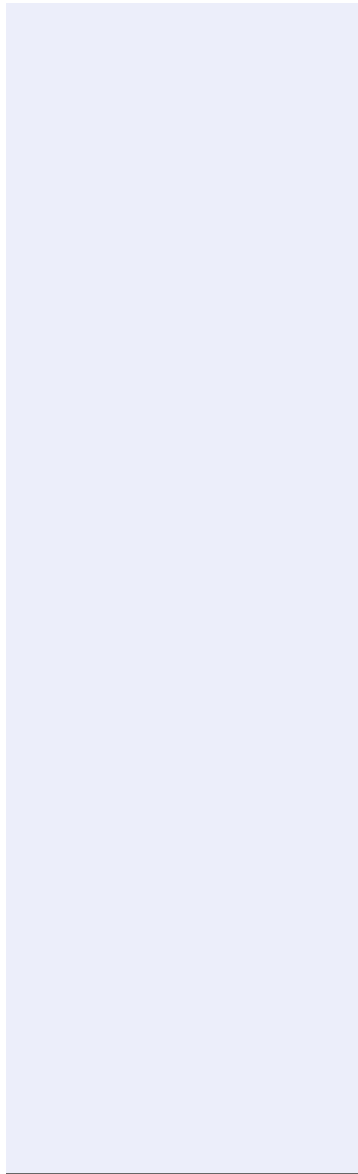
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX / Military Credit Services charged me {\$5900.00} for air travel to XXXX
XX/XX/XXXX. The cost of the travel at the time was {\$3500.00}.

I asked for less interest and a lower rate but was told that that was what they had to offer. I took the offer because my father-in-law died suddenly and I had myself and my XXXX children to purchase tickets for with very little time to spare or available resources.

I did the best I could and paid {\$360.00} mthly on this loan since XX/XX/XXXX to XX/XX/XXXX. XX/XX/XXXX, I could not afford the pay back amount anymore as I relocated and had a lot of unexpected expenses.

The company (Military Credit Services) reached out to me and I always took their call and responded to their emails and explained what was happening. I requested several times that they re-negotiate the loan so that I could pay less. They refused and continued their collection efforts. First they attempted to withdraw money from XXXX of my account XXXX different times. XXXX of the accounts is an account that they had the information for at the beginning of the loan but was told shortly after not to use and another account number supplied to them.

Second, they reported the collection to the credit bureaus as XXXX separate loans for {\$4200.00} with XXXX different account numbers. All this time not accepting my request and offer of a lower payment.

How do I get this company to

1. re-negotiate the loan and allow me to pay less on a mthly basis.

2. remove the negative reporting as I did not refuse to pay I kept asking for a lower payment and was denied.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Ballybunion Enterprises, Inc

NY

103XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/17/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1464333

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

3. Definitely remove at the very least the double reporting that they did - which makes it seem as if I owe them {\$8500.00} instead of {\$4200.00}.

I had a vehicle repossessed, but the repossession letter went to an address I never associated with, thus I never had knowledge that the original signer on the loan had become delinquent. I was the co-signed. I submitted a rebuttal letter to the repossession and notified the creditor that if I had been properly notified I could have rectified the situation. Since the vehicle was already sold, and I was not made aware prior to the sale, the creditor responded in a court document that I would not be held liable for the debt. This decision was granted six years ago. I was made aware two (2) weeks ago that the creditor is now negatively hitting my credit rating for the debt.

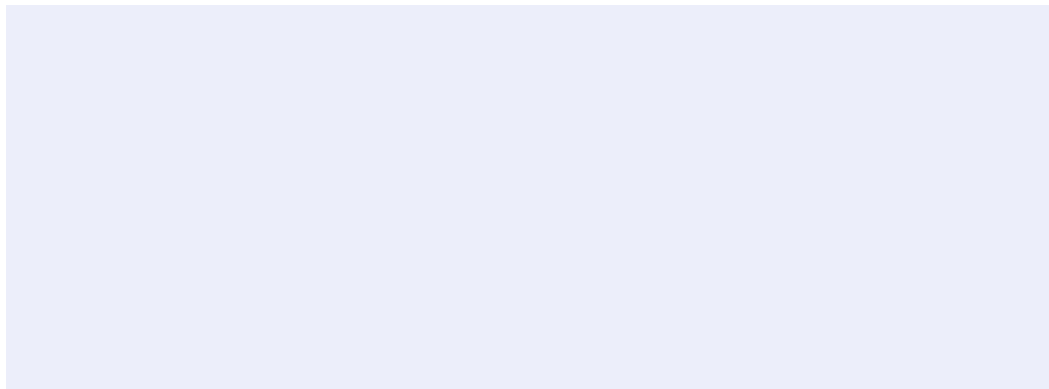
I applied for XXXX and was discouraged by staff that I could not be able to get a chance for a car.

Drivetime account number XXXXhas illegally reported on my XXXX as the account is not mine. I contacted XXXX and notified they are in direct violation of FCRA and legal action will be taken against them. XXXX and Drivetime both have failed to provide proof the account belongs to me. I need to have CFPB notify both XXXX and Drivetime about this and remove it from my credit file as XXXX has failed to remove this account per law.

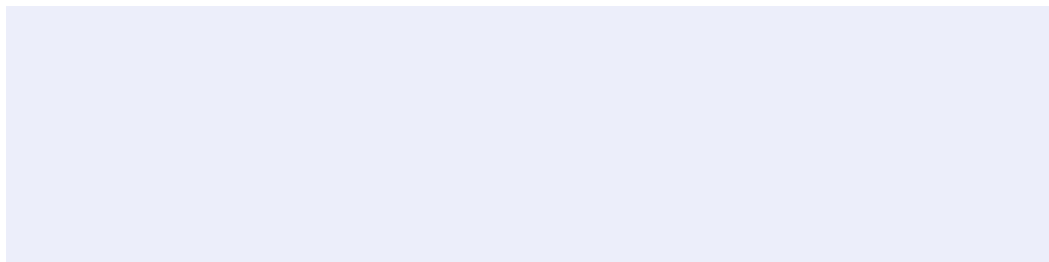
Citibank XXXX XXXX (CBNA), in conjunction with The Home Depot, treated me unfairly. In XX/XX/XXXX I applied for, and received, credit at the check-out register for a purchase (about {\$350.00}) in order to get a {\$50.00} discount. They got my mailing address wrong, so I never received a bill. (Despite my ongoing efforts to

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	TN	37013	Consent not provided
Coastal Credit, LLC	NV	895XX	Consent provided
Ally Financial Inc.	DC	200XX	Consent provided
DriveTime	WY	820XX	Consent provided
Santander Consumer USA Holdings Inc	TX	78681	Consent not provided
Citibank	CO	804XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/19/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/29/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1449398

1464339

1464218

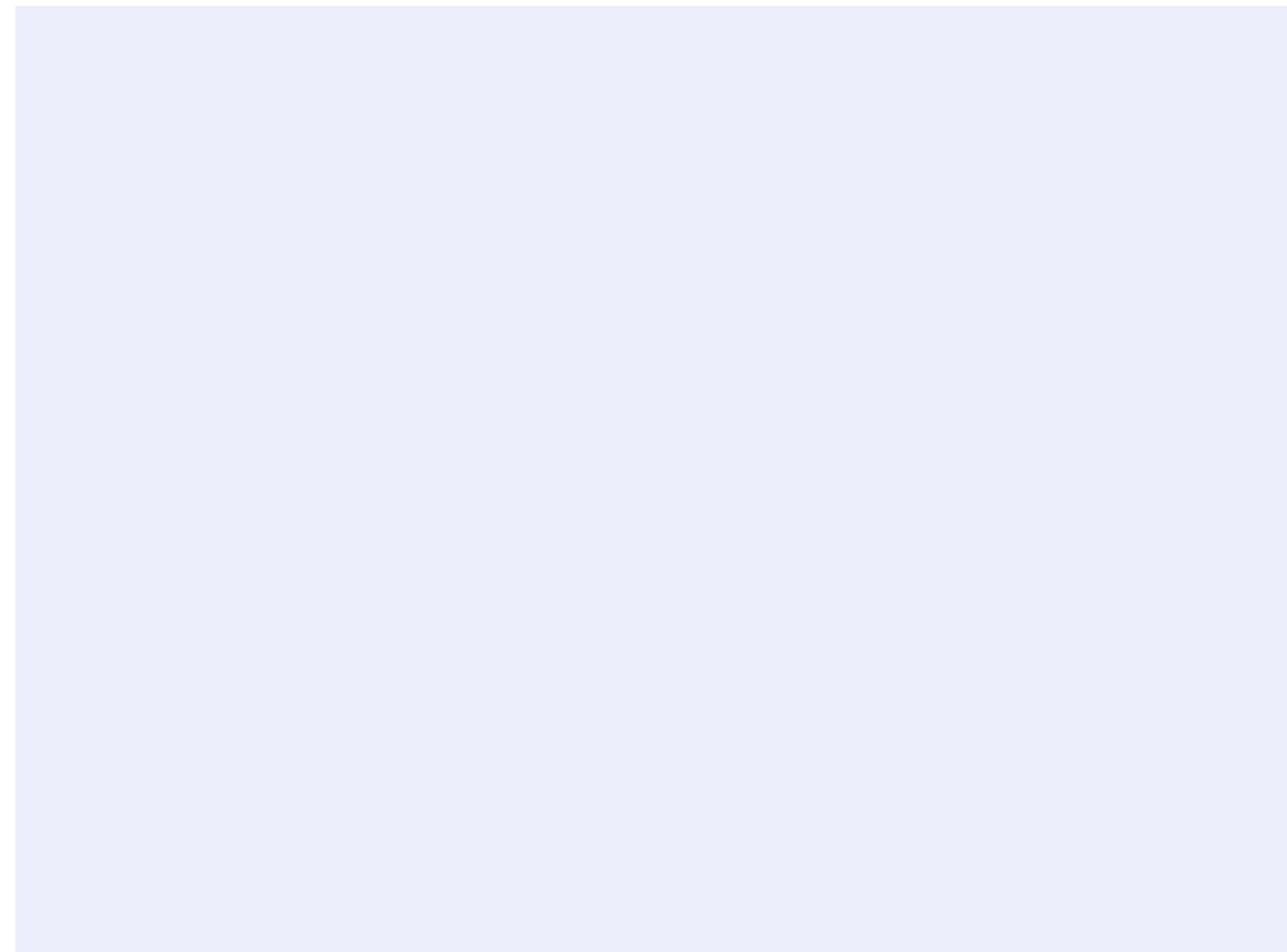
1420381

1422283

1434640

Consumer Loan Complaints

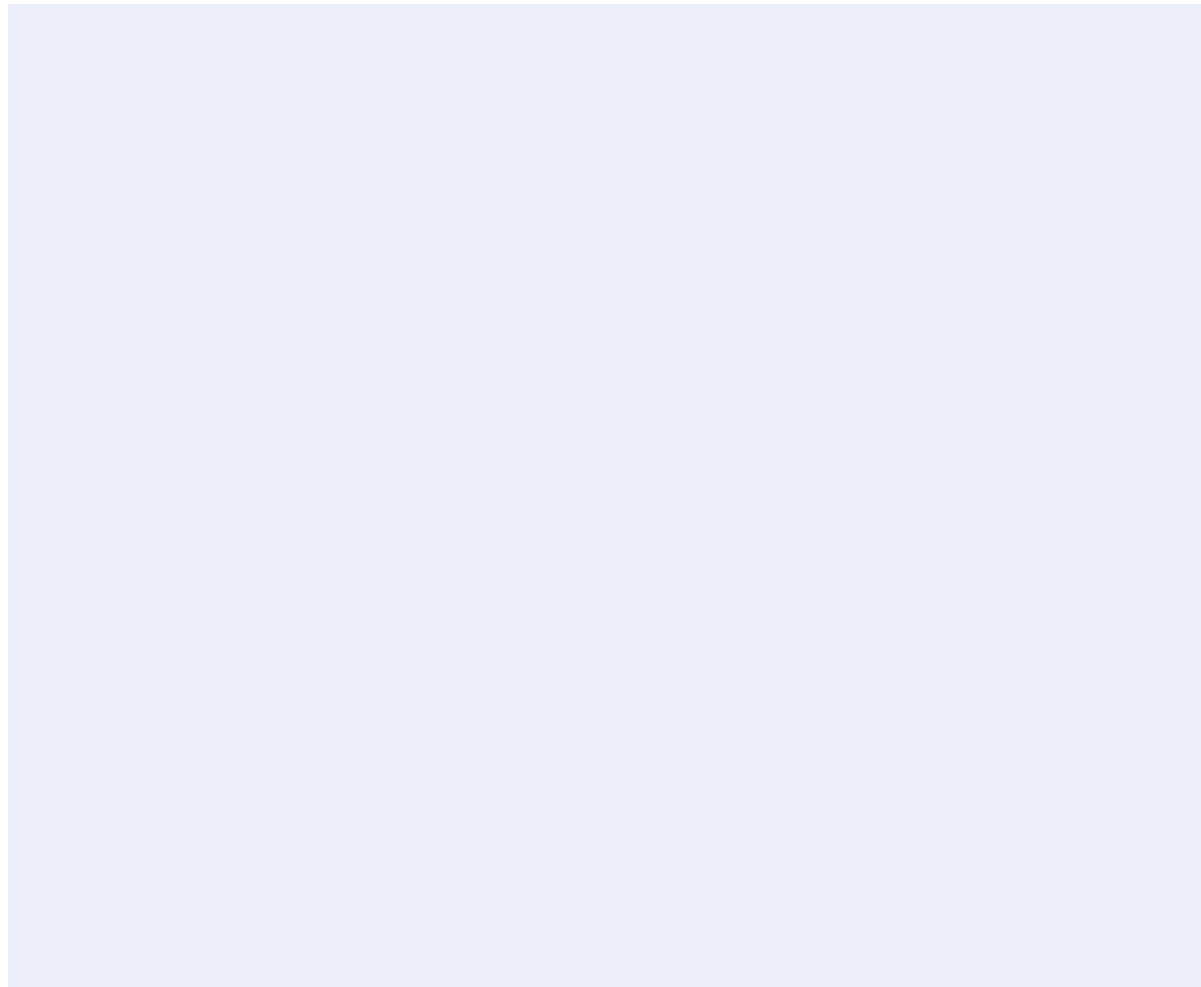
Based on Consumer Complaints



07/02/2015	Consumer Loan	Personal line of credit
06/15/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Account terms and changes

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

mailing address wrong, so I never received a bill. (Despite my ongoing efforts to communicate and negotiate a fair settlement, I still have never received a bill). I forgot I had applied for this credit, and also forgot the amount due, thinking I had simply added it to an existing credit card.

XX/XX/XXXX I received a collection call -- my first reminder that I had opened this credit account. I agreed I owed something, gave my correct mailing address, and asked for a statement I could use to negotiate a settlement. I did not believe I should pay for late fees and interest when I never received a bill! To date, I still have n't received a statement.

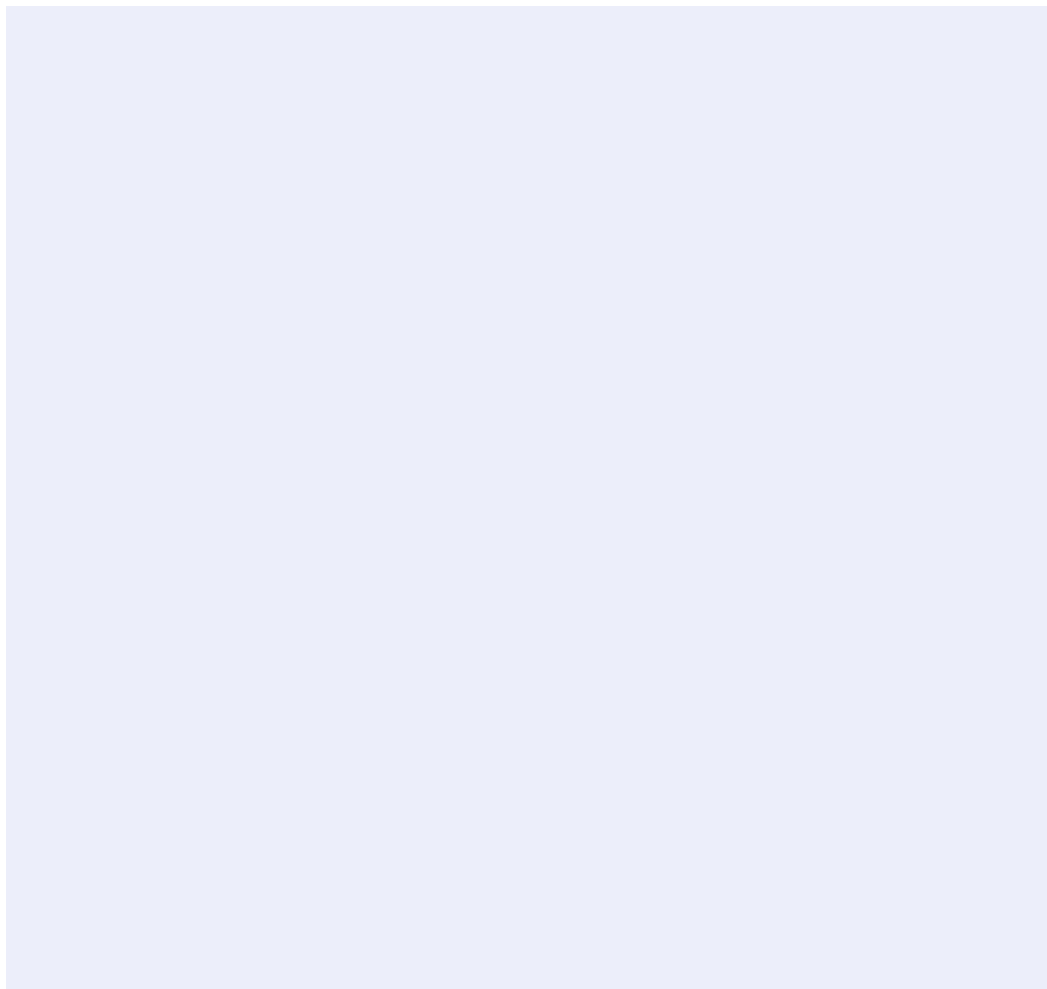
XX/XX/XXXX they wrote off my debt, sent me to a collection agency, and dinged my credit report WHILE I HAD ALREADY AGREED TO PAY SOMETHING AND WAS SIMPLY TRYING TO OBTAIN THE INFORMATION NECESSARY TO NEGOTIATE A FAIR SETTLEMENT. I contacted the CBNA/THD (they still have yet to send me anything by mail or contact me by phone other than the XXXX XX/XX/XXXX call) and the balance they are trying to collect from me is now up to over {\$700.00}!

These collectors are intentionally stringing me along to grow the interest charges. They prey on people with good credit, thinking they will simply pay the fees to make outstanding balances go away, no matter how unjust. Well I will not stand for it and will fight. I will pay what is fair, but not {\$1.00} more!

Took out a loan with One Main Financial for {\$5000.00} but it was reported to the credit bureau as almost {\$10000.00}. It was the interest if the loan was paid back as scheduled but that interest is n't due except what is due at the payment due

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Based on Consumer Complaints

Regions Financial Corporation	IL	62264	N/A
Citibank	PA	170XX	Consent provided

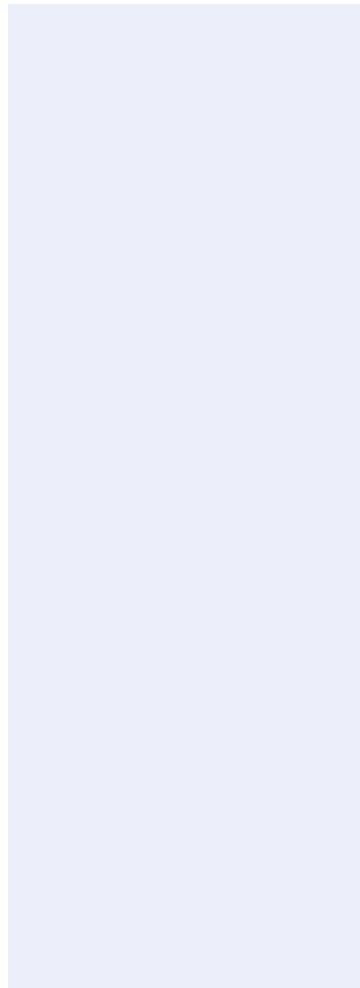
Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/02/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1449427

1420663

Consumer Loan Complaints

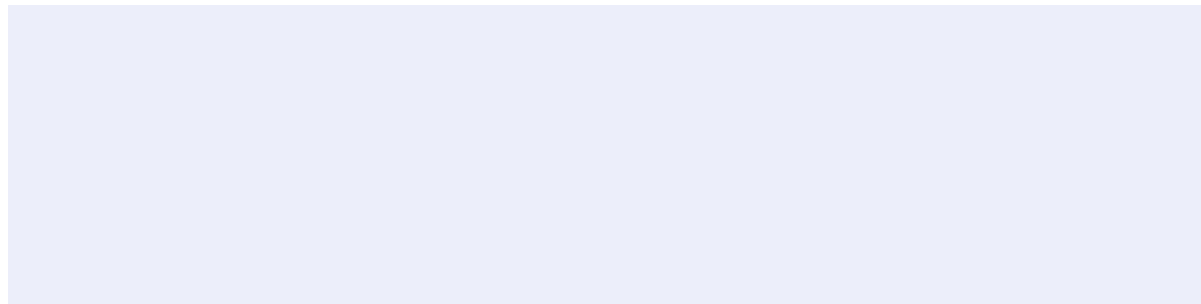
Based on Consumer Complaints

06/29/2015 Consumer Loan Vehicle loan

06/15/2015 Consumer Loan Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

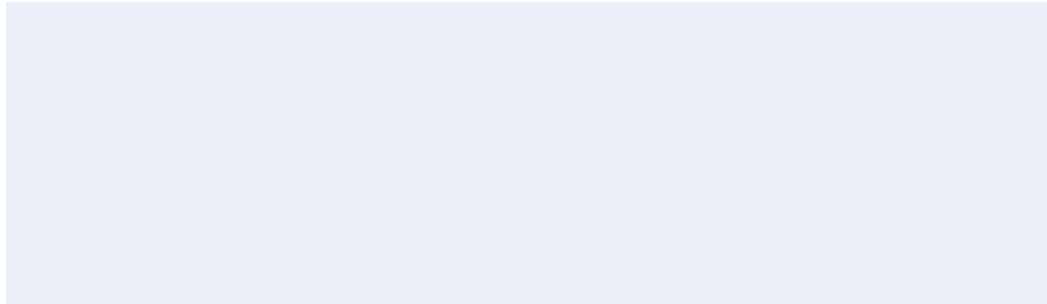
Based on Consumer Complaints

date. I have paid a lot of extra payments but the loan still is reported as if only a full balance of interest and principle is still due. In other words they are over reporting to the credit bureaus the amount of the loan and they are still only showing the payments I have made as principle and not lowered the amount because interest would be a lot less. I have made about {\$2000.00} payments in less then 4 months so interest on the loan would be considerably less if they are allowed to report the future interest as balance due on the loan.

a debt collector from consumer portfolio (cps) called me, I hung up on him telling him it was a bad time too talk I was driving, he called me right back, again I told him it was a bad time and hung up again. he called me again, I said it is a very bad time I am going too hang up, and I did, he called me again, XXXX times in a row. I asked to talk too a manager, this collector told me no manager was working and he hu. I stopped at a rest area on the pa turnpick and called back, talk too a working manager. she told she would have too listen too the tapes of the call. I asked when I could call back? she sd in a few days. so I did, XXXX months later after a lot of call back and leaving messages I talk with the manager as no one else could help me but her. she sdaid tha she could not hear me well now, so I asked why did the collector call me back XXXX times w/ a XXXX mints, why did the collector tell me there was no manager working, how is he allowed too do this.. she sd she could not hear me ... so I asked again, she told me collectors arellowed too call as many times as they feel they have too, and they do not have too follow the fdcpa because they are XXXX party. it does not apply too XXXX party collections, then she asked who is my atty, that was all she care about.. I asked her too clear this up ... just too make sure, her collector called me XXXX times in a row after I hung up. I asked for a manager and the collector refused too give me

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	TX	77530	Consent not provided
Consumer Portfolio Services	NJ	080XX	Consent provided

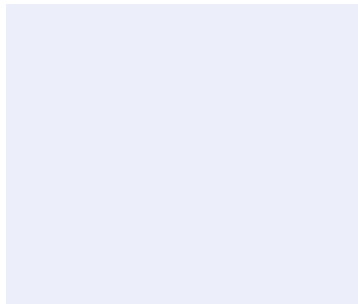
Consumer Loan Complaints

Based on Consumer Complaints

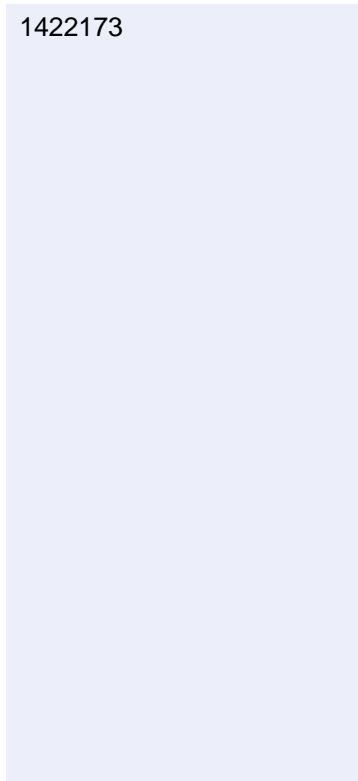
Web	06/29/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1443258



1422173

Consumer Loan Complaints

Based on Consumer Complaints

06/08/2015	Consumer Loan	Installment loan
06/15/2015	Consumer Loan	Vehicle loan
06/08/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Vehicle loan
06/29/2015	Consumer Loan	Vehicle loan
06/18/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX, and he is allowed too do this, she said yes. the laws do not apply too XXXX party

Huntington Bank has somehow lost my XXXX payment. When asked to pay late charge and XXXX payment all over again, I complied. I had checked my accounts statement from my own financial institution immediately prior to being informed of the late payment. It showed my XXXX payment. After I returned to my financial statement after making the " late payment ", I found the initial XXXX payment was gone. No trace that I had ever made the initial payment showed up at all. That is either some glitch in the universe or an agent with some XXXX type access making moves of my financial assists from within the XXXX banks systems. I would like this matter to be investigated further.

I have paid off a car loan and an employee at the loan company is attempting to prevent the car dealership from releasing the title to myself.

Upon GE capital being switched to Synchrony Bank, I have had nothing but problems. I am a very patient person but since I got this loan I have dealt with absolutely terrible customer service, wrong information given to me consistently but several employees, and after about the XXXX phone call no one can transfer me to a manager. My loan has been paid off in full and the bank still owes me a refund check that I 've been waiting for, for over a month. They will not give me a date of when they can send it (7-10) business days, and when it does n't show up

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Allied Interstate LLC	CA	95673	Servicemember	Consent not provided
Wells Fargo & Company	TX	78681		Consent not provided
BMW Financial Services	FL	33311		N/A
The Huntington National Bank	MO	633XX	Servicemember	Consent provided
Bank of America	CA	945XX	Servicemember	Consent provided
BMW Financial Services	DC	20059		N/A
Synchrony Financial	TX	760XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/11/2015	Closed with non-monetary relief	Yes	No
Web	07/15/2015	Closed with explanation	Yes	No
Referral	06/10/2015	Closed with explanation	Yes	Yes
Web	06/24/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Phone	06/29/2015	Closed with explanation	Yes	Yes
Web	07/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

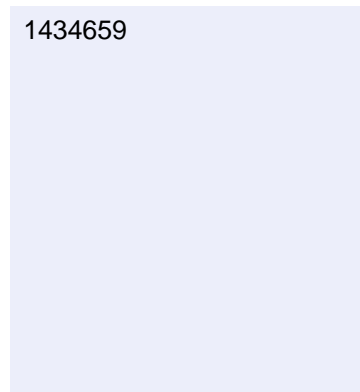


1411236



1422286

1411249



1434659

1443296



1428077

1449483

Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

after that time frame they have to put a stop pay (another 7-10 business days) and then they can send out which could take another two weeks. I still have not received a call back as promised or anything regarding my refund check. I 've asked several people to speak to a manager but apparently there is only XXXX manager who takes calls and she is always busy and does not return phone calls. I honestly feel like they are not going to send my check back at all and I am not sure what do to anymore. I would have NEVER acquired a loan from them if I knew it was going to be anything like this. Do not do business with these people! I purchased a XXXX XXXX XXXX from XXXX of XXXX in XXXX of 2013 using a loan funded by BMW Financial.

The agreement called for {\$1000.00} incentive payment credit over the XXXX XXXX payments due.

When I set up my payment account on the XXXX website it showed the (XXXX) {\$500.00} credits towards the loan.

I made the XXXX pro-rated payment. When I went to make the XXXX payment, the credit had disappeared from the account.

I took it in good faith that the credit would appear and made the pro rated payment. After questioning BMW financial and sending a letter to them I received a response that indicated the dealer had withdrawn the XXXX credit. I was told that they had used an alternate vehicle to " write the contract " for the {\$1000.00} payment credit and then withdrawn the XXXX payment credit. I spoke with my original salesman and the finance manager at XXXX of XXXX after this revelation.

The finance manager (a woman) was abrupt, admitted her employee made a mistake, said he 'd be counseled on it and basically said I had to live with it.

By this time the payment showed as 30 days late and has continued to show 30 days or more late depending on when the payments are posted in the month. I have on XXXX occasions delayed payment and attempted to reengage BMW

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services

TX

750XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1466040

Consumer Loan Complaints

Based on Consumer Complaints

06/29/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Personal line of credit
06/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Financial and XXXX of XXXX on this matter. Approximately 2 weeks ago I went to XXXX of XXXX and spoke with XXXX XXXX the General Manager. He offered to send a check the next day for the misunderstanding (contract fraud) on their part. I agreed and decided to take on BMW Financial and the late payments on my own. XXXX XXXX did not keep his agreement and no check has been received. He/They have not kept their word on anything other than the delivery of the vehicle.

My credit score with XXXX has gone from over XXXX to XXXX during this time and because of the issue. The other XXXX bureaus reflect a similar problem. (Please note that on the day of purchase they said I had a " XXXX " credit score with XXXX contrary to what I printed off and showed them.

I offered to refinance the loan right after this was discovered however because of the late payment no one would refinance it even with the explanation.

I respectfully ask that XXXX of XXXX pay all fees and past due amounts on this loan and that they engage the XXXX representative to have BMW financial correct the loan account to show as always paid on time, never late.

I paid off my financed vehicle early (ahead of the loan maturity date) at full non-discounted price, and still not have received my title after a month has passed. I need the title desperately, so I can re-register it in my new state as I recently moved (and my old state registration has lapsed). After 20 Business days and counting, I just learned they (DriveTime) only now released their lien and requested a new title yesterday with the old state I had lived. I am advised this can be a few more weeks before I receive my title which will be multiple months after I paid in full? This is ridiculous mishandling of the closing process especially since I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Regions Financial Corporation	TX	76131	Consent not provided
JPMorgan Chase & Co.	NY	10704	N/A
DriveTime	UT	841XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/29/2015	Closed with non-monetary relief	Yes	No
Referral	07/09/2015	Closed with explanation	Yes	Yes
Web	06/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1443349

1458225

1428345

Consumer Loan Complaints

Based on Consumer Complaints

07/08/2015

Consumer Loan

Installment loan

06/24/2015

Consumer Loan

Vehicle loan

06/09/2015

Consumer Loan


Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

paid in full? This is ridiculous mishandling of the closing process especially since I requested it to be expedited.

On XXXX I acquired an auto loan from First Investors XXXX XXXX, GA. The loan was for 72 months. The loan should have been paid on XXXX. I contacted First Investors on XXXX and asked about the pay-off on the loan. I was shocked when they told me that I still owed {\$9000.00} on the loan! They claimed it was for deferred payments and late fees. So I paid and another year later I still owe {\$8000.00}. on this vehicle and if I do n't pay it they will repossess it. I can not even trade the car in because there is so much negative equity on the vehicle that a car dealership/bank wo n't touch it. XXXX car dealership told me the car is only worth {\$1500.00}. I 'm at my wits end. I ca n't get anyone at First Investors to return my phone calls. I really need some professional advice. The last time I actually spoke with a person from First Investors, I told the person that I was contacting the CFPB and they just laughed at me. I just feel so overwhelmed. Thank you for any advice you may forward to me.

My husband and I signed a " Retail Installment Contract " with Service Finance Company , LLC for the purchase of new laminate flooring for our property in XX/XX/XXXX, with a set payment amount each month. When we began the process of selling our home in XX/XX/XXXX, we discovered that a lien had been place on our home for a past due payment to Service Finance in XX/XX/XXXX. We never received paperwork or notification of this lien. The loan balanced was paid in full when we closed on our home in XX/XX/XXXX. Service Finance, LLC ensured us that this loan was only an installment loan and was not tied to a mortgage on the dwelling, however, the credit bureaus have this loan classified as a mortgage account. Service Finance, LLC will not appropriately reclassify the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

General Financial, Inc.	CO	80011	Servicemember	Consent not provided
First Investors Financial Services Group, Inc.	OH	457XX		Consent provided
Service Finance Holdings, LLC	FL	335XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	06/29/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Web	06/11/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1458261

1435200



1412038

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle loan
06/09/2015	Consumer Loan	Vehicle loan
06/09/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Pawn loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

account after multiple attempts to resolve this error at the consumer level.

I took money out of my equity line of credit at 3.25 %. Then after my withdrawal period end date, the interest shot up to 7 %. I was never notified that that would happen when I signed the contract for it. It was in the contract that the interest rate could increase up to 18 % but as a first time consumer of this product, that is an important point to be up front about. The product was from Washington Mutual which Chase bought out. Chase did not inform their personnel of this particular loan.

I then informed the bank manager of what happened to me. She could not go back to the personnel who helped me to see what happened from her side. I asked her to inform all the personnel in the bank about my situation so that it would not happen to anybody else.

I then informed my dad about his equity line of credit similar to mine. He went to the bank and got even a better rate of 2.74, very enticing. We went to the bank together and the personnel did not know about the hike in interest rate after the withdrawal period. She suggested that we lock in the rate but did not know the lock in rate. My dad believed that he was getting the 2.74 % rate throughout the loan period. I had to insist calling the loan center to get the right information. Like me he was misled.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	TX	78741	N/A
American Honda Finance Corporation	NC	28635	Consent not provided
Wells Fargo & Company	TX	77018	Consent not provided
Santander Consumer USA Holdings Inc	TX	78070	N/A
Westlake Services, LLC	CT	06902	N/A
JPMorgan Chase & Co.	TX	770XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/22/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with explanation	Yes	Yes
Web	06/09/2015	Closed with non-monetary relief	Yes	Yes
Referral	07/13/2015	Closed with explanation	Yes	No
Postal mail	07/13/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1428355

1412050

1412053

1465095

1450602

1435402

Consumer Loan Complaints

Based on Consumer Complaints

06/24/2015

Consumer Loan

Vehicle loan

06/18/2015

Consumer Loan

Vehicle loan

07/13/2015

Consumer Loan

Vehicle loan

07/02/2015

Consumer Loan

Installment loan

06/18/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Security National Automotive Acceptance CompanyI was a XXXX in the XXXX XXXX and got behind on a car payment do to a divorce. I was attempting to contact this company to fix it when they began to call and threaten me over the phone to include contacting my commanding officers. I let them take back the car because I no longer wanted to deal with them. They still started going after me for the full amount of the cars worth even after they sold it. I went to court against them and the judge agreed that I did not have to pay the full amount and took about XXXX off what they were trying to get from me. I was paying them back XXXX dollars a month until I got a honorable discharge from the XXXX and they put XXXX owed in collections on my credit report. I ended Up fighting them with XXXX and they took everything off my report. Years later about XXXX they have started calling and harassing me again and have placed the amount of XXXX back on to my credit report.

During my duties as a Vice President of XXXX, XXXX, a construction company on XXXX XXXX, XXXX of my duties was to perform company vehicles purchase. I quit to my duties on XXXX, XXXX on XXXX, 2014 and leave to work for another company on the state of Florida. In many occasions I requested to Mercedes Benz Financial to release my name from that account due to those purchase were perform as a company representation. Even the name on the account is the corporation but they keep saying that I will be responsible even if I transfer the account to another person on the corporation or that I can sell the vehicles to the corporation, that is something that does n't make sense because the vehicles are already at the corporation name.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Security National Automotive Acceptance Company, LLC	CO	809XX	Servicemember	Consent provided
--	----	-------	---------------	------------------

American Honda Finance Corporation	FL	32226		Consent not provided
------------------------------------	----	-------	--	----------------------

Ally Financial Inc.	SC	29445		N/A
---------------------	----	-------	--	-----

Ditech Financial LLC	NC	27910	Older American	N/A
----------------------	----	-------	----------------	-----

Mercedes-Benz Financial Services	FL	328XX		Consent provided
----------------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	07/13/2015	Closed with monetary relief	Yes	No
----------	------------	-----------------------------	-----	----

Fax	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1435403

1428308

1465373

1448724

1428370

Consumer Loan Complaints

Based on Consumer Complaints

06/18/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan
06/09/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Installment loan
07/13/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Installment loan
06/19/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

already at the corporation name.

I am requesting to Mercedes Benz Financial to remove any negative information on my credit report.

I have a XXXX credit card (home improvement store). I pay regularly each month. Currently, they ask for a minimum {\$25.00} payment due on the XXXX of each month. I made a {\$30.00} payment on the XXXX of the month but they are not counting it as a payment for this month as toward the minimum, instead demanding that I make a payment on or before the XXXX. I feel that I have satisfied the requirement for this month and their doing this is a deceptive business practice.

I applied and was approved for credit (XXXX) at Ashley Furniture in XX/XX/XXXX. I cancelled the account due to non-delivery in XX/XX/XXXX. Then

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NV	89121		N/A
Friendly Finance Corporation	GA	30736		Consent not provided
Consumer Portfolio Services	TX	77489		Consent not provided
JPMorgan Chase & Co.	FL	23154		N/A
Exeter Finance Corp	NJ	08048		Consent not provided
Santander Consumer USA Holdings Inc	GA	30294		Consent not provided
SunTrust Banks, Inc.	GA	30542		N/A
Bank of America	CA	92863		N/A
Fifth Third Financial Corporation	NC	28906		N/A
Synchrony Financial	AZ	864XX	Servicemember	Consent provided
Synchrony Financial	WA	980XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/19/2015	Closed with explanation	Yes	Yes
Web	07/02/2015	Untimely response	No	
Web	06/11/2015	Closed with explanation	Yes	No
Phone	07/30/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	No
Web	06/24/2015	Closed with explanation	Yes	No
Referral	07/15/2015	Closed with monetary relief	Yes	No
Referral	07/06/2015	Closed with explanation	Yes	No
Referral	07/14/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	Yes
Web	06/23/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1429112

1449679

1412103

1494192

1449698

1435470

1465494

1450244

1465758

1435489

1429160

Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Installment loan

06/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

this month (XX/XX/XXXX) received a letter saying that someone had tried to run my credit at Ashley Furniture on XXXX XXXX from Synchrony Bank. I was nowhere near there that day (at work at a conference in XXXX WA all day).

The only way this was done was someone walked in saying they were me and no one asked them for an ID or was working in cahoots with that person to steal or XXXX of the employees there ran my credit on their own.

I called and spoke to XXXX, a so-called manager and she was absolutely no help. she acted as if it were nothing, asking me if I called the bank.

I have an email from another stating that she closed my account in XXXX.

I was denied a home equity loan because of this and plan on going to the fullest extent of the law with this. I curse the day I ever stepped into that hellhole! They are the worst!!

I sent a letter asking them not to call my home phone. This letter was enclosed with a check ... which has been cashed. Then when they called my home saying they had not received the check (which by this time had cleared my bank,) I told them again not to call my home phone. They called my home phone again. I have also requested (in XXXX separate letters and each time there is a phone call,) for them to send me the original paperwork and an amortization schedule and a total still due. This has still not been provided.

I request to dispute the payment late for XXXX days that has been appearedIn my credit score information. I have some reason why I late to pay.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	FL	32669	N/A
Regions Financial Corporation	ME	04084	N/A
Community Choice Financial, Inc.	NM	874XX	Consent provided

Boeing Employees' Credit Union	AR	726XX	Consent provided
--------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/17/2015	Closed with non-monetary relief	Yes	No
Referral	07/06/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	Yes	No

Web	06/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1464170

1450271

1464692

1429166

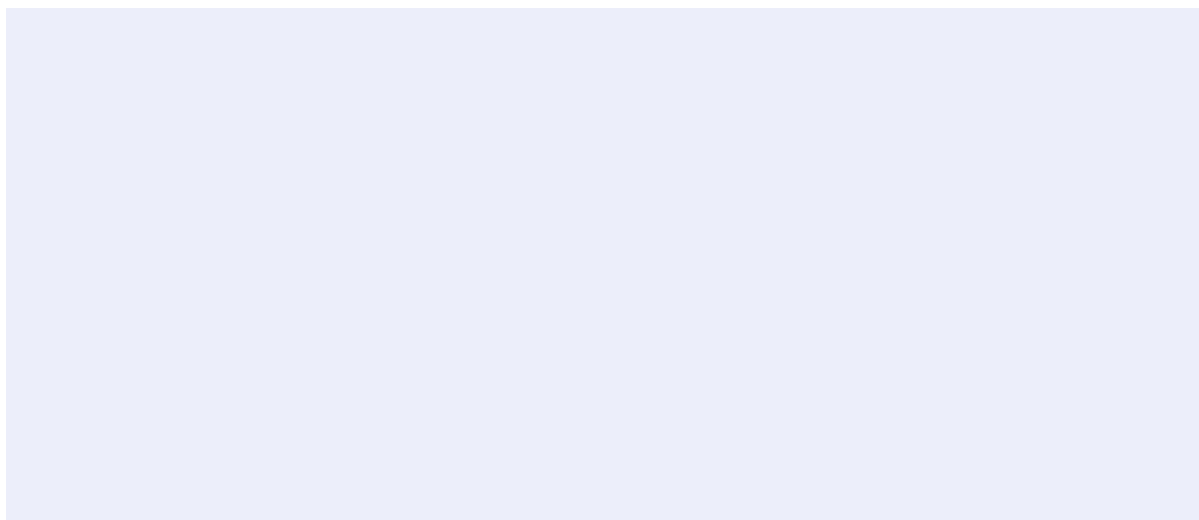
Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Installment loan
06/15/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

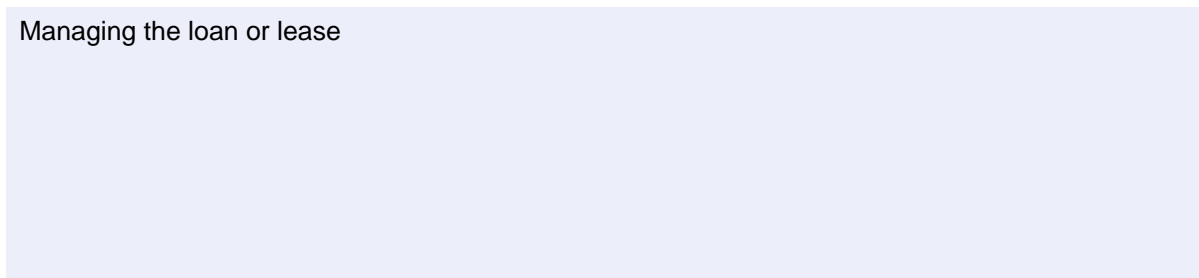
Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

credit score information. I have some reason why I late to pay.

The reason is when I got accident my insurance company said thatThey will pay off my car so I delay my payment.

The XXXX reason are I have already pay for the insurance full coverage withXXXX XXXX but my lenders which is BECU still charged me for full coverages insurance. In that time I need to pay XXXX for the insurance. After I talked to themThey said that they will reduce my monthly payment but the monthly paymentStill in the same amount. Then I delay again my payment.

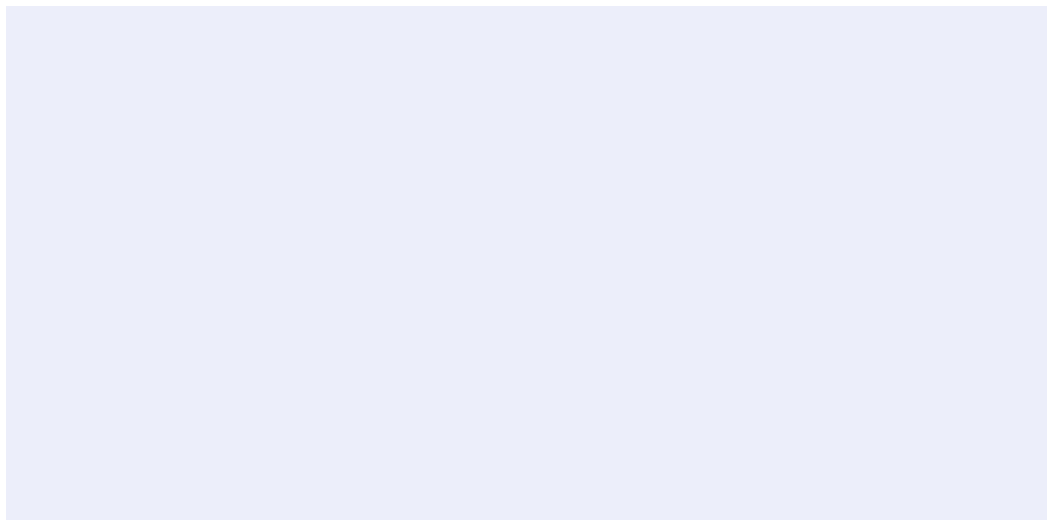
Thanks for ur attention. I ll wait for ur best resolution and suggestionBecause this case has already ruined my credit score so much.

Ally used its discriminatory practices to inflate my loan interest rate and inflate my monthly payments. Ally used its discriminatory practices to seize my vehicle and render me nearly financially and mentally ruined. My Ally case no is XXXX

In XXXX of XXXX I signed for an auto loan with Wells Fargo Auto Finance. In XXXX of XXXX I moved from the address they had on file with me but the car stayed with my wife at the old address. On XXXX XXXX XXXX I mailed Wells Fargo a change of address letter. I never started receiving bills at my new address so on XXXX XXXX XXXX I sent another change of address letter but again nothing was changed. In XXXX of XXXX Wells Fargo transferred this account to

Consumer Loan Complaints

Based on Consumer Complaints

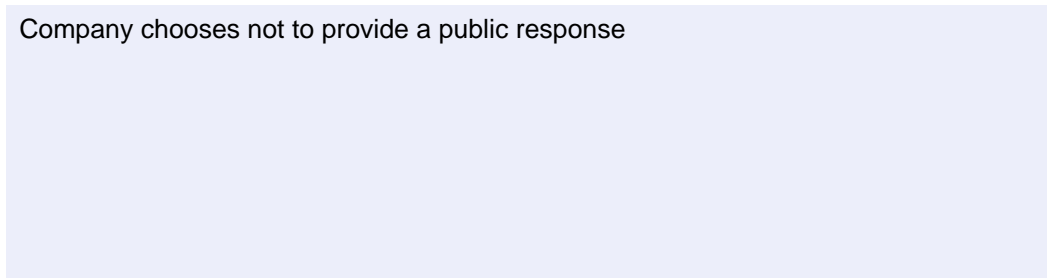


Company chooses not to provide a public response



Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	ME	04841		N/A
Ally Financial Inc.	GA	303XX		Consent provided
Discover	IN	462XX	Servicemember	Other
DriveTime	TX	75023		Consent not provided
BB&T Financial	NY	14623		N/A
Wells Fargo & Company	TX	750XX		Consent provided

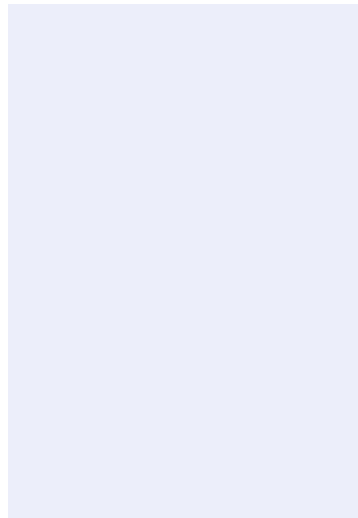
Consumer Loan Complaints

Based on Consumer Complaints

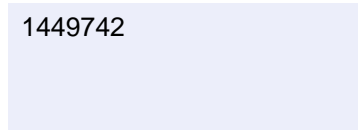
Referral	06/17/2015	Closed with explanation	Yes	No
Web	07/02/2015	Closed with explanation	Yes	Yes
Web	07/09/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with explanation	Yes	No
Referral	07/17/2015	Closed with explanation	Yes	Yes
Web	07/13/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1422118



1449742



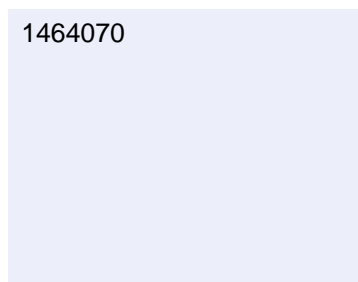
1449432



1422714



1466952



1464070

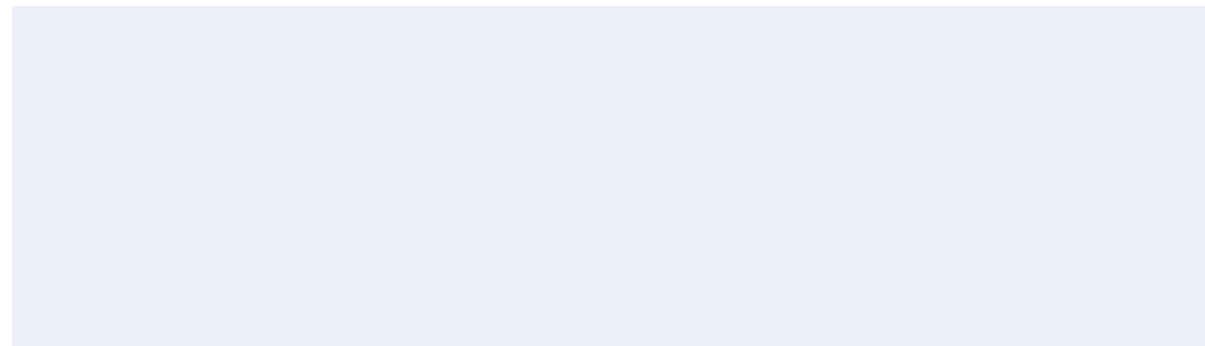
Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015	Consumer Loan	Vehicle loan
06/19/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Installment loan
07/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

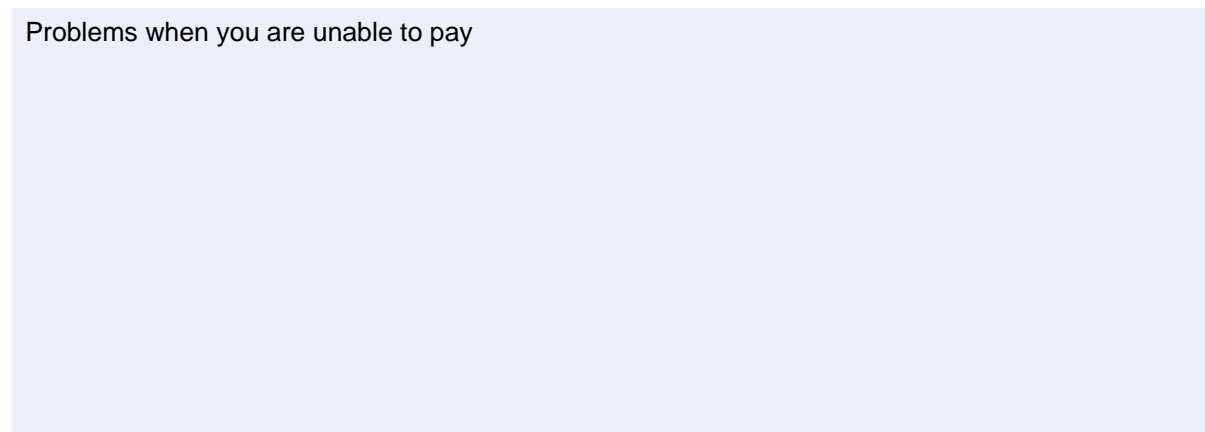


Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

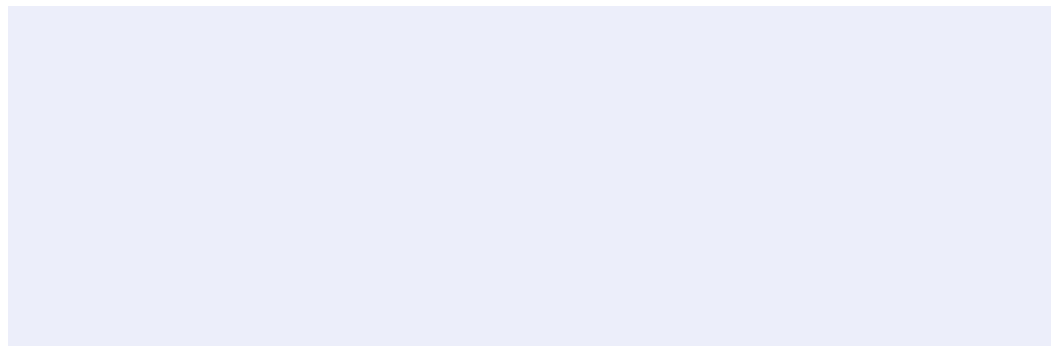
Wells Fargo Dealer Services. The last payment on the account was in XXXX of XXXX. At this point the title was then mailed to the old address so I never received it. In XXXX I had to call WFDS and ask them to send me a title to my new address so I could see the car. They would n't send me a title, just a release of lien so I could go down to the tax office and get a new title. Because they never changed my address and billed to the correct XXXX I had several late payments with them that are still adversely affecting me today. I would like these late payments removed.

I was going to do a bankruptcy but stopped the process, the car was sent for collection to XXXX ... it is showing that it is a repo which is not I have been making paying through the company XXXX that USAA assigned to it. I need that collection off my credit because it is affecting me getting a new car. This account is being paid on the XXXX of the month at {\$300.00}

When I got divorced I assumed my car loan and a personal loan. My ex-wife assumed her car loan and a personal loan. After we were divorced for awhile she filed for bankruptcy on her XXXX loans. She did n't make her minimum payments for the bankruptcy so the loans came out of bankruptcy for her to pay on. She is n't paying on the car, it was repossessed, and now the bank is coming after me. This debt was hers to pay per a court order. I am being harassed by the bank and it is ruining my already damaged credit. They are threatening to turn this in as income under my name. My ex-wife is n't getting any notifications from the bank. Her bankruptcy also showed up on my credit as her personal loan was written off as a bad debt.

Consumer Loan Complaints

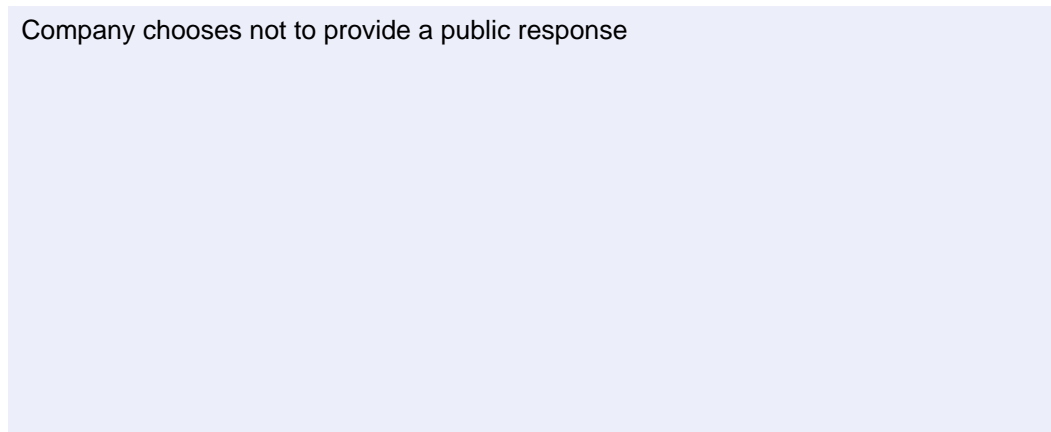
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	GA	303XX	Consent provided
Ally Financial Inc.	IL	60441	N/A
Tower Loan	IL	62801	Consent not provided
Ally Financial Inc.	IL	622XX	Consent provided

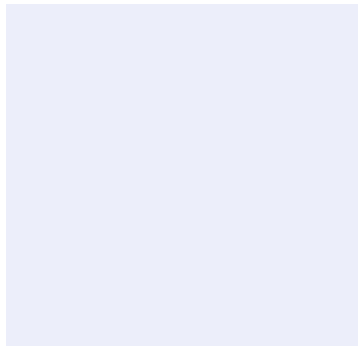
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	No
Referral	06/22/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

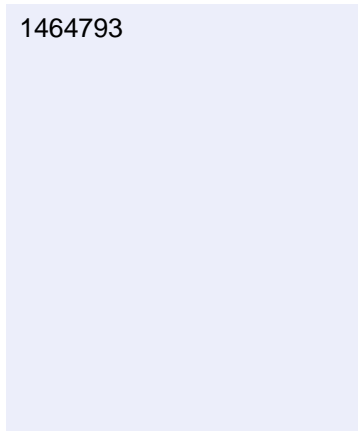


1464754

1429570

1449834

1464793



Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015

Consumer Loan

Vehicle loan

07/02/2015

Consumer Loan

Title loan

06/09/2015

Consumer Loan

Vehicle loan

07/02/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Lender repossessed or sold the vehicle

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I went online to XXXX and applied for an auto loan. I received a couple of offers and chose the one that I liked. I chose a company called XXXX, 72 month term and a 5.99 % interest rate. I have used this company before and never had an issue. I previously used a check from this company to buy a vehicle at CarMax in XXXX, Tx. So I decided I would do the same this time around. Except when I found a vehicle that I liked at CarMax, they told me they would not accept the check. I called XXXX and they confirmed that they have an open business relationship with CarMax and not sure why they would not accept the check. I then called CarMax for answers. I spoke to a XXXX XXXX which works in Business Relations and she told me that she received an email advising that they no longer do business with XXXX as of 2 weeks ago. I honestly think that this is a lending tactic to get me to use their in house financing which is at a much higher rate of 11.99 % and 12.99 % depending on how long the term is. Can you please research this and let me know if they are targeting consumers like me to use their much higher rate in house financing? Thanks.

I took out a loan from LoanMart XXXX XXXX Loans. My first payment was due XXXX/XXXX/15. I contacted them and told them my payment would be late which I was told is in compliance. I was to make my payment to them on XXXX/XXXX/15 so that would include XXXX payments. I received a billing statement reflecting that with no past due charges because I contacted them. They repossessed my car and damaged it and my yard on XXXX/XXXX/15.

I had taken a loan out with XXXX finance XX/XX/2005, to do repairs to my house. I monies to repay them came out of my checking account automatic every month. Payments were made for about 2.5 years with no problem. Then my husband lost his job and I could n't afford to pay them. I had contacted them about the problem. However I have n't been able to pay them, so they put it on my credit. They have

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

CarMax, Inc.	TX	761XX		Consent provided
--------------	----	-------	--	------------------

Wheels Financial Group, LLC	CA	922XX		Consent provided
-----------------------------	----	-------	--	------------------

Santander Consumer USA Holdings Inc	NY	10314	Servicemember	N/A
Encore Capital Group	FL	338XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	06/09/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	07/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1464801

1449869

1412276

1448635

Consumer Loan Complaints

Based on Consumer Complaints

06/24/2015	Consumer Loan	Vehicle loan
06/15/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Personal line of credit
06/09/2015	Consumer Loan	Vehicle loan
07/02/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

However I have n't been able to pay them, so they put it on my credit. They have now sold the information to Midland funding, where they continue to report it on my credit. The problem I have is they have been on my credit for about 7 years already. I have disputed the account because they have stayed on my credit long enough. They never gave me the credit for the payments. They have also tacked on all theses interest and late fees that an {\$7000.00} loan has turned into an XXXX debt. My dispute is that they have been on my credit for 7 years I thought it is suppose to come off. I contacted my bank and they said they only hold on to the information for only 7 years and they could n't give me my pay history.

I had bought a 1998 XXXX from a buy here pay here car lot. Paid over XXXX years then had my account sold to Mid Atlantic Finance in XXXX Florida. I tried trading this car in but was told this car was only worth XXXX. I was having to pay XXXX. So I gave the car up, as it was not worth it. This company got the car back, and then started reporting on my credit. This year since I disputed the debt they have changed the amount owed from {\$3000.00} to over {\$4500.00} they also changed the months on the term to 360 months for a car, not a house. This is crazy. This company is just trying to report false information on my credit score to make it go down since I did n't finish paying them what I feel I do n't owe them in the first place. The tax notice states the cars market value at {\$2100.00}.

Consumer Loan Complaints

Based on Consumer Complaints

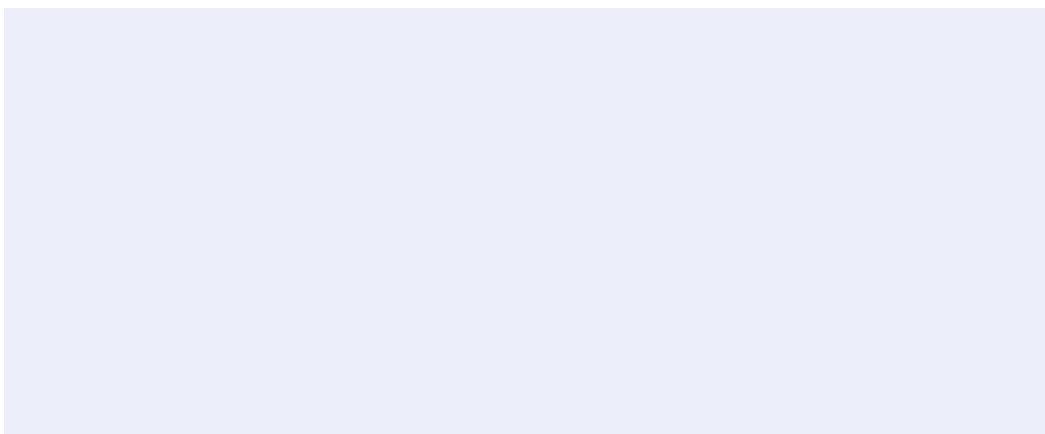
Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	GA	31763	Older American	Consent not provided
Credit Acceptance Corporation	GA	30214		N/A
U.S. Bancorp	GA	31315		N/A
Wells Fargo & Company	PA	19446		N/A
Wells Fargo & Company	WY	82601		N/A
Mid-Atlantic Finance Co., Inc.	SC	296XX		Consent provided
Santander Consumer USA Holdings Inc	CA	95336		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/25/2015	Closed with explanation	Yes	No
Phone	06/29/2015	Closed with non-monetary relief	Yes	No
Referral	06/25/2015	Closed with explanation	Yes	No
Referral	06/25/2015	Closed with explanation	Yes	No
Postal mail	06/11/2015	Closed with explanation	Yes	No
Web	07/02/2015	Closed with explanation	No	No
Referral	07/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1435182

1421007

1436404

1435918

1412308

1449942

1466441

Consumer Loan Complaints

Based on Consumer Complaints

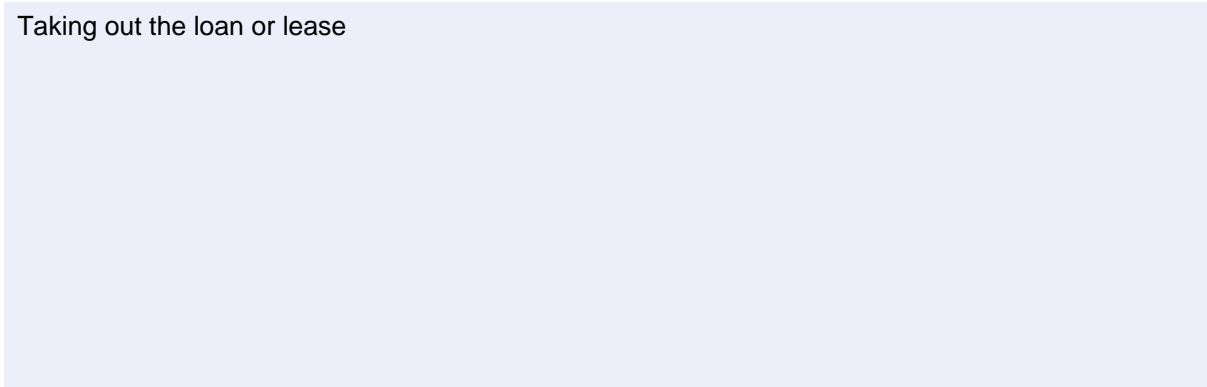
06/24/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle lease
07/13/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

When the lease on my Jeep Liberty expired I turned-in the vehicle to XXXX XXXX XXXX in XXXX, RI. The vehicle was inspected by the salesman, XXXX, and it was found to be undamaged. About five days later, the vehicle was moved to another location and inspected by an Ally Financial (financiers of the lease) representative who found scratches and gouges on the vehicle that were not there when I turned-in the vehicle to XXXX XXXX XXXX. The salesman, XXXX, called Ally and disputed their findings. Ally called me this morning and said that are not going to wave the {\$350.00} they are demanding and are threatening me with adverse action to my credit score.

I recently (XXXX/XXXX/XXXX) financed new bedroom furniture with Conn 's Home Plus (" Conn 's "). While I am highly satisfied with the quality of the furniture I purchased, I can not say the same for their customer service record departments. I was advised by the store at time of purchase that if I provided proof of homeowners/renters insurance I would not have purchase their insurance policy. I provided such information (in the form of multiple emails), and can provide proof if needed. I subsequently received my Truth in Lending statement and follow up correspondence which showed the additional insurance being included. I had to again (for the third time) provide the declaration page of my insurance before the policy was finally removed.

This brings me complaint today. My due date is the XXXX of each, with a grace period until the XXXX. Yesterday (XXXX/XXXX/XXXX) I received a phone call at XXXX EST, and was left an automated message to contact Conn 's regarding my account. By leaving the automated message this is considered " contact " under the terms of the Fair Debt Collection Practices Act (15 U.S.C. 1692-1692p) of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Commerce Bank	MO	63028	N/A
Ally Financial Inc.	RI	028XX	Consent provided
Conn's, Inc.	SC	296XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/29/2015	Closed with explanation	No	Yes
Web	07/13/2015	Closed with explanation	Yes	Yes
Web	07/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1435658

1464914



1464935

Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the terms of the Fair Debt Collection Practices Act (15 U.S.C. 1692-1692p) of XX/XX/XXXX (" FDCPA "), and reaffirmed by XXXX v. XXXX XXXX XXXX , XXXX in XX/XX/XXXX, and no further call should have been made within that day. I received another call yesterday (XXXX/XXXX/XXXX) at XXXX EST, with the same automated recording. This morning at XXXX EST (XXXX/XXXX/XXXX) I received a phone call again from Conn 's and was lucky enough to speak with a live representative. After verifying my information he immediately advised that the payment of {\$190.00} was due, and asked how I was going to pay it today. I explained to the gentleman that since my due date fell on a weekend I would set it up via bill pay today, I also explained that I am with my within my grace period and did not appreciate the multiple phone calls. He stated he would note the account that I was going to via bill pay, and the conversation ended. At XXXX EST this morning (XXXX/XXXX/XXXX) I received both an automated " Friendly reminder " text message, and an " Important Message " email from Conn 's. To me this consuetudes harassment, and is a direct violation of the FDCPA, specifically, 806. (5) - Harassment or Abuse ; " Causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number. " I have documented proof of all of the above listed allegations, and am willing to provide copies/screenshots if requested.

At XX/XX/XXXX, I had a buyer for our RV and because Bank of America failed to keep track of the title, I lost the sale despite the willingness of the potential buyers to wait over three week. Bank of America continues to have me as a loan customer, the buyers are on their way to XXXX and I have no recourse for a set of errors that are still unresolved. Because I lost the sale, I continue to pay approximately {\$500.00} per month for the loan payment, insurance, rental space at a sales lot and printing brochures. The later into the summer, the less likely to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America

NC

287XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/13/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1464940

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

find a buyer especially at the price that was agreed to in XXXX.

Bank of America said that they would make every effort to obtain a replacement title for the RV but when I checked with NC DMV they indicated to me on XXXX XXXX that there was no additional requests for a replacement title. The only request was in XXXX 2015 which was the first time Bank of America indicated to me that they could not locate the title. That first replacement title was mailed to Bank of America in XXXX, XXXX where it was later sent to their repository in XXXX. XXXX DMV said that this second request for a replacements, even if processed, takes four to six weeks to complete.

Key errors were first the lack of awareness two years ago on the part of Bank of America that they had never received the XXXX title for the RV. NC DMV said that it was returned to DMV. Second, when this was discovered and Bank of America had the replacement title in XXXX, the sending of that title to XXXX resulted in the loss of the title.

Because a title was still not in hand, I asked XXXX XXXX XXXX on XXXX XXXX, through a XXXX XXXX XXXX a Customer Advocate from Bank America, to please contact the buyers and see if they would still like to complete the deal. They had already waited over three weeks and I had nothing I could say to encourage them to stay and complete this deal. XXXX XXXX called them and was told that evening that they could not wait any longer and that they had purchased a different RV. This was the evening of XXXX XXXX. XXXX XXXX called me and notified me that the sellers had purchased a different RV. That was over three weeks from the day the buyers agreed to buy my RV. My sale was lost.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

As of XXXX XXXX, 2015, there is no word of Bank of America obtaining a replacement title for my RV. I have no subsequent offers to buy my RV. I am continuing to make monthly payments to Bank of America by direct payment, also continuing to pay insurance and monthly rent of a space for displaying the RV at a local used vehicle sales lot.

Apparently I was provided as a "reference" for an auto loan for a friend. To my recollection I was never contacted for the reference. Now the person with the loan is behind on payments and this company called me XXXX to have him "contact them". The first time I thought it was because I was the reference and the loan was just being initiated. The XXXX time I found out that they must be behind on payments. I did n't sign up for anything and they should n't be calling me.

The company Green Tree servicing has posted information the all XXXX credit bureaus that is not true or accurate saying that my property is affected by natural or declared disaster. This is not true. Even if it were true it should not be reported on my credit report since it has nothing to do with my credit worthiness. There has not been any natural disasters occurring anywhere near my home. I live at XXXX XXXX XXXX, XXXX XXXX, TX XXXX on high ground.

GREEN TREE*XXXX XXXX XXXX -- - XXXX XXXX XXXX XXXX XXXX -- - XXXX
AFFECTED BY NATURAL OR DECLARED DISASTER

Submitted previous complaint # XXXX regarding an additional {\$120.00} promotion fee of which we were not made aware of. Your office told me that TD

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

Universal Acceptance Corporation	MN	553XX		Consent provided
----------------------------------	----	-------	--	------------------

Security Finance	GA	30240		Consent not provided
------------------	----	-------	--	----------------------

KeyBank NA	ID	83687		Consent not provided
------------	----	-------	--	----------------------

Hyundai Capital America	AR	71845		Consent not provided
-------------------------	----	-------	--	----------------------

Ditech Financial LLC	TX	750XX	Older American	Consent provided
----------------------	----	-------	----------------	------------------

TD Bank US Holding Company	LA	704XX		Consent provided
----------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1421086

1450082

1465055

1465058

1465065

1464129

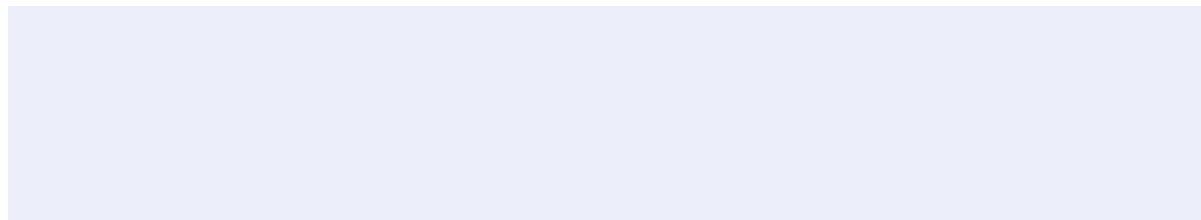
Consumer Loan Complaints

Based on Consumer Complaints

07/02/2015	Consumer Loan	Vehicle lease
07/02/2015	Consumer Loan	Vehicle lease
06/15/2015	Consumer Loan	Installment loan
06/09/2015	Consumer Loan	Personal line of credit
07/02/2015	Consumer Loan	Vehicle lease

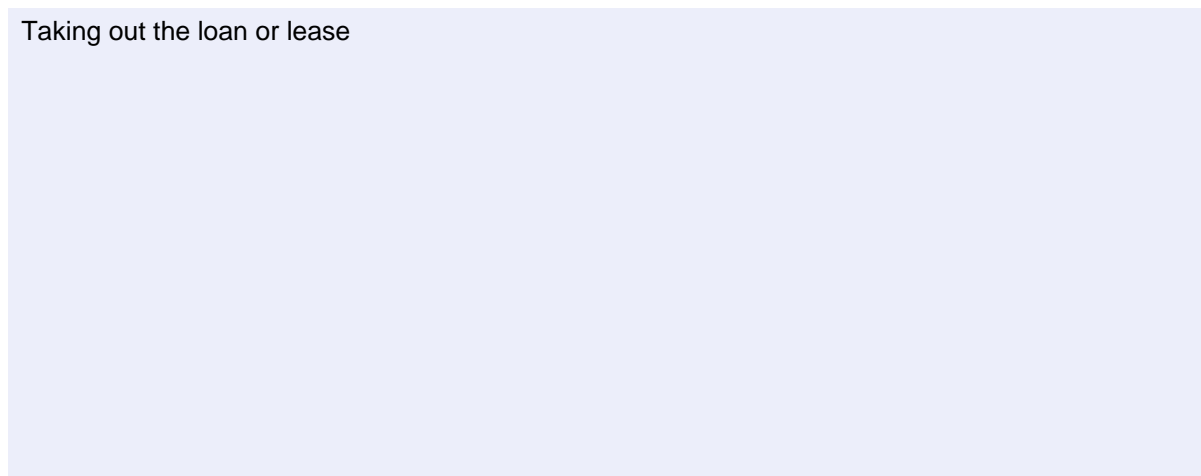
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease



Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

promotion fee of which we were not made aware of. Your office told me that TD Bank N.A agreed to waive that fee although they never contacted us. Today via letter our account was closed " due to inactivity " although payment was posted to our bank XXXX/XXXX/15 and XXXX pmt due XXXX/XXXX/15. Internet reviews unbeknown to us describe tactics such as this XXXX.

After turning in my car, I received a bill that I did not recognize. I called FORD MOTOR company and they said it was for mileage. I offered to pay it on my XXXX credit card, and they said that they do not take XXXX.

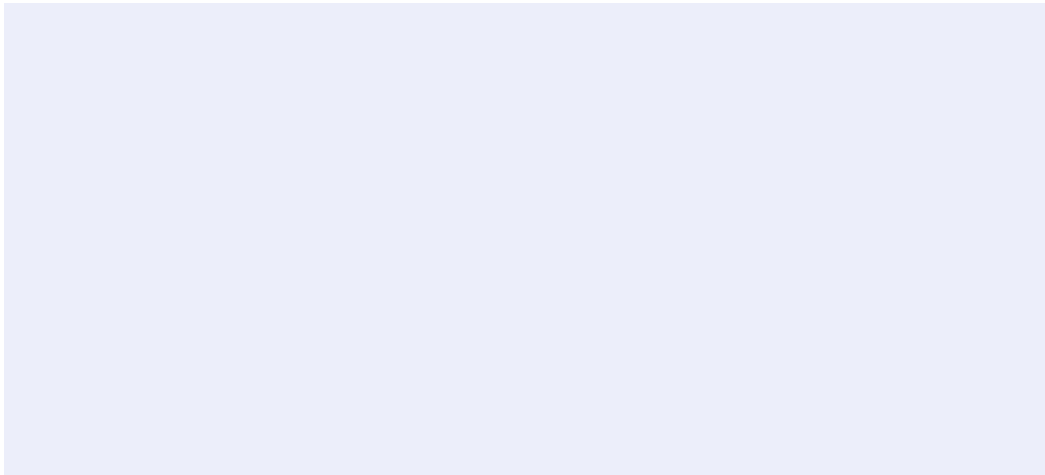
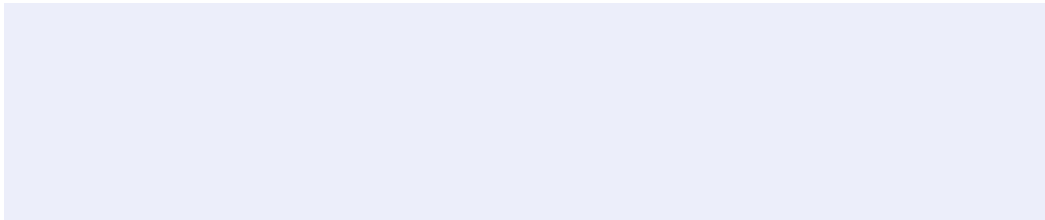
I made other arrangements to pay. They have been paid in FULL a few years ago and they are still reporting a collection on my credit report with this account being closed in 2009. I also made all the lease payments on time for 36 months due.

I leased my car with XXXX XXXX. I gave them a check for \$XXXX for down payment of a new car. I was called in their office and they changed the terms on me. In addition, I found out from KIA FINANCE that I was over billed for \$XXXX. I put a stop payment on the check immediately. I went back and forth with the dealership to try to resolve this matter. I got the run around. It took several months after calling their corporate office and complaining to KIA headquarters. I have paid this debt and they have reported to the credit report agencies. It was their lack of integrity and unwillingness to resolve this issue in a timely manner after also jacking up my monthly payment by having me re-sign new papers.

I traded my XX/XX/XXXX KIA OPTIMA LEASE for a new XX/XX/XXXX HYBRID

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	CA	926XX	Consent provided
Hyundai Capital America	CA	926XX	Consent provided
Bank of the West	FL	34639	N/A
GVA Holdings, LLC	PR	00783	N/A
Hyundai Capital America	CA	926XX	Consent provided

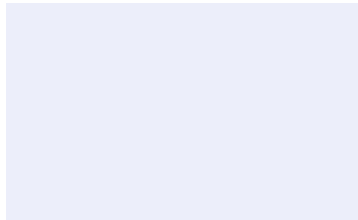
Consumer Loan Complaints

Based on Consumer Complaints

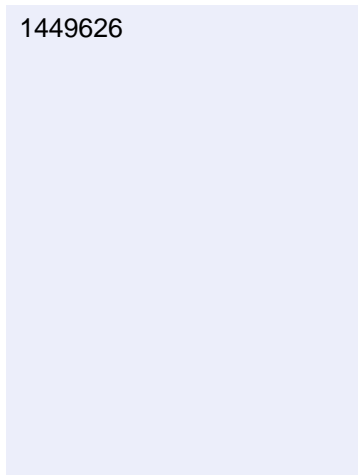
Web	07/02/2015	Closed with explanation	Yes	Yes
Web	07/22/2015	Closed with explanation	Yes	Yes
Referral	06/18/2015	Closed with explanation	Yes	No
Phone	06/11/2015	Closed with non-monetary relief	Yes	No
Web	07/02/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1449625



1449626

1421192

1412485

1449627

Consumer Loan Complaints

Based on Consumer Complaints

07/03/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

OPTIMA on XX/XX/XXXX. I sign all the paperwork and take the car home. A week later I receive a call to come in. I get pressured to sign new contract with a higher payment due to some error. I could not leave the premises until I signed this paperwork. I later find out it was due to KIA not FUNDING my new loan. It took KIA several months later to FUND this loan. I put in a previous complaint against KIA and they have now removed these late fees from my credit. This complaint is for the higher payment that I was forced to sign for their mistake. Now that the late fees have been removed, I should be able to have the original terms offered.

Took out two installment loans from Republic Finance. The first loan was for XXXX in XX/XX/XXXX. I received a mail piece that said it was a check for the amount and all I had to do was contact them to cash the check. I did some research and found to be true so cashed the check and contacted the company. The payments were pre-set to {\$110.00} a month as agreed on the original check and documentation. The interest was about 48 %. I then received another mail piece from the same company a few months later, only this time for a larger amount, XXXX. The total I borrowed was about {\$2300.00} cash. the total amount posted to my credit report balance is about {\$4500.00}. When I decided to take out the second loan, they reduced my interest rate from 48 % to 29 % or so, which was a relief. At the time of signing the second loan agreement papers, it was explained to me about the life insurance purpose, the auto-club service was added and the personal property was required because it insured they would get re-embursed if the property was stolen or damaged. The amount for the property insurance is about {\$460.00}. the life insurance was about {\$160.00} and the auto tow coverage about {\$180.00}. I was told all payments would be applied directly to the loan balance first and any interest would be reduced if paid off early. I explained I already had home owners insurance to cover loss for personal property but they required their own policy in order to secure the loan. I did cancel the life insurance

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

RFNA, LP

TN

380XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/09/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1450676

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

policy with some considerable confusion by the company. they kept wanting to know what day I was coming in and what time. The life insurance policy only covered the balance of the loan. I received a refund payment of {\$160.00} check from them in XX/XX/XXXX for the cancelation of the policy. the balance of the loan on my credit report did not reflect the change. What I found disappointing was the fact that I had to purchase the other products in order to get the loan, that the other products were not listed as part of the initial loan package and that my credit report indicates I borrowed XXXX when I only borrowed {\$2200.00}.

I received yet another mail piece from the same company in XX/XX/XXXX the same day I received my refund for the life insurance saying I was pre-approved for a {\$3000.00} loan and it would expire XX/XX/XXXX. I contacted them to apply for the loan and was told it was sent by the home office and would have to be approved when I came into the office and submitted another application despite the fact that I already have an open account with them, and my account is/has been current meaning no late payments or missed payments since opening the accounts.

I am not able to view my account over the online to see payments posted, check my balances, or see how my payments are being applied to the principal balance. The payments are not posted on my credit report either nor do they reflect the balance of the original loan amounts. My credit report does show a lower balance.

I have to depend on the company to tell me how much I owe, how much is paid, and so forth. I feel like the company should allow customers to view their accounts online. I am also unsure why they sent me yet another loan approval only after a few months of payments.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/09/2015

Consumer Loan

Vehicle lease

06/24/2015

Consumer Loan

Vehicle loan

06/09/2015

Consumer Loan

Installment loan

07/13/2015

Consumer Loan

Personal line of credit

07/03/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the line of credit

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I leased a vehicle (XXXX Buick LaCrosse) from US Bank. The lease term just ended and I paid US Bank {\$17000.00} in certified check back on XXXX/XXXX/15 to buy the vehicle. It has now been two and a half weeks and US Bank is not releasing the title of the car and sending it to me. I have called several times and they still have not mailed it. If we consumers were to make a late payment, US Bank is quick to charge ridiculous late fees and ruin our credit report. However, the same rules do not apply to this bank. That is ridiculous! We need to get the title NOW.

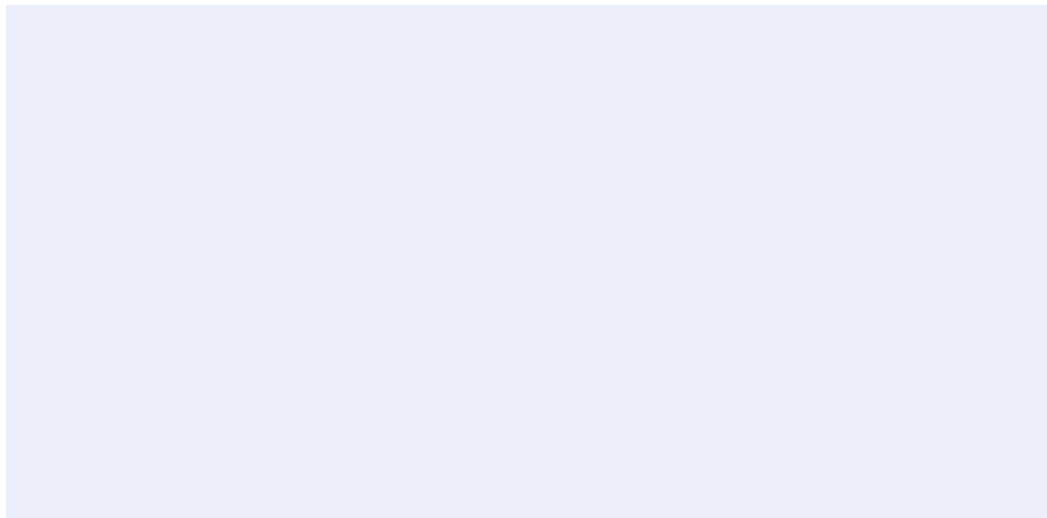
I was contacted by Star Cash XXXX XXXX at a time i was desperate for money. They told me they would grant me a loan but my credit score was bad so i would need to XXXX XXXX {\$200.00} as a deposit.They said the loan plus the {\$200.00} would be deposited in no more than XXXX minutes.They told me that if I received a phone call from anyone to tell them i received the money from a friend to avoid extra charges.After sending the money I got a phone call like they said I would, I was told that there would be an additional charge of {\$310.00} .This is supposed to be some sort of tax because the money was sent out of the country XXXX.The man at the loan company called me back and was irate with me for giving his phone number to them but told me to send the extra {\$310.00} and they would cover that amount also PLUS THEY WOULD GIVE ME AN EXTRA {\$100.00} for my troubles.I did not send any more money.

On XXXX XXXX 2015. I applied online for a walmart credit, when I did the application I mistakenly put my physical address instead of my XXXX XXXX XXXX which I can only receive mail at XXXX XXXX XXXX They said online that I should receive a letter in the mail within 10 days when I applied online. I never received

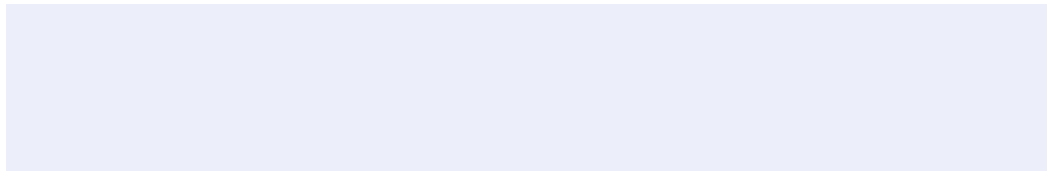
Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	NJ	085XX	Consent provided
--------------	----	-------	------------------

The Huntington National Bank	IL	60436	Consent not provided
------------------------------	----	-------	----------------------

MNE Services, Inc	IN	465XX	Consent provided
-------------------	----	-------	------------------

Bank of America	FL	32861	N/A
-----------------	----	-------	-----

Synchrony Financial	NC	275XX	Consent provided
---------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/13/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Web	07/08/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1413667

1435829

1412545

1464077

1451038

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



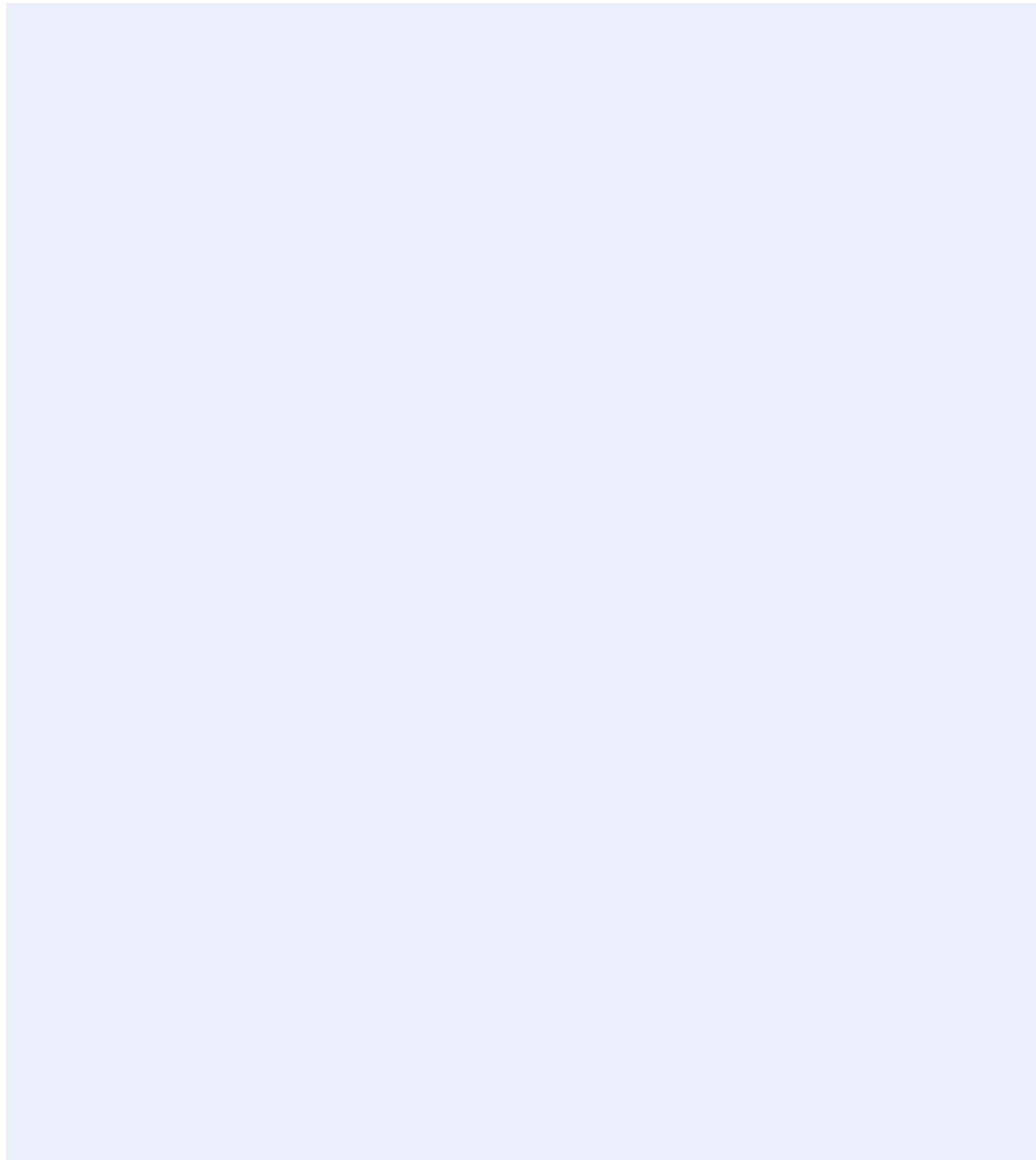
Consumer Loan Complaints

Based on Consumer Complaints

receive a letter in the mail within 10 days when I applied online. I never received letter so I decided to call The Walmart credit card status phone number at XXXX on XXXX XXXX 2015. After being transferred to the correct person, I was then told this call is being recorded and monitoring I said ok, then she asked me to verify my identity because I was checking on the status. I gave her my social my date of birth my address etc. She then verified that it was me who applied for the credit card. She then proceeded to tell me congratulations you have been approved. Then she told me to hold on the line a minute I said ok. Then a few minutes later she returned on the phone and said that there was a problem with the computer and unfortunately I have been denied and they would send me a letter in the mail explaining why. I then asked how can I be approved then put on hold and then told that im denied? She said she was sorry but im denied. I then hung up phone. On XXXX XXXX 2015 i was sent a email from my credit report monitoring service called XXXX that I now have a new hard inquiry? I said what is this?? I then called back to XXXX credit card services and asked why was my credit pulled without my consent? I called on XXXX XXXX 2015 just to check the status of my application for credit. I was never told at any point of time that my credit was being pulled at all!! When I asked why was my credit pulled they quickly said we never pulled your credit? I have proof from my credit reporting monitoring at credit karma which is TransUnion that shows that on XXXX XXXX 2015 XXXX credit card services pulled my credit and on XXXX XXXX 2015 walmart credit card services pulled my credit again. This is clearly a violation of my rights and the FCRA that was done intentionally and negligence on behalf of walmart credit card services. I feel as though when she was putting me on hold over the phone she deliberately checked my credit without my consent for fraudulent reasons. This phone call was recorded and monitored! I am meeting with a attorney next week to file a lawsuit and supeona phone conversations from both XXXX XXXX and XXXX XXXX to show

Consumer Loan Complaints

Based on Consumer Complaints



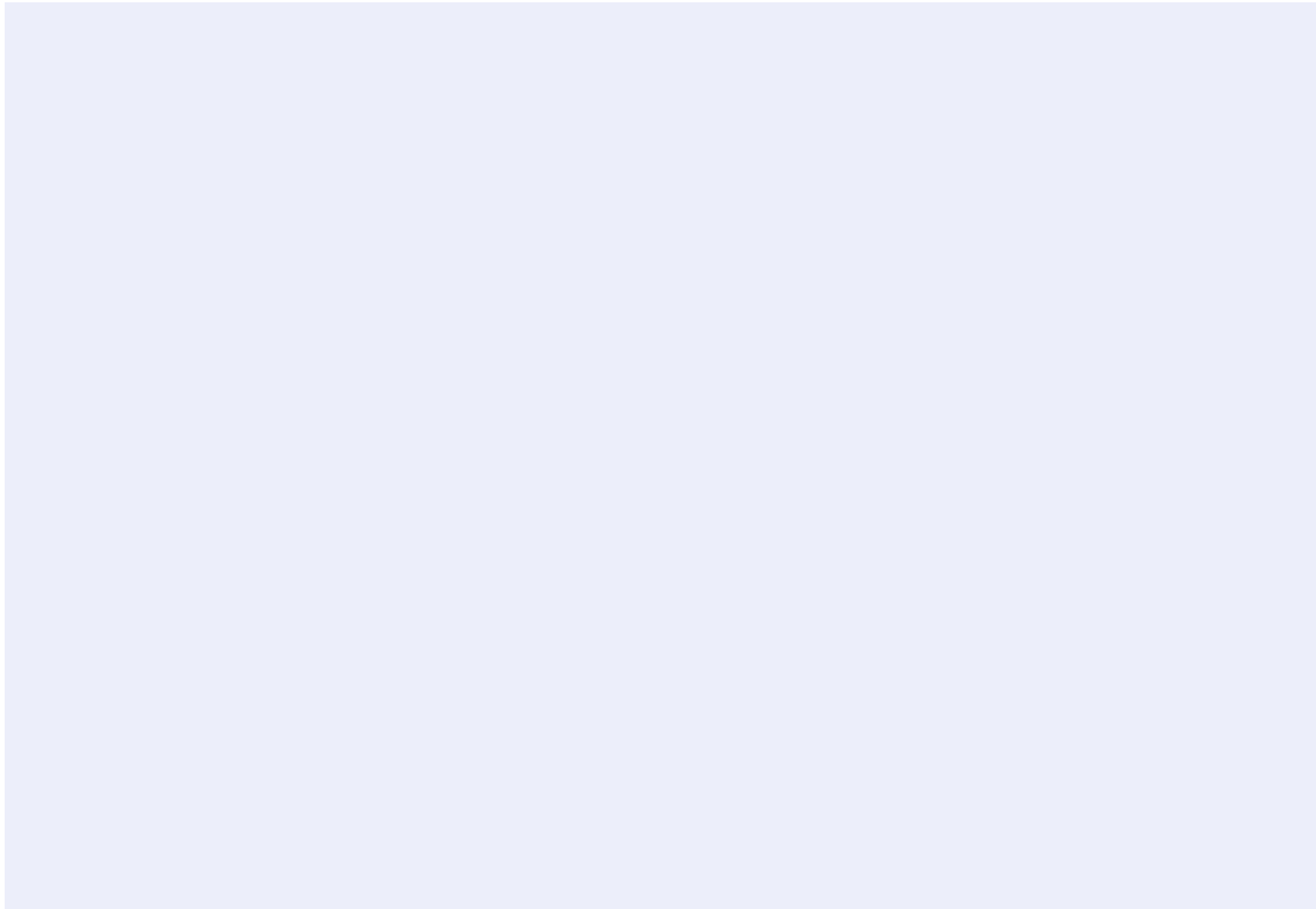
Consumer Loan Complaints

Based on Consumer Complaints



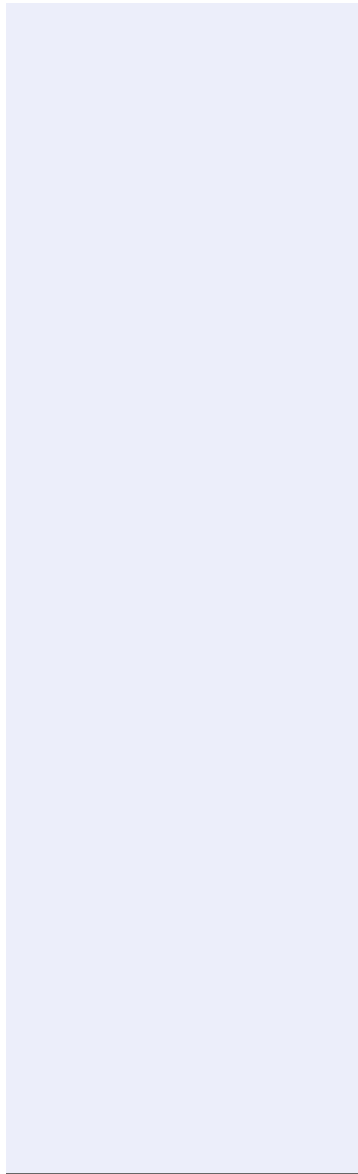
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

07/03/2015

Consumer Loan

Installment loan

07/03/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

my rights have been violated.

I am being charged a late fee each month on a purchase I made which was financed thru Wells Fargo, This was a 12 mo no interest agreement. I get paid once a month at the beginning of the month so make payment at that time so it 's not late. All of my payments are made online which states payments take effect the same day if submitted by XXXX Pacific Time. I made a payment of {\$140.00} on XXXX/XXXX/15 which was the end of the billing cycle, but the payment did n't show up until the billing cycle beginning XXXX/XXXX/15 and then charged me a late fee. Each month I 've been charged a late fee and a {\$1.00} interest charge. They said I pay too early and they ca n't do anything about the late fees, but would refund 2 months which they only refunded 1 month and then charged me again. I have attached copies of the receipts and statements where the problem first began.

I received pre-approved loan offer from Springleaf Financial a few wks ago for XXXX. I submitted an application over the internet which was only my name, D.O.B. & S.S. No. the application window closed & said approved : go in person to local office. Received phone calls daily and emails daily from Springleaf Financial with messages that did not identify who was calling, only that it was in regards to an application I submitted. I went in person a few days later after checking my caller ID, and was told by the senior loan officer my expenses exceeded my usable income for approval. The loan rep asked how much money I spent a month for gas to drive my car. I told her about {\$80.00}. I was also told I had outstanding student loans posted for payment on my credit report/which I confirmed were not, and also that I could re-apply if I had someone in my household who had a job and would agree to complete an application for the loan with me. I was told the co-signer had to be living in my household in order to qualify only and I could not use a co-signer who did not reside with me. I was told I could look at my credit report

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

KS

672XX

Consent provided

OneMain Financial Holdings, LLC

TN

380XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

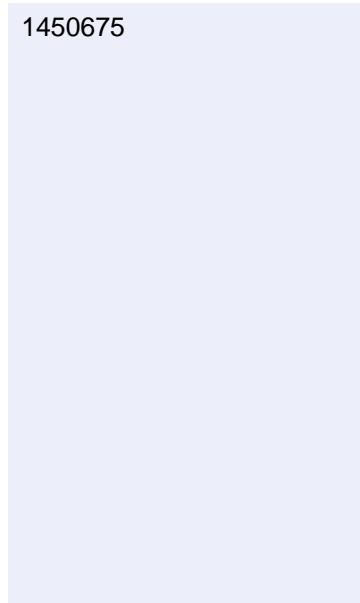
Web	07/04/2015	Closed with monetary relief	No	No
Web	07/04/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



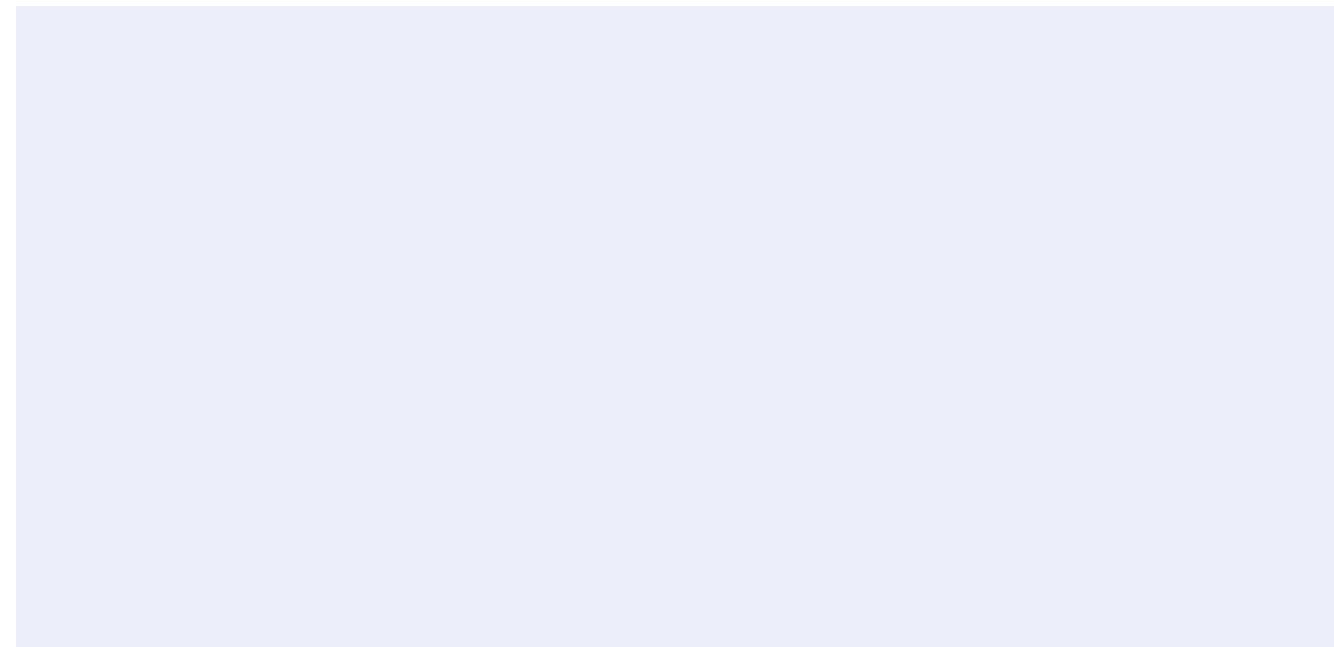
1450717



1450675

Consumer Loan Complaints

Based on Consumer Complaints



07/03/2015

Consumer Loan

Vehicle lease

07/03/2015

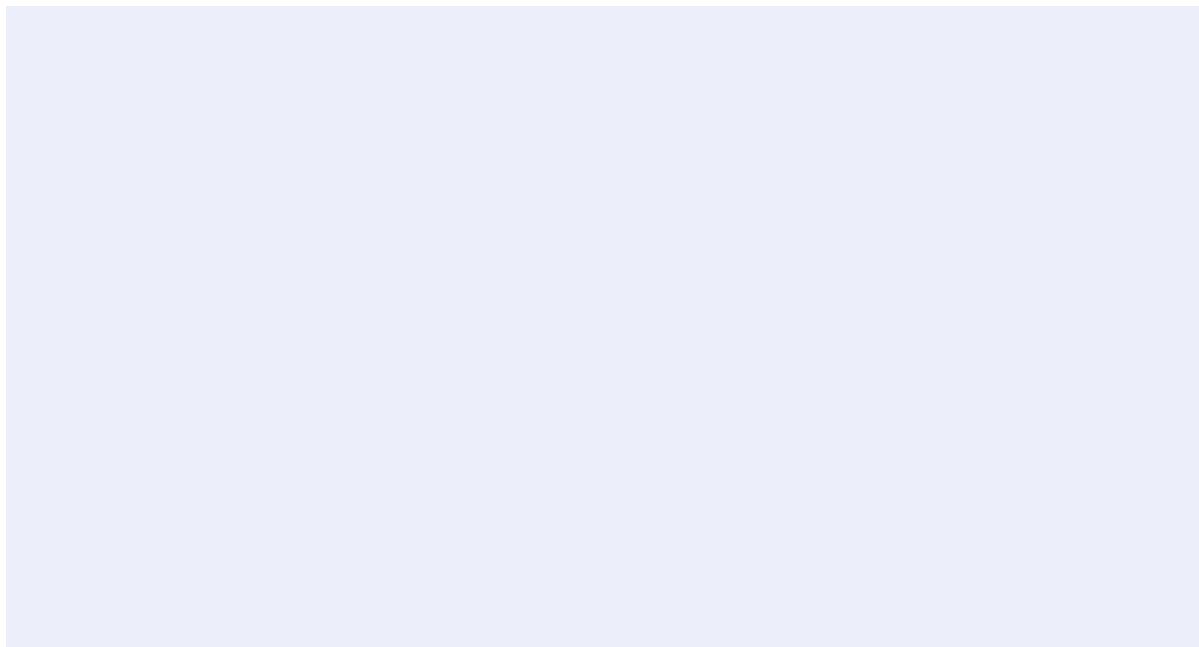
Consumer Loan

Vehicle loan

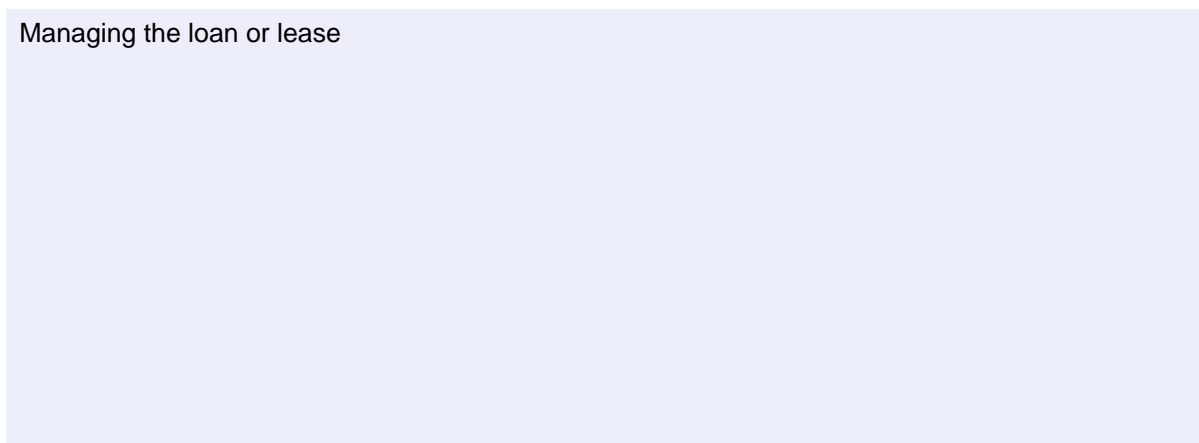


Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

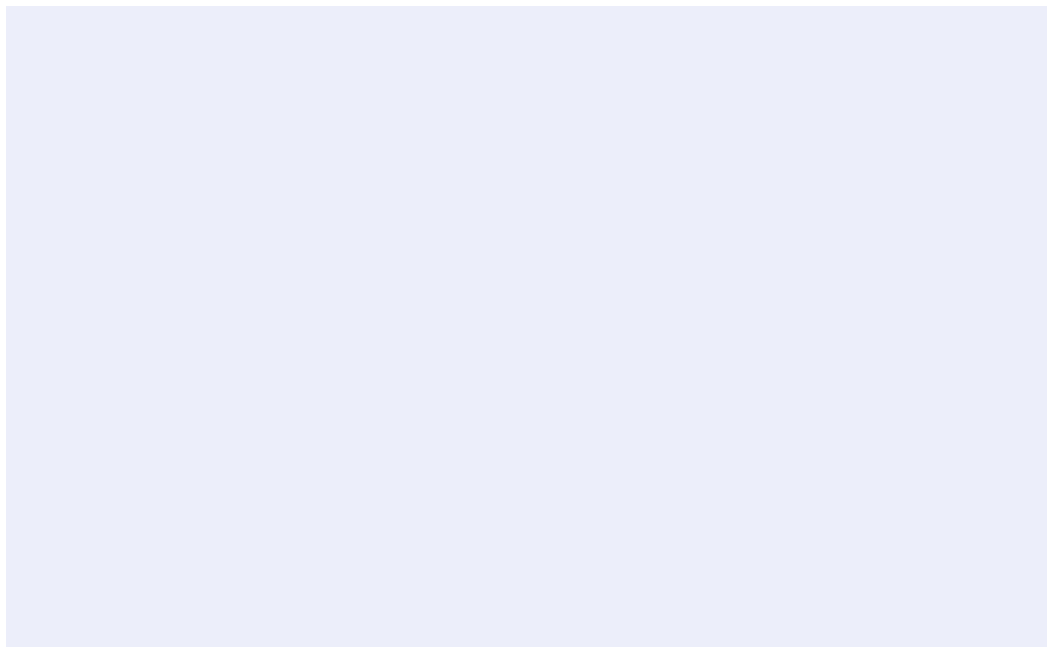
later after I received a decline letter or so but the factors for viewing my credit report were not explained clearly. (I have been viewing my credit report regularly this year on a website.) The connotation was that as long as I was not able to view my credit report, she could tell me anything she liked about my ability to get approval. I asked what the procedure was for receiving loans and was told unclear repetitive information that did not specify credit scores, income/debt ratio, or sources of income. I told the senior loan officer I owned my home with no mortgage, and our monthly utility bill is paid by my adult daughter who resides with me. So my income to debt ratio leaves about {\$800.00} a month in usable income. I was seeking to borrow the amount above for home repairs, and debt consolidation for credit cards. I asked if I could have a print out of the computer screen she was reading that indicated why I was denied for the loan. She declined. I felt the daily phone calls and emails were strong indicators that I was approved, specifically since I submitted my social security no. and date of birth in the application online a week or so before meeting with her.

I financed a vehicle thru Ally financial entering a retail installment contract on XXXX/XXXX/XXXX. The Consumer Financial Protection Bureau and U.S Department of Justice investigate Ally 's auto financing business. And Based on the investigation the government agencies claimed Ally's pricing and automobile dealer compensation system resulted in minorities (to whom I am an XXXX) paying higher interest rates than XXXX customers.

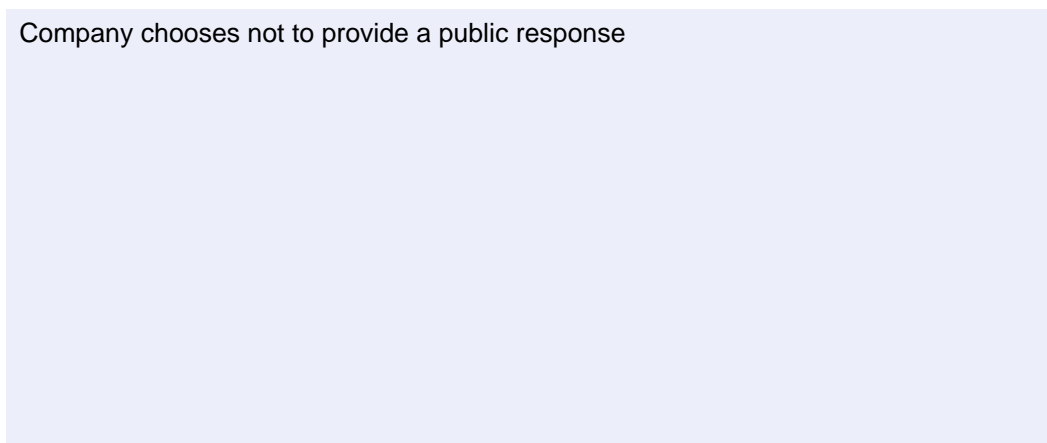
Ally did not admit to these allegations but agreed to enter a settlement with the government agencies in XXXX XXXX.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



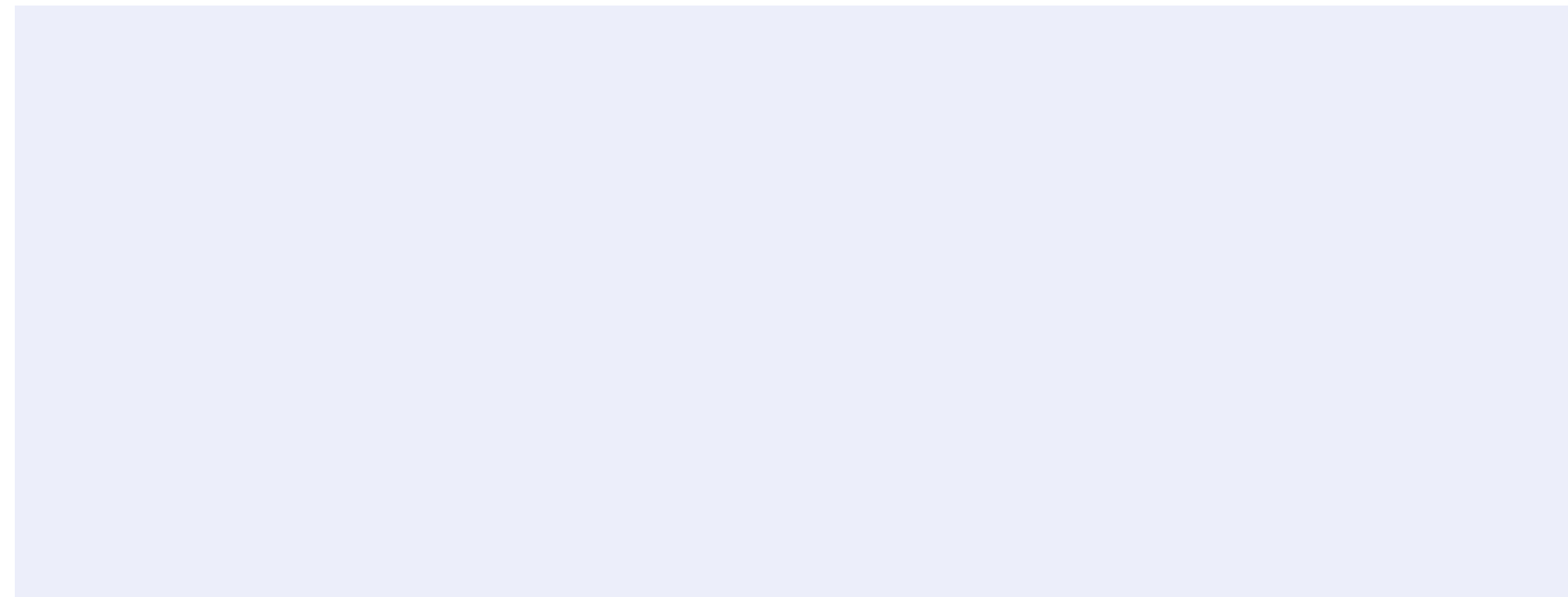
Company chooses not to provide a public response

Based on Consumer Complaints

Ally Financial Inc.	MI	48205	Consent not provided
Ally Financial Inc.	IL	607XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



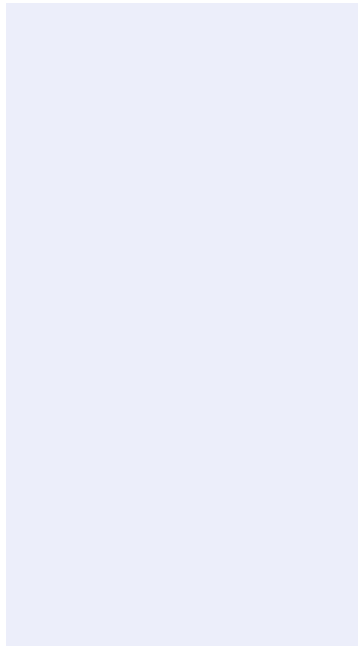
Web	07/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

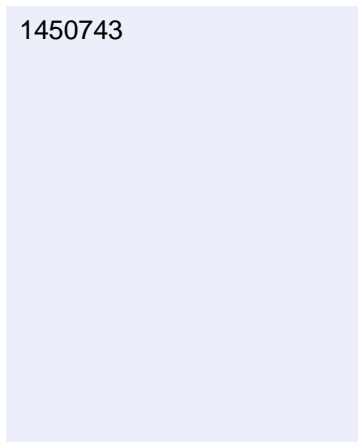


Consumer Loan Complaints

Based on Consumer Complaints



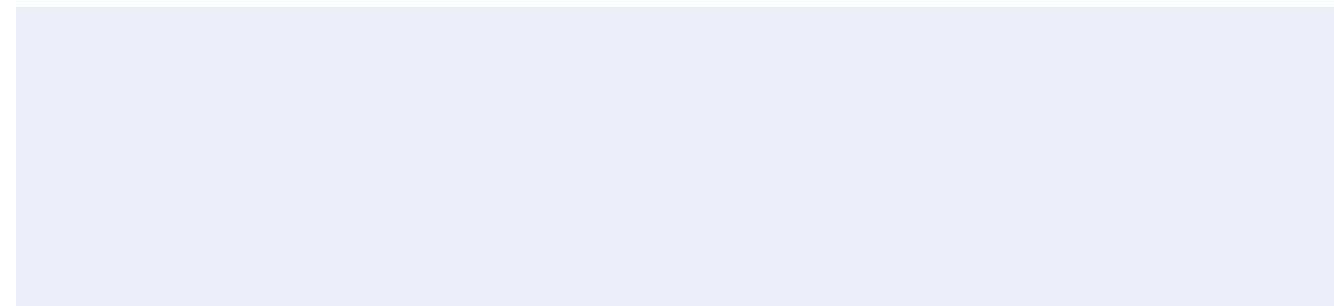
1450734



1450743

Consumer Loan Complaints

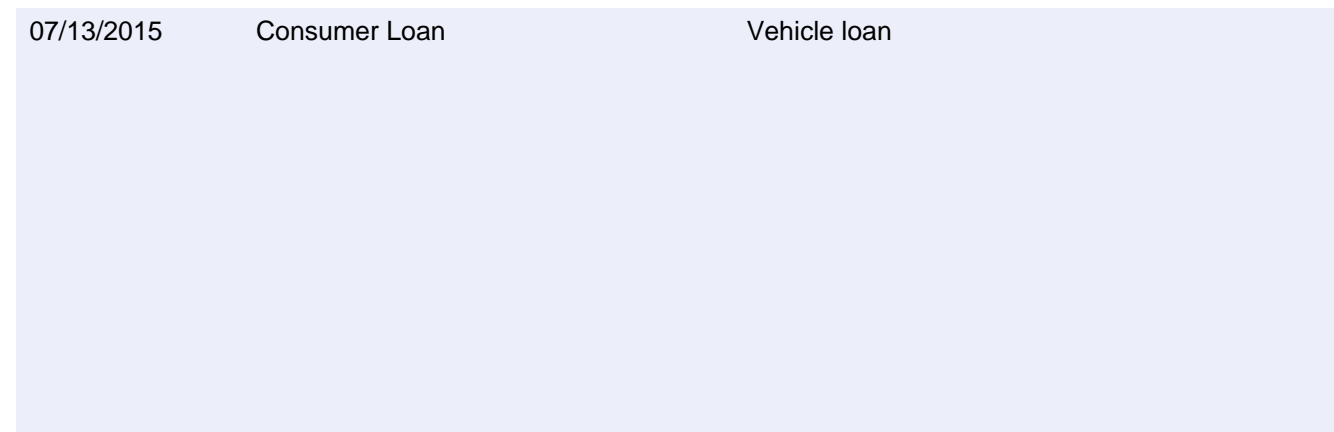
Based on Consumer Complaints



06/24/2015

Consumer Loan

Vehicle loan



07/13/2015

Consumer Loan

Vehicle loan

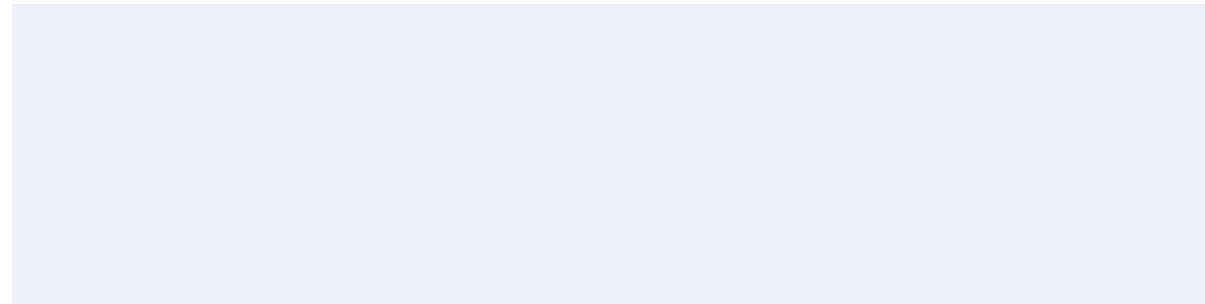
06/24/2015

Consumer Loan

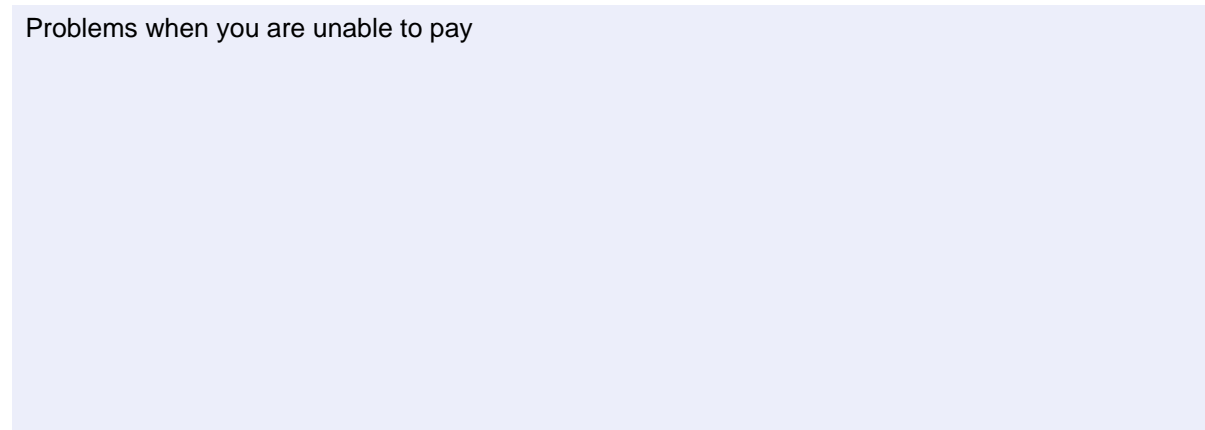
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

In XXXX XXXX and XXXX XXXX Ally financial reported my account 30 days late and 60 days late to the XXXX major credit bureaus XXXX, XXXX, and XXXX.

This not only hurt my credit but also financially as ally was allegedly charging me a higher interest than XXXX. So when I finally refinanced the above vehicle loan with my local credit union XXXX XXXX. I owed more on the vehicle than if Ally would have charged me at a lower interest.

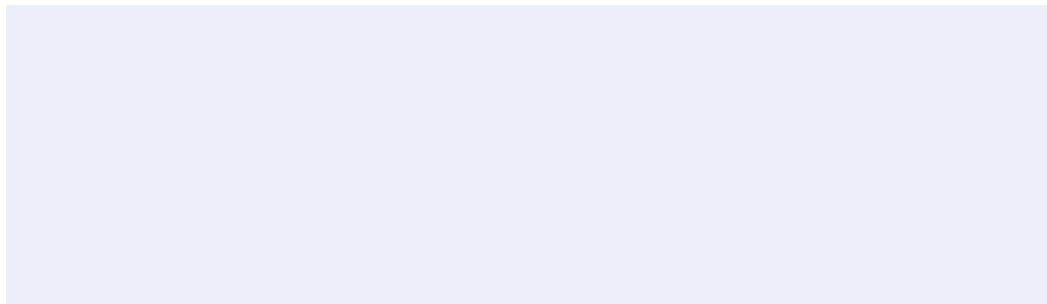
My car is financed through Carfinance.com. I fell behind in my payments and have been receiving constant harassing calls from them. The Carfinance.com agents are extremely rude, pushy, and threatening. Even if you make a payment arrangement, they will continue to harass you. They begin calling at XXXX every morning and do not stop until the evening.

I am trying to set up a payment arrangement with Flagship Credit Acceptance regarding my car loan. I informed them that I only get paid on the XXXX of every month and was informed that I could change my due date but they would not do so. Also, my house was in the process of foreclosure so I had to resolve that issue which I did before I could move forward with paying my car loan. The representative threatened me and asked where the vehicle was so they can come to my house and take it since I 'm not responsible. The representative hung up every time I tried calling her back and sent me threatening e-mails as well. I am able to pay the full balance on XXXX XXXX to resolve this matter but no one is calling me back.

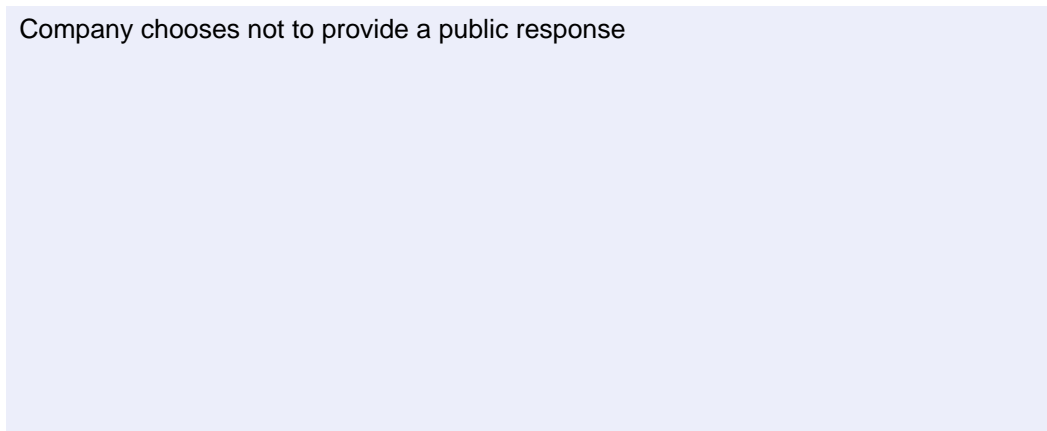
I have had horrible experience with CIG financial. First and foremost the employees are extremely rude and unprofessional. I receive calls, text messages, and emails with very demeaning remarks. They have contacted my family members, friends, and neighbors disclosing information about my account and threatening legal action and imprisonment. The employers and supervisors of my

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes complaint is the result of an isolated error

Consumer Loan Complaints

Based on Consumer Complaints

CarFinance Capital LLC

CA

921XX

Consent provided

FC HoldCo LLC

PA

191XX

Consent provided

CIG FINANCIAL, LLC

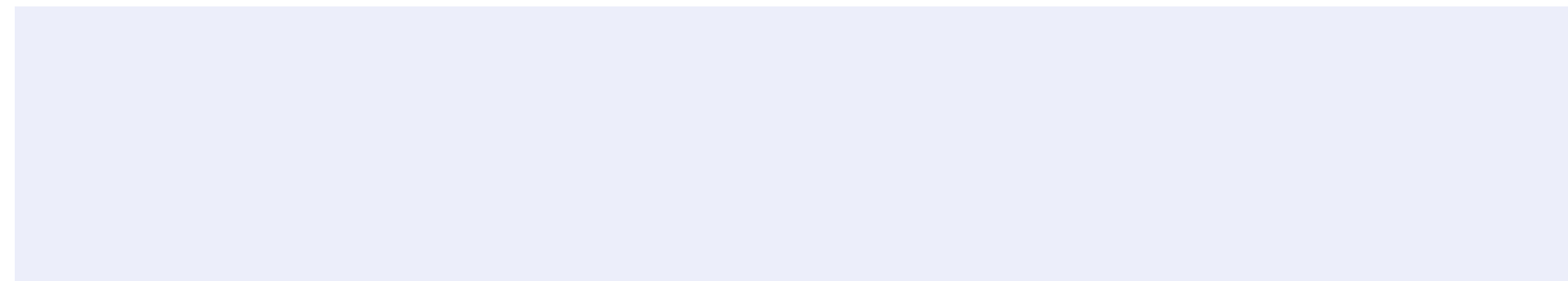
CA

924XX

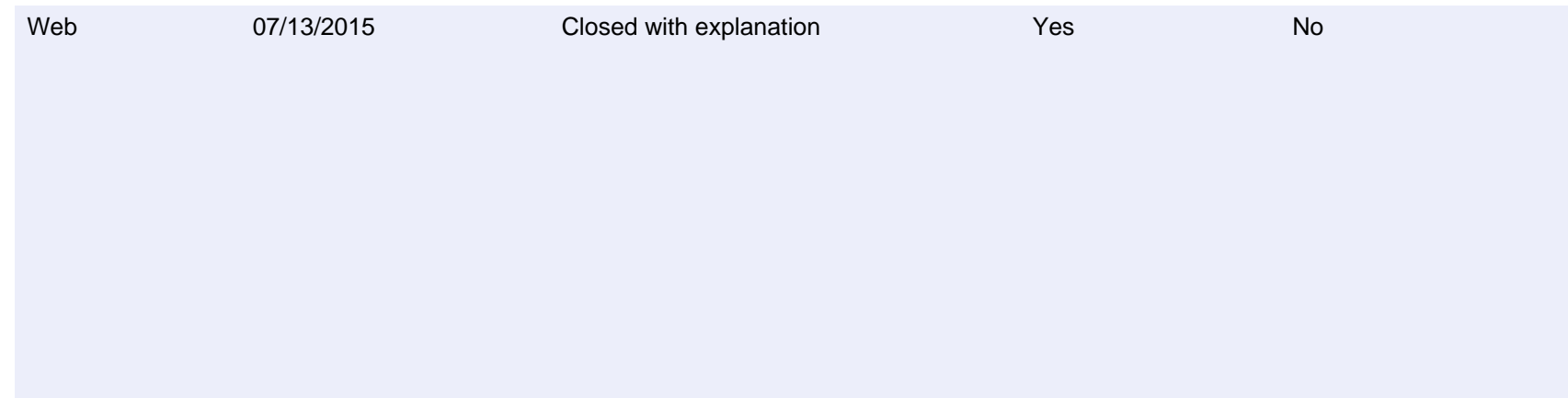
Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web	06/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

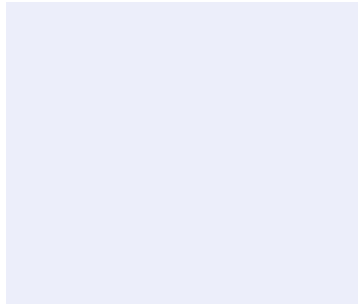


Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

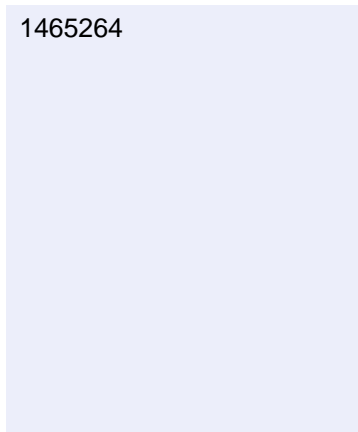
Web	06/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1435883



1465264

1435890

Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

references have also been contacted and given information about my account. Even after contacting supervisors and general managers the problems continue. I have been humiliated and my references jobs have been jeopardized due to the harassing calls and personal issues being presented to the work place.

I received an unsolicited letter from a local One Main Financial office. Their requirements are not clear/not conspicuous and the letter itself was very misleading. In addition, the letter flat out lied about me having excellent credit when my credit is just fair to average at best. Further, the misleading mail solicitation implied my credit had been reviewed/screened and also implied that to get a personal loan, that all I had to do was bring in the " Pre-selected Certificate. " I am certain XXXX if not XXXX of other people are being misled by this company 's solicitations and " marketing. " When calling the company prior to applying, they are evasive and refuse to directly answer the question of if there is any credit score they will not accept. They instead repeatedly tell you to apply online or in their office.

I am very upset that I was misled by this letter, took my time to go to their office where I received poor customer service, they acted as if they were happy to be alone and a bit irritated that a customer had walked in and then declined receiving a hit to my credit score which had just recently been boosted a bit by diligent efforts to improve it. Because I met the basic requirements of income above {\$20000.00}, proof of ID and no BK filings and because I had the " Pre-Selected Certificate " I thought I would be approved. That is truly how easy their misleading solicitation makes it appear.

As far as their lackluster customer service, the person who " helped " me then proceeded to collect personal information about me seemingly in an attempt to get

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank

VA

234XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/14/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1465278

Consumer Loan Complaints

Based on Consumer Complaints

07/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

me out the door faster, there were no pleasantries or even a pleasant attitude. It truly made me feel as if perhaps she determined that I was not eligible and was just quickly going through the motions even before she had all my information.

The letter is extremely misleading, even when I called the branch manager listed on the letter she said that they do not view or pull your credit despite having a letter in my hands that referred to my " excellent credit. " I told both the branch manager and the person who personally took my application that I am very upset that I was misled and that their company is casting a wide net, ensnaring many who they refuse to help and actually harming credit-wise in their misleading attempts to get more business.

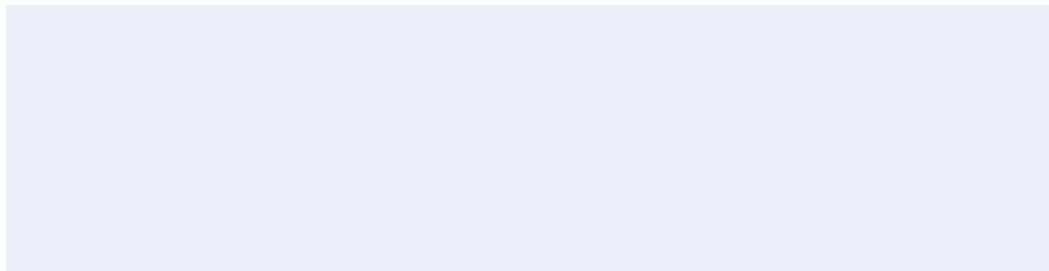
Neither of the XXXX, including the branch manager offer any resolution. The branch manager only said she can take my complaint, that is not resolution and makes me believe this is how this company gets it 's customers ... by misleading a significant number to get a smaller number they truly want. This company needs to have swift action taken against them for misleading people through their unsolicited solicitations and marketing.

My mother took out a loan in my name and then left the payments to lapse onto me. My credit score is less than XXXX now and I have been informed that charges are going to be filed against me.

I need to update my claim against Mid-Atlantic Finance Company. I gave the wrong account number to my previous claim as they have sent me a letter when they purchased my automobile loan from XXXX XXXX XXXX 's buy here pay here car lot. They sent me information on a XXXX XXXX XXXX that they also bought from XXXX. My account number was XXXX. This loan was purchased without my consent and I did n't know about it until two months later made one payment to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Afni, Inc.

TX

770XX

Consent provided

Mid-Atlantic Finance Co., Inc.

SC

296XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/08/2015	Closed with explanation	No	No
-----	------------	-------------------------	----	----

Consumer Loan Complaints

Based on Consumer Complaints

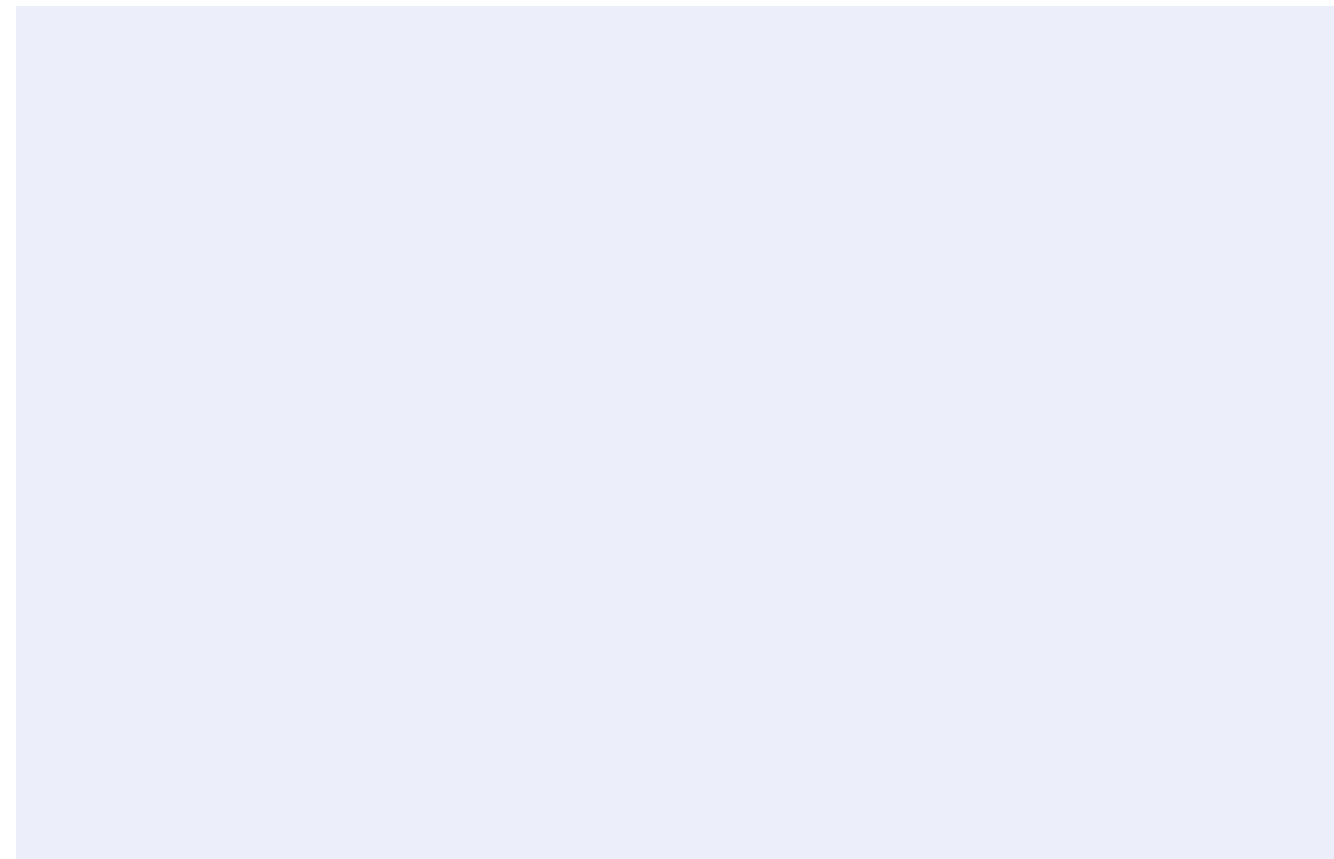
1450790

1450690



Consumer Loan Complaints

Based on Consumer Complaints



07/03/2015

Consumer Loan

Vehicle loan

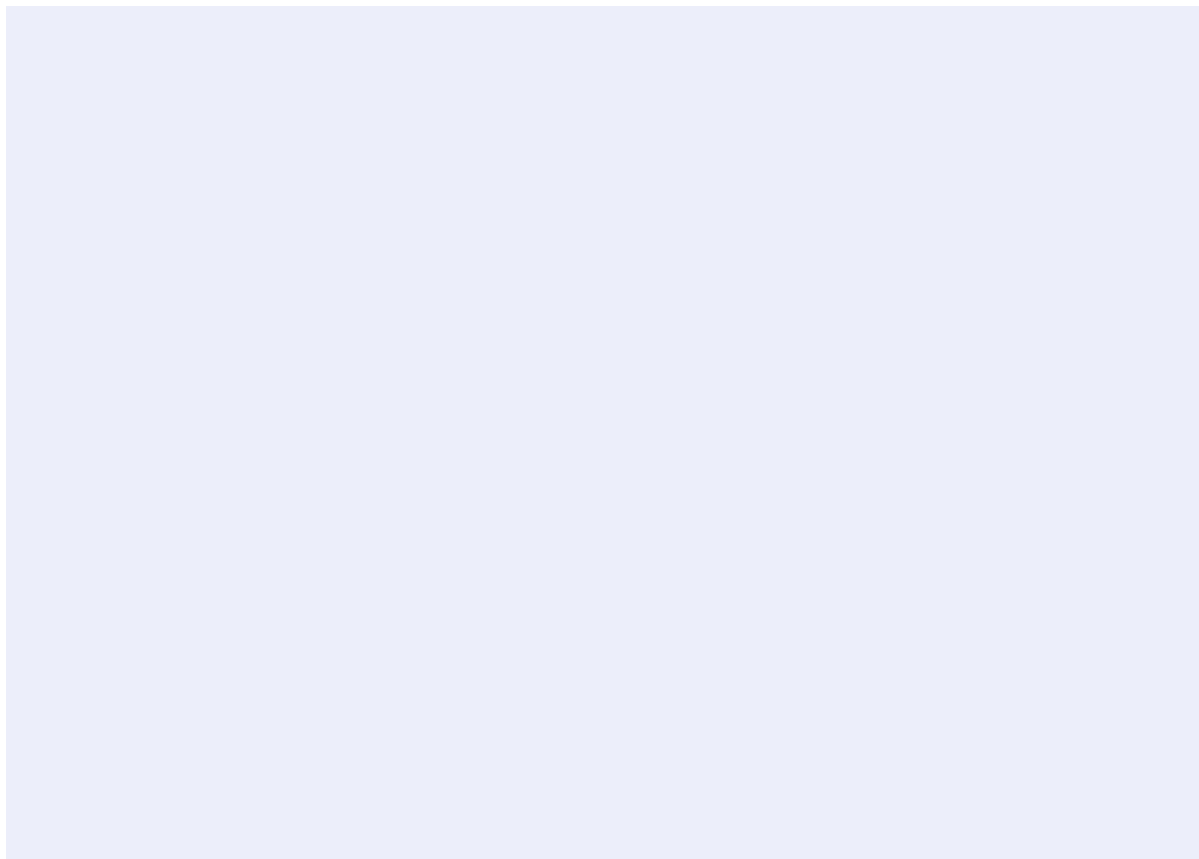
06/24/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

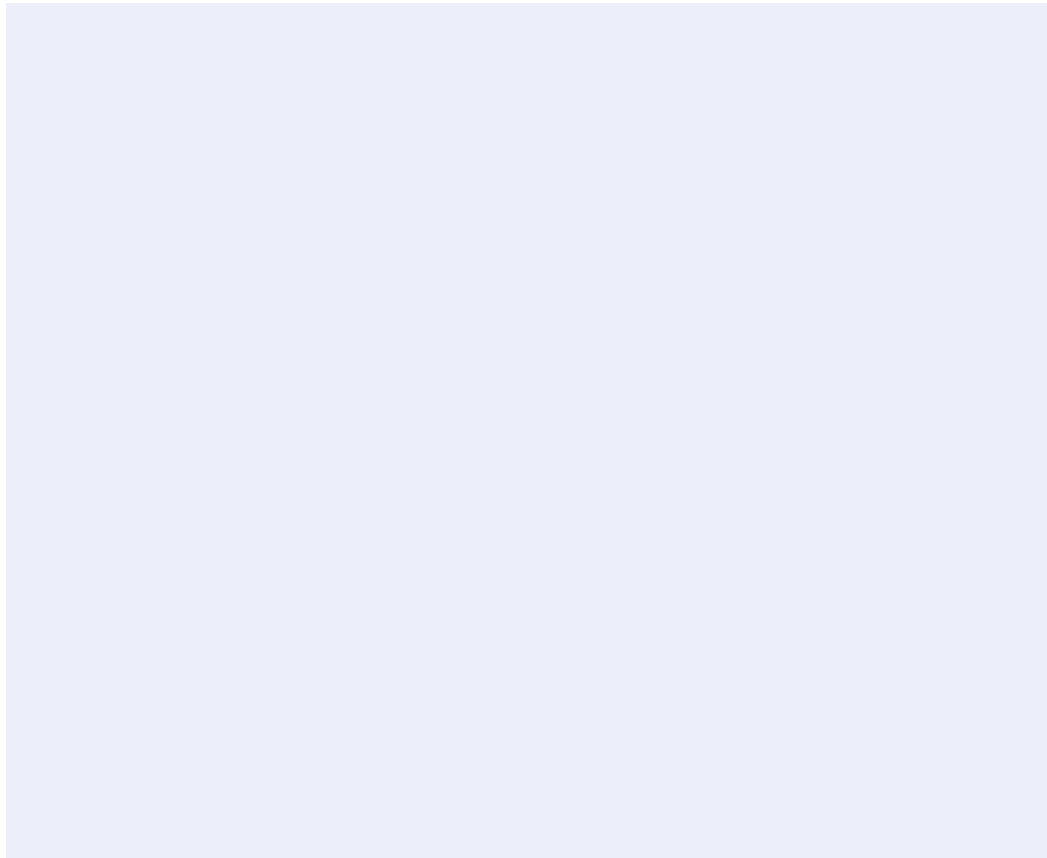
XXXX after this company had purchased my loan. They collected the car a few months later. I never received a letter stating they did get the car, when it was sold, and how much was left owing on this car. I am also being charged for more that was left owed on the car when they first bought the loan. I believe they have broken Florida's state laws purchasing this loan without my knowledge, or consent. I never had a contract with this company. My contract was with XXXX. Which I paid for over two years without one single late payment. They also have broke the law by sending me information on someone else's loan. I gave this car back, and I feel they never lost any money as they bought this loan for a higher amount that was owed on from the buy here pay here, and then they received the car back, and was sold again. This company has made several false information on my credit report, as I am a member in XXXX credit. They went back and searched my account and found where they went from not reporting anything on this closed account to changing it on terms of months when I purchased this from the car lot it was for three years. I only a year, or less left to pay they put in 360 months. They changed amounts owed. It was a little over XXXX XXXX, then XXXX XXXX, and now over XXXX. This company has several complaints, and lawsuits over their acts. I feel they have broke several laws trying to collect on money I feel I never owed this company anyway. I never signed an agreement with this company. They purchased my loan on XX/XX/2012.

Exeter XXXX keeps calling my cell number and work trying to get me to payan outstanding balance of {\$360.00} they say I owe for a late payment that theycant tell me what month exactly it is that was not paid. Their are also showingnegative info. on my credit report due to this problem.

I'm in dispute with Capital One Auto Finance with my XXXX 2015 payment as being reported 30 days late to the credit reporting agencies. My car payments are due on the XXXX of every month. However, my XXXX payment is being reported

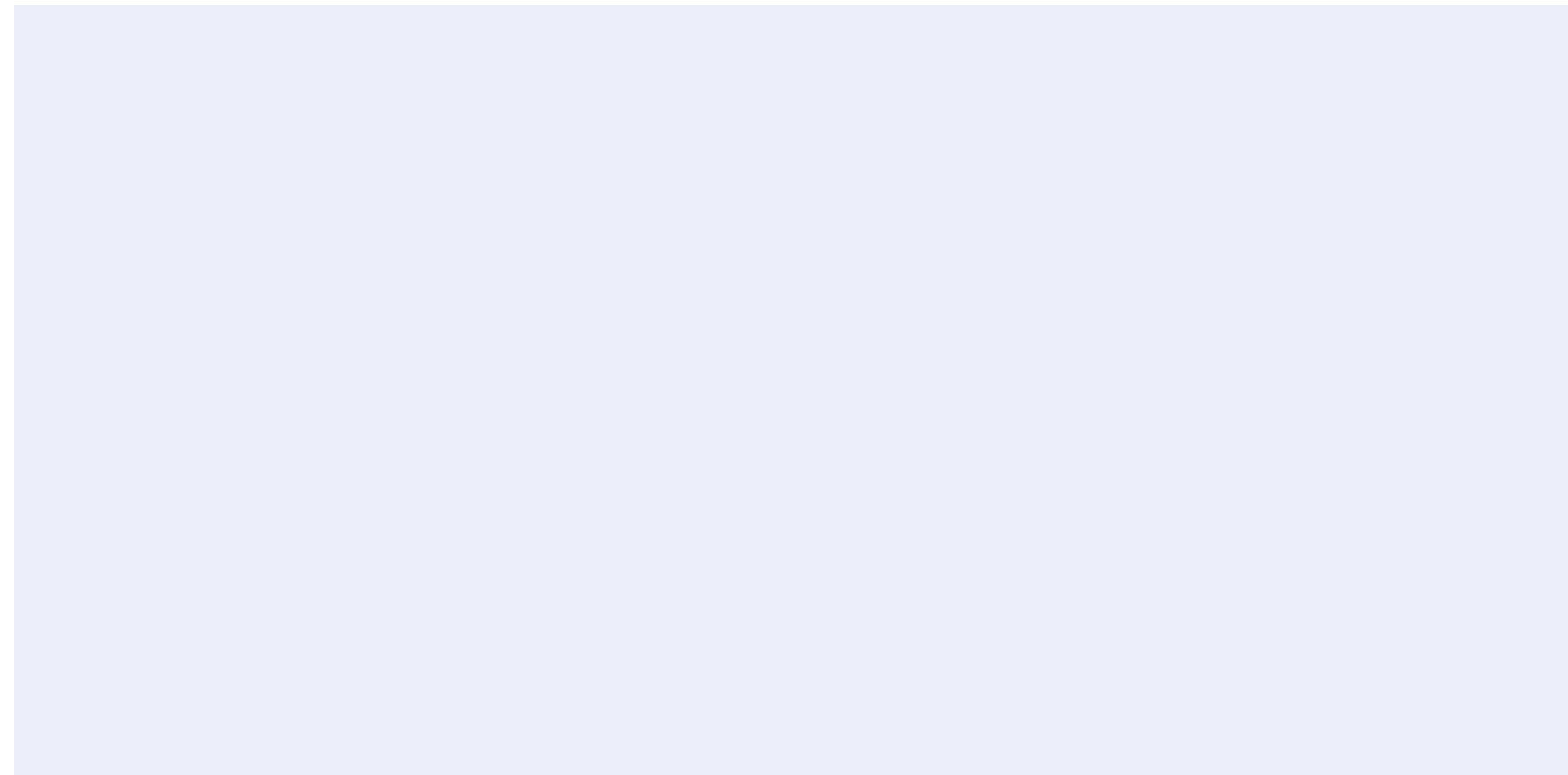
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Exeter Finance Corp

CA

953XX

Consent provided

Capital One

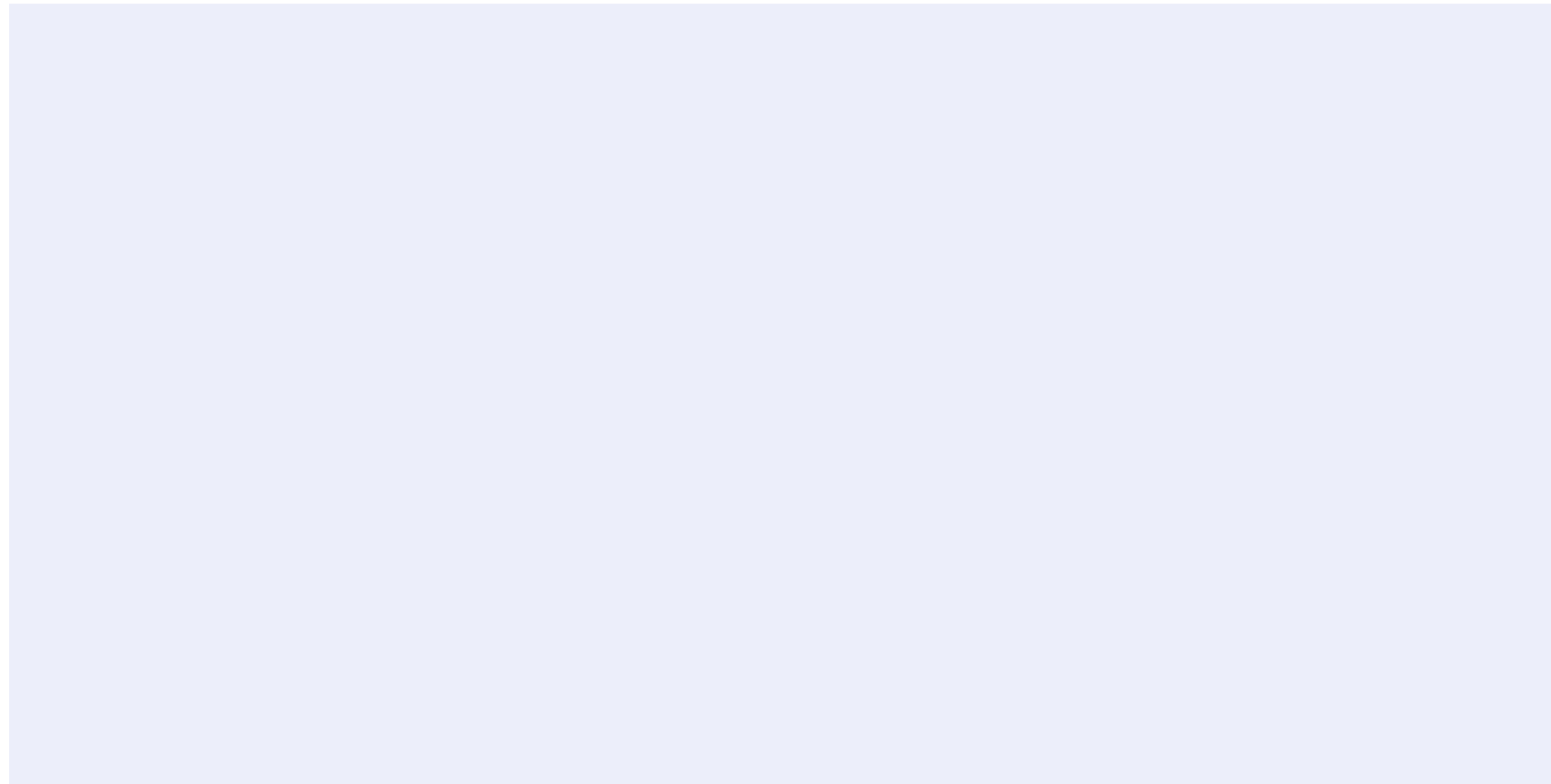
MD

207XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

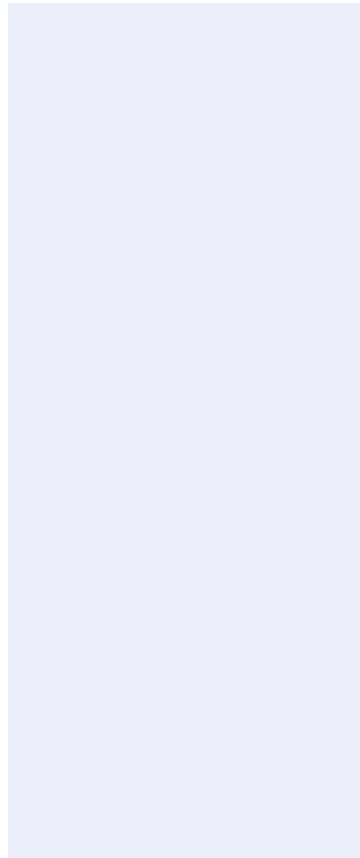


Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

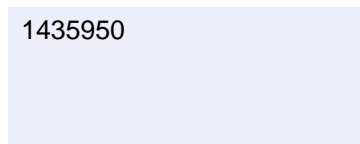
Web	06/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1450803



1435950

Consumer Loan Complaints

Based on Consumer Complaints

06/09/2015

Consumer Loan

Installment loan

07/03/2015

Consumer Loan

Vehicle loan

07/03/2015

Consumer Loan

Vehicle loan

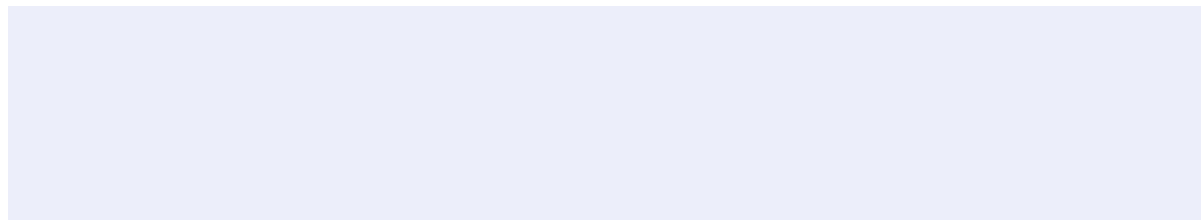
07/03/2015

Consumer Loan

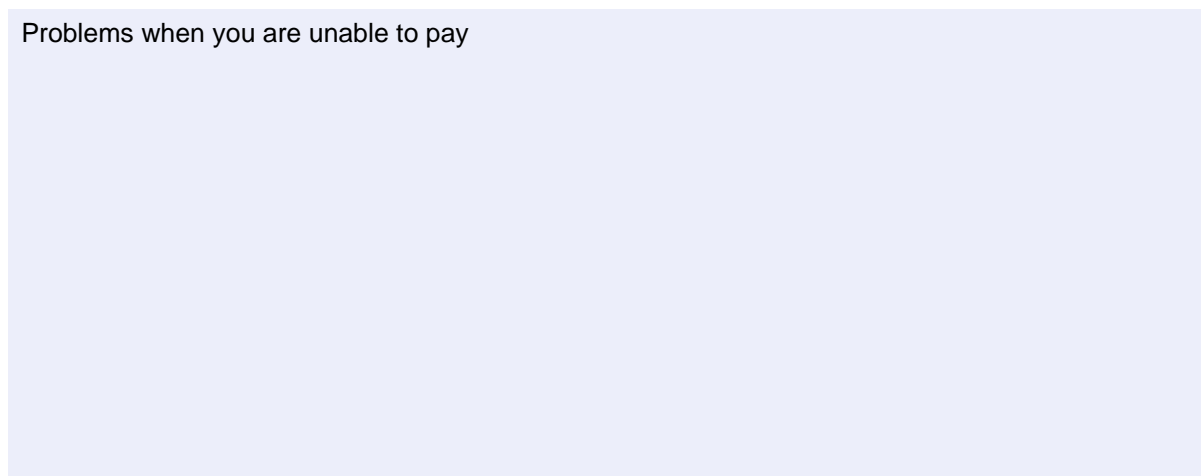
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

as being received by Captal One on the XXXX of XXXX and they reported it as being over 30 days late. They 're telling me they have reviewed the details of my account and have determined that the subject information is being reported accurately. I agree my payment was 26 days late but does that contitute it being reported as 30 days past due?

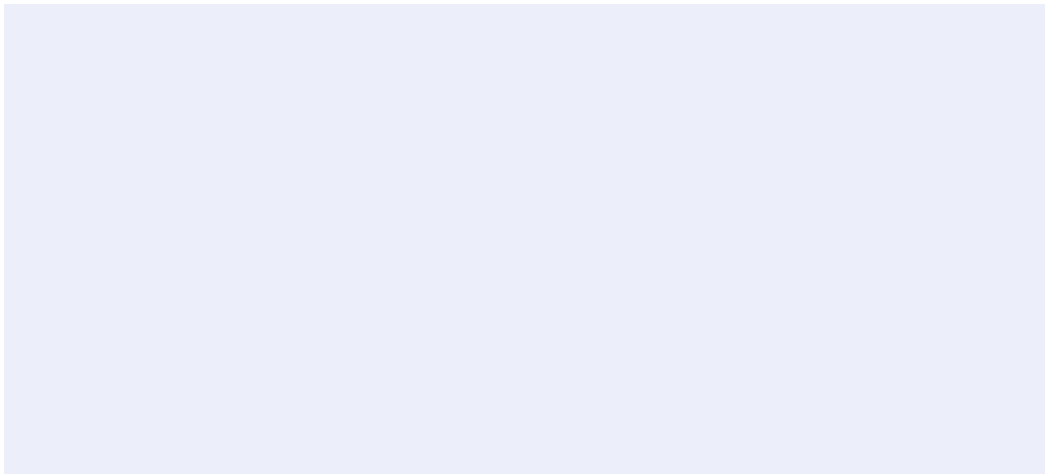
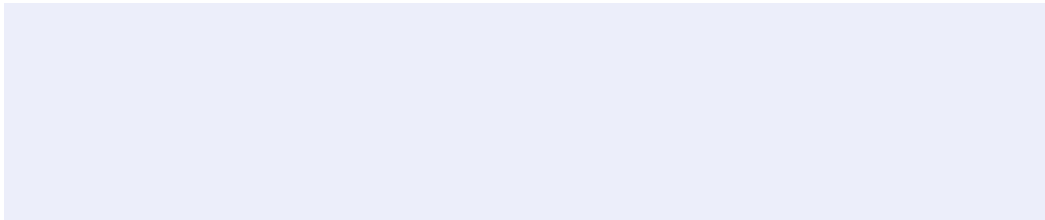
My personal checking account I had linked to my Rise Credit account for XXXX payments was " Hacked " into online and Rise Credit failed to/would n't update my new banking information so I could make payments and ultimately " charged " the account off when I was fully in contact with them and ultimately paid the full balance to include interest. Due to this my credit score dropped over XXXX points and this was 100 % unnecessary

I have fallen behind on my car payments. I have not avoided talking to the lender. They are continuously harrassing us for money. Within an hour of setting up an arrangement on the account i recieved another call wanting me to pay them. This XXXX individual had no idea of the arrangement. At this point I verbally instructed them to cease and decist all calls. Then, my vehicle went into repossession and they started calling again anyways. I was told that if i payed XXXX immediately and XXXX again within XXXX days, we would be fine. I paid the XXXX and spelled out my intent to pay the remaining XXXX on my next payday. The very next day, I recieved a call stating that we needed to pay XXXX. They have repeatedly harrassed us and violated our rights under the FDCPA. The company is Santander Consumer USA.

MY NAME IS : XXXX XXXX XXXX XXXX) XXXXI BORROWED {\$7000.00}
FROM SPRINGLEAF FOR XXXX MONTHSAT {\$3000.00} INTEREST FOR
SAME PERIOD. I HAVE PAID TODATE {\$8000.00}. I BELIEVE THAT I HAVE

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC	WI	530XX		Consent provided
Santander Consumer USA Holdings Inc	GA	315XX		Consent provided
Ally Financial Inc.	MS	38930		Consent not provided
OneMain Financial Holdings, LLC	PA	190XX	Older American	Consent provided

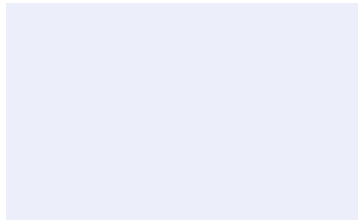
Consumer Loan Complaints

Based on Consumer Complaints

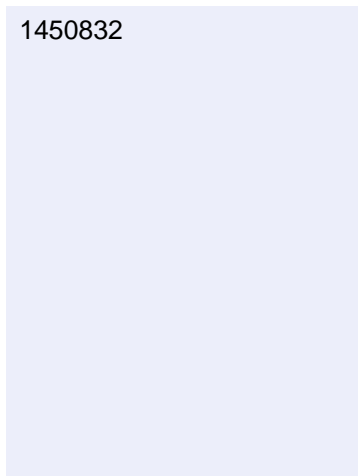
Web	06/15/2015	Closed with explanation	Yes	Yes
Web	07/03/2015	Closed with explanation	Yes	No
Web	07/03/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1413488



1450832

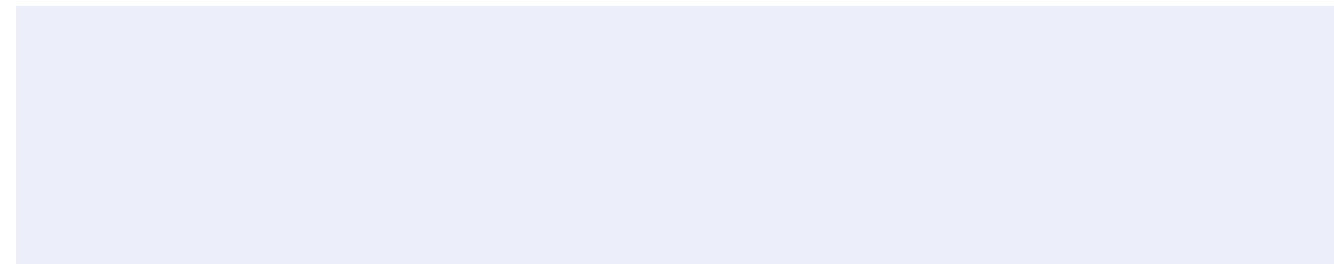
1450847



1450856

Consumer Loan Complaints

Based on Consumer Complaints



07/13/2015

Consumer Loan

Vehicle loan

07/03/2015

Consumer Loan

Vehicle loan

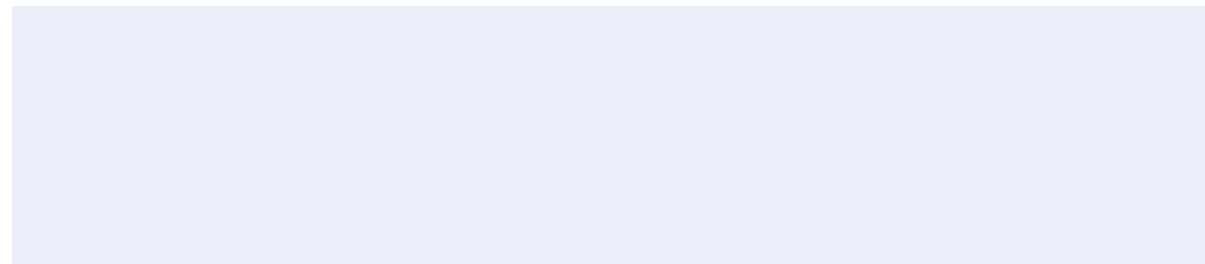
07/03/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Problems when you are unable to pay

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

PAID THIS LOAN INFULL PLUS {\$1000.00} IN INTEREST.
NOW THEY ARE SAYING THAT I BORROED {\$10000.00} AND I STILL OWE
THEM {\$2000.00}. THEY WOULD NOT TELL MEHOW MUCH OF MY {\$280.00}
MONTHLY PAY WAS APLY TOTHE INTEREST AND HOW MUCH WAS
APPLIED TO THEPRINCIPAL. I AM ASKING YOUR HELP IN THIS MATTER.
THANK YOU.

I am financing a vehicle through Exeter Finance Corp., the loan started XXXX @
XXXX a month for 6 years i financed XXXX for a XX/XX/XXXX XXXX XXXX, i
noticed the balance was not going down after XXXX XXXX yrs of payments so
when i started to inquire on why that is, in a course of approx 2 months i was told
because i pay late they are charging a daily interest rate which is why the principal
is not being applied, there is a late fee of 5 % interest on the contract and that is
all.

I signed a car title loan with Wilshire Consumer Credit for XXXX. I thought I 'd be
able to manage the loan if the payments were satisfactory and the interest was
fair. Every month since signing the title loan, I have seen NO change in my loan
amount. Factually, I owe more now XXXX after making months of payments XXXX
than I 've ever owed. My loan now is in excess of XXXX. When I called the
company to complain about the interest rate, amount of the monthly payment and
terms, the company said there is nothing they can do. Moreover, they called me
back and said they 'll settle on XXXX to close out my account. I angrily declined
the request and suggested they accept XXXX based on the payments I 've made
thus far. They refused my offer. As such, I am looking to have an attorney take the
matter to court, as this is predatory lending practices at its worst. People whom
use the service and hope to quickly pay-off the debt unfortunately find themselves

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp	IL	624XX	Consent provided
Capital One	IN	47725	Consent not provided
Westlake Services, LLC	CA	913XX	Consent provided

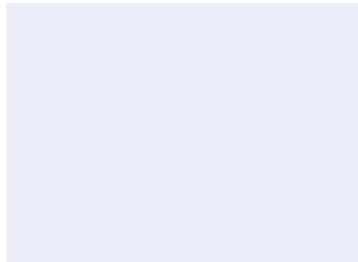
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/14/2015	Closed with explanation	Yes	No
Web	07/03/2015	Closed with explanation	Yes	Yes
Web	07/09/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1465398



1450871

1450622

Consumer Loan Complaints

Based on Consumer Complaints

07/03/2015

Consumer Loan

Vehicle loan

07/03/2015

Consumer Loan

Vehicle loan

07/13/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

in a horrific situation once they learn the terms of the interest being charged each month. We have to put a STOP to companies that prey on those in need. It is time to fight the predatory lenders!

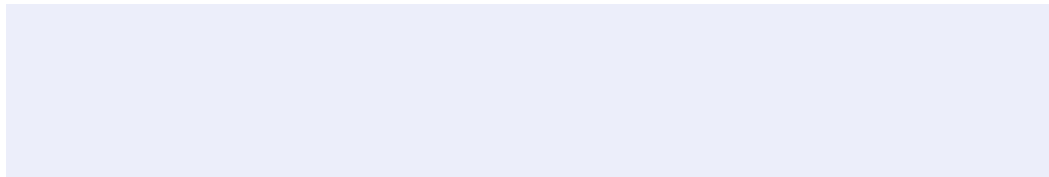
This item Nissan Motor Acceptance account # XXXX And account # XXXXis inaccurate because the Notice of Sale was held Wednesday, XXXX XXXX XXXX with a balance of {\$33000.00} and sold at XXXX at XXXX New Jersey , XXXX XXXX XXXX, XXXX , NJ XXXX. XXXX XXXX XXXX amount {\$32000.00} was owed and total balance due of {\$1000.00}. XXXX Credit Report XXXX XXXX XXXX reports Nissan Motor Acceptance Company reporting High Balance {\$34000.00} and Past due balance of {\$16000.00}. XXXX Credit Report XXXX XXXX XXXX reports High balance {\$34000.00} with charged off of {\$17000.00} and reported secondly on XXXX Credit Report High Balance {\$34000.00} as Transferred, closed of {\$18000.00}. I am requesting that the item be removed immediately due to violation of the Fair Debt Collection Practices Act:

miss lead by sells rep during time of purchased vehicle in which ; car was never inspected/ warranty as stated claim by sell rep ; car will not past state inspection for past XXXX, inoperable/ unsafe to drive, excessive cost of repairs \$ XXXX, predatory lending with excessive interest rate XXXX

About a month ago, I received a letter from PayPal stating that someone attempted to open up an account in my name, When I called to speak to someone at PayPal, they stated that someone attempted to open a XXXX account in my name, applied for a PayPal line of credit (I already have one), and they turned it down because they could not authenticate my identity. Specifically, I have credit freezes on my bureaus which does n't allow for an underwriter to open a line of credit in a consumer 's name. After talking to several representatives, they stated they would close the fraudulent account opened in my name and flagged the PayPal credit application as identity theft.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation

MD

211XX

Consent provided

Santander Consumer USA Holdings Inc

GA

301XX

Consent provided

PayPal Holdings, Inc.

KS

660XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/14/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1450653

1450878

1466305

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

A few weeks later, I attempted to make a purchase on my PayPal line of credit through eBay, a purchase of about {\$100.00}. They denied the purchase which confused me. A few days later, I received a letter in the mail stating they needed to authenticate my identity. So I called them, verified all the needed information, and the representative stated I would receive a letter in the mail in a few days regarding the account. During the conversation, I told him this account had nothing to do with the other account that someone had attempted to open in my name, and I was confused as to why I was being put through this process again. When I received the letter, they stated they closed the account due to fraudulent activity which is bogus. No fraudulent activity has ever occurred on this account ; rather, it was only on the XXXX account someone else attempted to open in my name. Moreover, I believe PayPal really closed the account because I had also reported them for improper billing, specifically charging me more on eBay purchases than what was advertised. They have stated they were shipping charges, but this is incorrect and a blatant lie. I have records from eBay showing there were no shipping charges on these purchases. eBay always itemizes shipping charges when the seller charges for them.

Because it is impossible to get account resolution through PayPal 's customer service, I contacted the company through XXXX 's social media messaging about the ongoing problems. I told the representative, XXXX, how dissatisfied I was with PayPal and that I was considering reporting the company to the Attorney General 's office, the Consumer Financial Protection Bureau, and the XXXX. I also stated I would not use my PayPal account in the future, even though only the line of credit had been closed, because I was so dissatisfied with their service. XXXX 's response was flippant ; he advised me to go ahead and report them, an extremely

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/09/2015	Consumer Loan	Vehicle loan
07/03/2015	Consumer Loan	Vehicle loan
02/16/2016	Consumer Loan	Vehicle loan
07/03/2015	Consumer Loan	Vehicle loan
06/09/2015	Consumer Loan	Installment loan
07/03/2015	Consumer Loan	Personal line of credit
07/03/2015	Consumer Loan	Installment loan
06/09/2015	Consumer Loan	Installment loan
07/13/2015	Consumer Loan	Installment loan
07/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

poor response to a major customer service issue. I have made a screen print of his response for the XXXX ' records.

Besides your organization, I have also reported this to the XXXX, the Attorney General of XXXX, the Attorney General of XXXX, and the FTC. Please contact me if you have any additional questions.

1. on XXXX/XXXX/2011 i purchased a vehicle from The " XXXX XXXX XXXX group, i was not made aware of the minimum A.P.R. offered by the finance company " ALLY ". I 've contacted Ally requesting the initial APR offered by them to purchase my loan and they have refused.

I have been receiving unwanted calls from IC Systems Collection Agency to my personal Cell phone number and family members cell phone numbers and I would like them to stop.

50 % interest is against the law, is it not???

My car was missing on Saturday (XXXX/XXXX/2015), therefore call Bank of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	TX	76201		Consent not provided
Ally Financial Inc.	PA	152XX		Consent provided
BMW Financial Services	LA	70117	Older American	N/A
American Credit Acceptance, LLC	TX	77047		Consent not provided
I.C. System, Inc.	FL	331XX		Consent provided
Conn's, Inc.	TX	76557	Older American	Consent not provided
Avant Credit Corporation	NY	115XX		Consent provided
Avant Credit Corporation	GA	30102		Consent not provided
Duvera Billing Services, LLC	IL	60634	Older American, Servicemember	Consent not provided
Bank of America	IL	606XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/09/2015	Closed with explanation	Yes	No
Web	07/03/2015	Closed with explanation	Yes	Yes
Phone	02/18/2016	Closed with explanation	Yes	No
Web	07/03/2015	Closed with explanation	Yes	No
Web	06/12/2015	Closed with explanation	Yes	No
Web	07/17/2015	Closed with non-monetary relief	Yes	No
Web	07/09/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with explanation	Yes	No
Web	07/14/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1412729

1450903

1790197

1450927

1411995

1450947

1450978

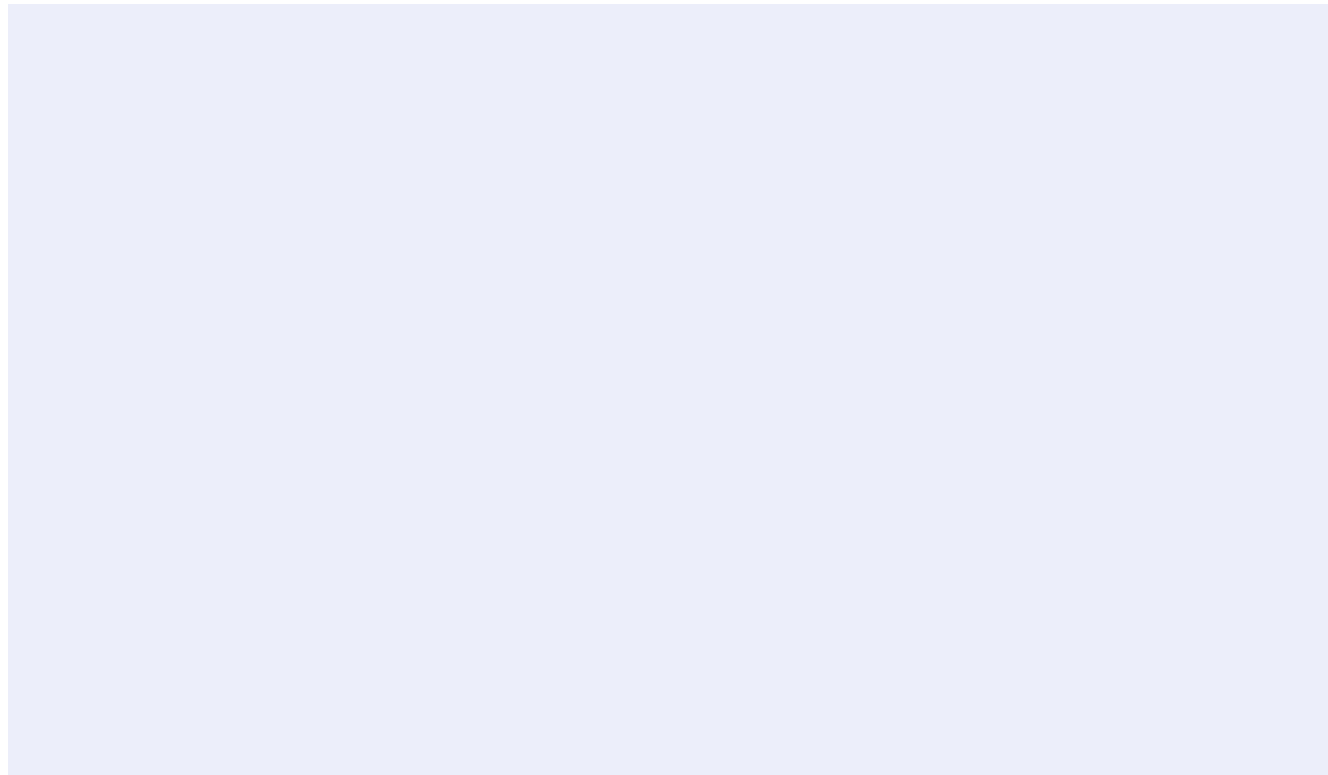
1412827

1465567

1465577

Consumer Loan Complaints

Based on Consumer Complaints



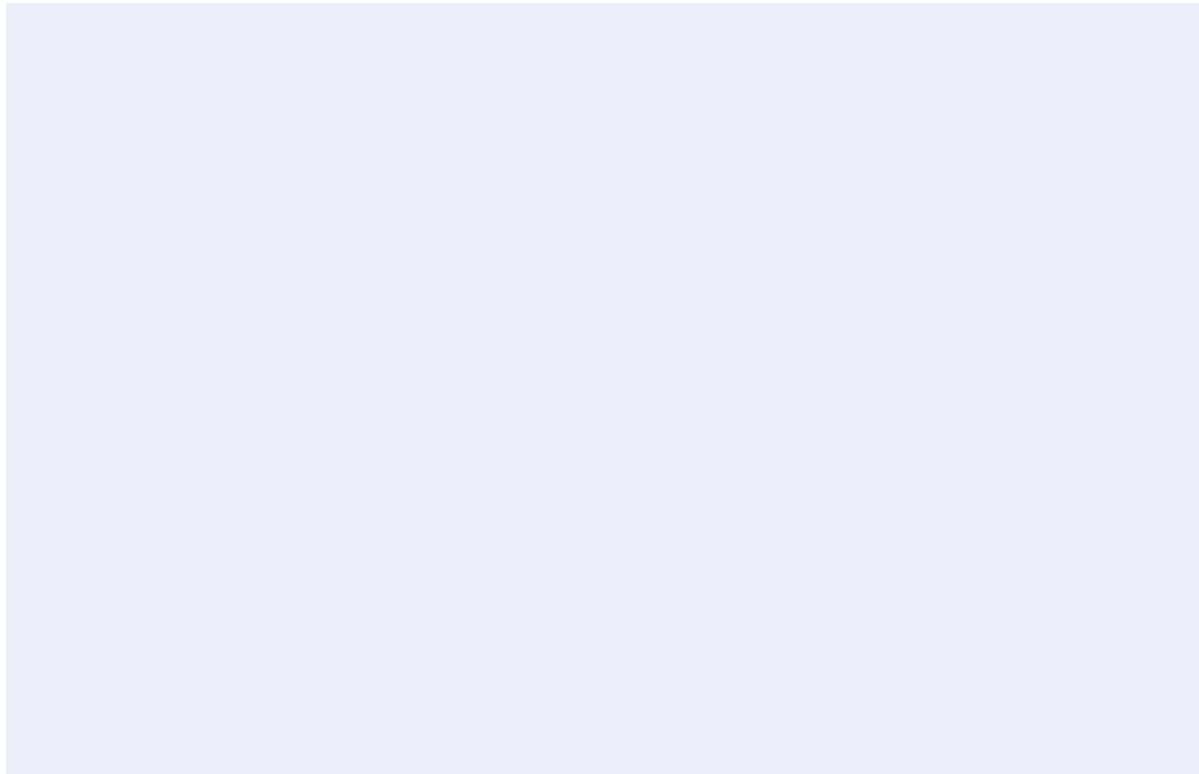
07/13/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

America 's Loan department for explanation and I spoke to XXXX. I gave her the account number and she told me that it was not on the repossession list to call the police. I explained to her it should n't be however I want her to double check because I want to avoid filing a false police report. She placed me on hold while she spoke to a supervisor. She explained to me my car was repossessed in error. She told me only cars that are 90days passed due are repossessed. The way she explained was similar to my understanding. She gave me a number to call on Monday since the repossession department was closed on the weekend. She assured me I would not have any issues picking my car up on Monday. I called the number XXXX (Repo Dept.) and they were rude and dismissive. So I called the auto loan department for help three times and they transferred me back to XXXX against my wishes. I spoke to XXXX, XXXX and XXXX at the repo dept. and they both denied I even called on Saturday. However I am aware that a large bank such as Bank of America likely keeps call copy and a record of customer calls. They continued to insist I pay the repo fee of {\$400.00} and additional fees that added up to {\$750.00}, which is unfair because XXXX on Saturday and per the term of the loan agreement my car was repossessed in error. My card should be released to me immediately.

On XX/XX/XXXX, a finance adviser at XXXX XXXX XXXX confirmed an approved vehicle loan application with XXXX XXXX Bank in my name. That day at the dealership, I was given a XXXX XXXX Bank Note to sign and I was able to leave with vehicle. I actually signed XXXX loan notes at the dealership, the XXXX note was signed on the XXXX and the XXXX note was signed around the of XX/XX/XXXX. XXXX the notes were dated for XX/XX/XXXX and XXXX XXXX XXXX XXXX the only listed lender. However, awaiting for XXXX XXXX monthly payment statements. I received a demanding letter for payment from a different bank Santander. I was suspicions that this was fraud and a scam, because listed

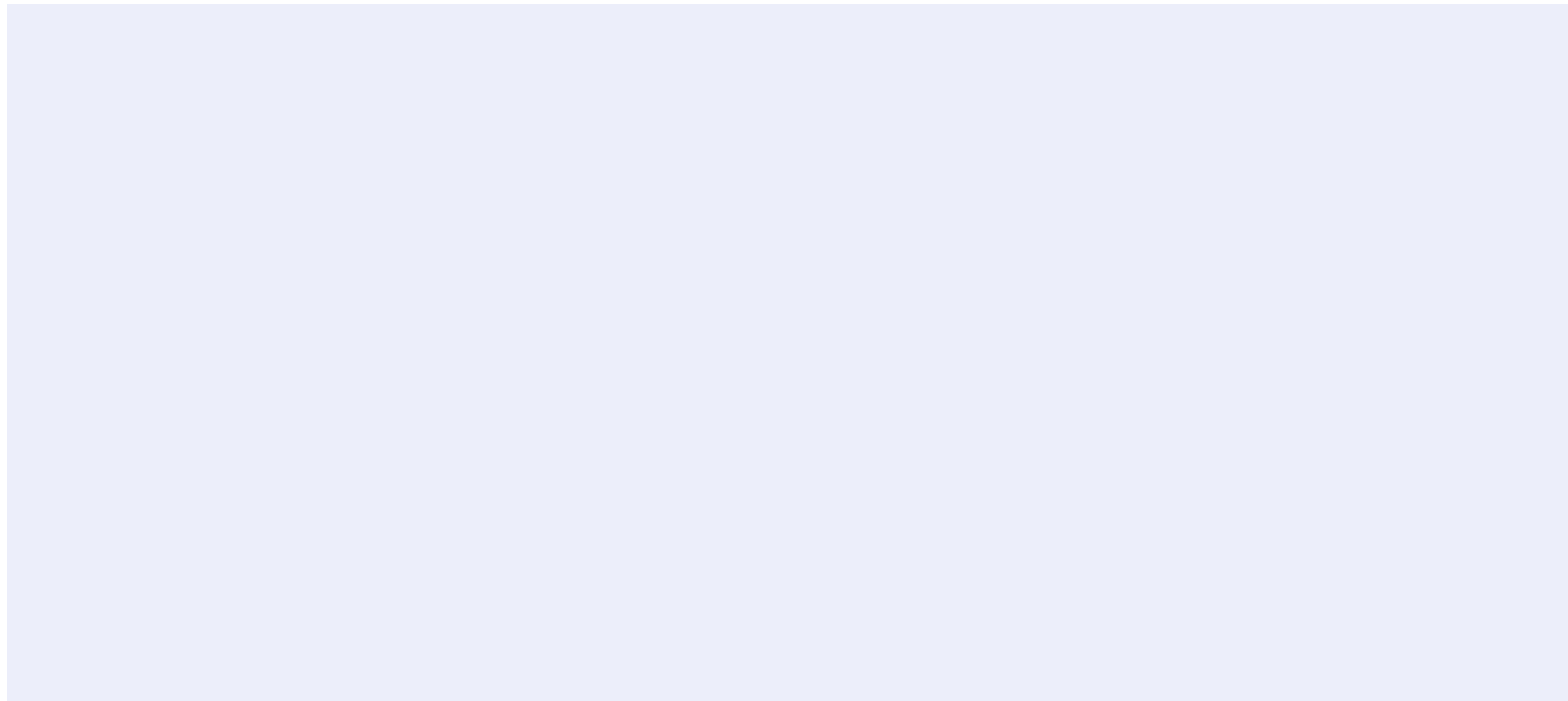
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Santander Consumer USA Holdings Inc

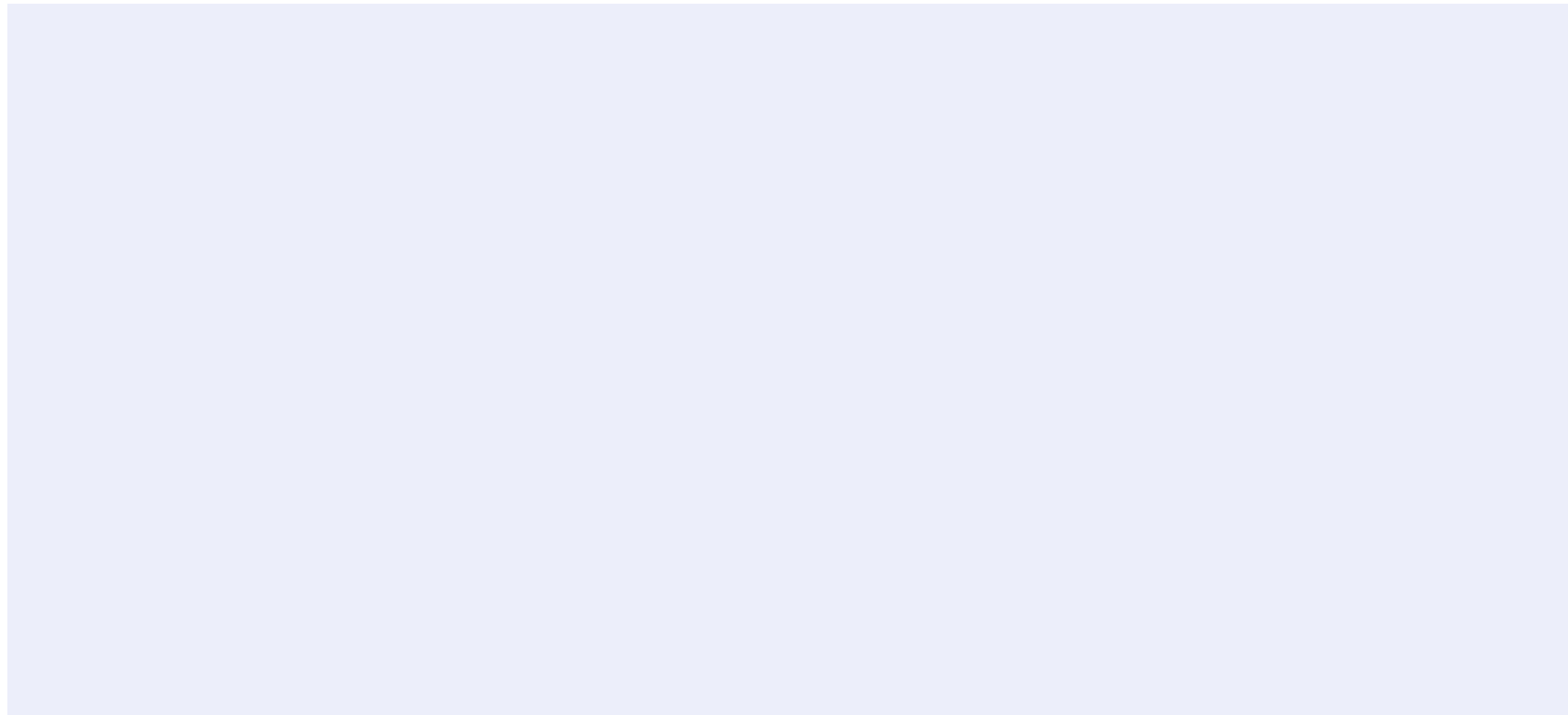
KY

405XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

07/14/2015

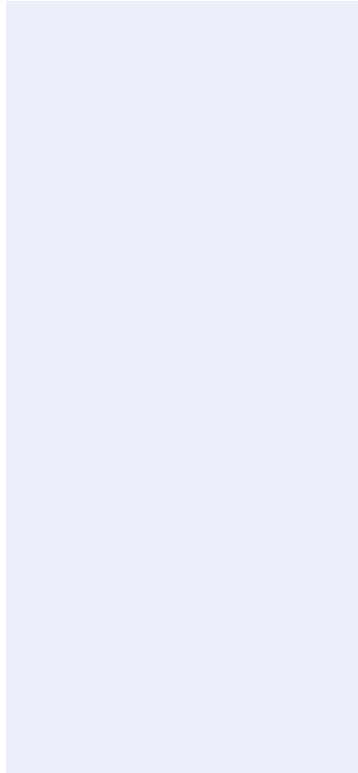
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1464241

Consumer Loan Complaints

Based on Consumer Complaints

07/13/2015

Consumer Loan

Vehicle loan

07/04/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

on my vehicle title as a lien-holder was only XXXX XXXX XXXX and the finance adviser at XXXX XXXX never mentioned Santander. I sent notices to both banks demanding for answers. For months, I was unsuccessful in finding clarification. Without a court order or notices my car was illegally repossessed by XXXX on XXXX. About three months later a letter dated for XXXX, was sent by a XXXX specialist, XXXX XXXX she stated that my loan application was declined on XX/XX/XXXX, and the bank routed my declined application to Santander for approval. I did not authorize this transaction and I was denied the right to declined Santander 's loan offer. Santander illegally repossesses vehicle all the time for a profit. There is a case against them now. United States of America vs. Santander Consumer USA. Furthermore, the dealership never asked for the car back, I never received any notices of explanation from XXXX XXXX Bank or the dealership before or on XX/XX/XXXX stating that my loan was declined. Both banks and the dealership have been deceptive with the loan transaction and XXXX XXXX Bank is still currently listed on my vehicle title. Also, I have letters from Santander contradicting XXXX XXXX Bank claims.

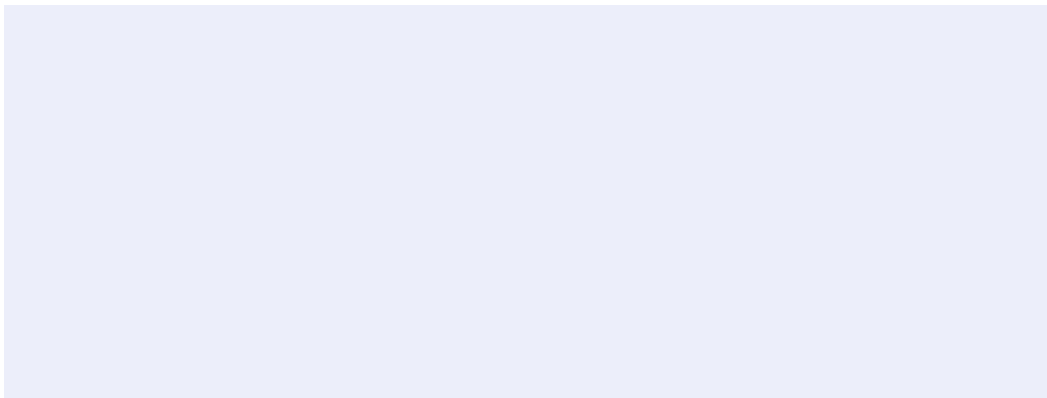
Union Bank IT employees continue to " Cancel, Stop, Change " Bank Fraud Alerts, Overdraft Protection Alerts, Deposits and withdraws.

My wife and I purchased a 2006 Jeep Grand Cherokee XXXX in XXXX, TN.We financed it thru Capital One Auto Finance, whom I am sure you are aware has had many issues with it 's customers.Well, I did n't just have an issue, I 've had too many issues to list here but let me just say that they have affected my life in a way that is hard to comprehend ... I purchased the vehicle for {\$33000.00} with no negative equity from my trade in, because I also signed over a second trade (JEEP GRAND CHEROKEE), that was also PAID FOR.The original contract had 16 % Interest with a duration of 66 months @ {\$920.00} monthly.That comes to a total of \$ XXXX.I have every Statement, Notice and letter that was ever sent to me

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Union Bank	CA	918XX	Servicemember	Consent provided
Capital One	TN	380XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	No
Web	07/04/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1465623

1451309



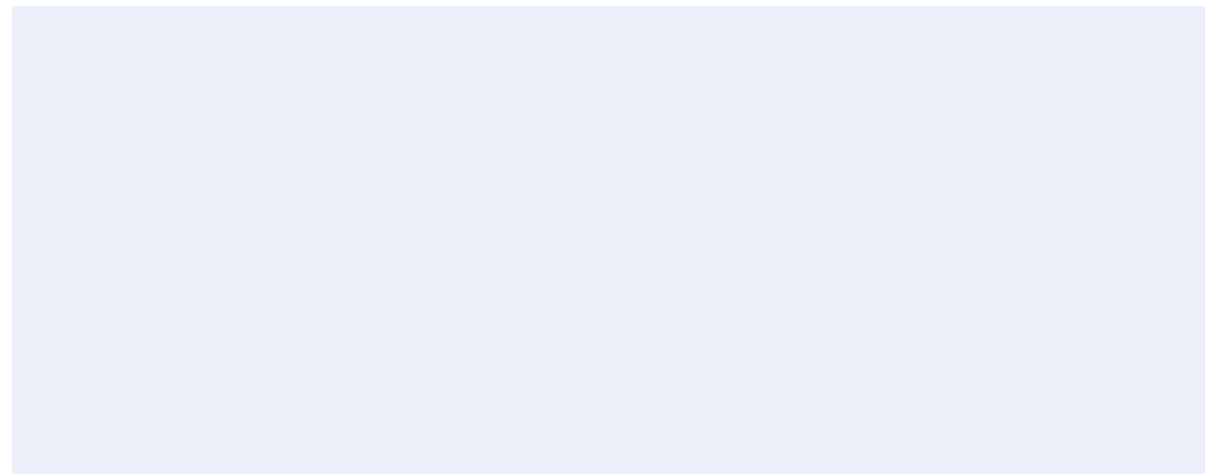
Consumer Loan Complaints

Based on Consumer Complaints

07/04/2015	Consumer Loan	Vehicle loan
05/12/2016	Consumer Loan	Vehicle loan
04/08/2016	Consumer Loan	Vehicle loan
06/09/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

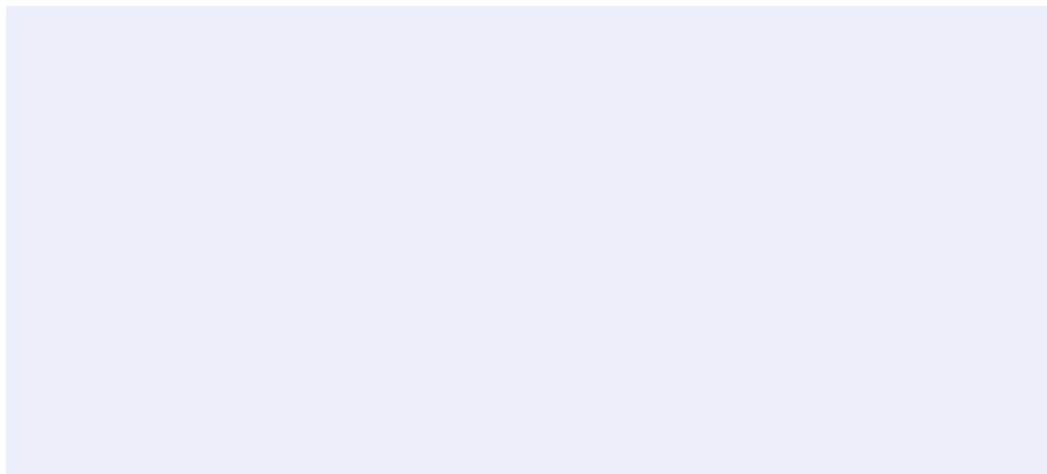
Based on Consumer Complaints

and I WILL MAKE IT AVAILABLE TO YOU UPON REQUEST.Capital One confirmed and I have all my receipts for 57 payments of {\$920.00} which is a total of \$ XXXX.Now they have marked my credit as CHARGED OFF and show NO PAYMENTS ON THE ACCOUNT AT ALL.They also have the Balance owed at \$ XXXX.This caused my credit to fall over 200 points, making it Impossible to buy a car to go to work, or help my Son get a car.I have had it with this Company and only want to go to work and be a productive citizen.I have been getting all news feeds from the CFB since the day that you opened your doors, and I have confidence that the CFB can mediate this situation and make Capital One realize that they can not take advantage of people in this way anymore.Thank you Very, Very Much XXXX

Requested a pay off of vehicle loan held by Santander ' Consumer USA at the time a payment was due. When I called the following day the dollar amount had increased significantly. After speaking to a CS rep I was given a XXXX dollar amount. I asked to speak to a supervisor to explain their practice and was told someone would call me. This put the payment XXXX days late. After going back and forth trying to get anything close to my billing statement for an accurate number, I finally got a number that was again higher and different than the others however I settled for this and told the rep I wanted to pay and close the account while we were on the line. I was told the amount to settle the account in

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CO	80221		Consent not provided
Capital One	VA	24078		N/A
Wells Fargo & Company	DC	20017		Consent not provided
Bank of America	AZ	85614	Older American	Consent not provided
Santander Consumer USA Holdings Inc	AL	368XX		Consent provided

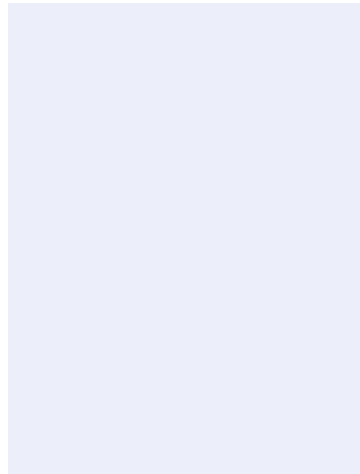
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/04/2015	Closed with explanation	Yes	No
Postal mail	05/18/2016	Closed with explanation	Yes	Yes
Web	04/08/2016	Closed with non-monetary relief	Yes	
Web	06/10/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1451223

1923589

1870255

1413628

1465786

Consumer Loan Complaints

Based on Consumer Complaints

06/09/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

account while we were on the line. I was told the amount to settle the account in full was above the amount of transaction the we 're allowed to process over the phone and I would need to send my payment via mail. I did so. Even paying a few dollars more so I had peace of mind I was finished with this organization. The payment finally posted but only after a second 30+ days late fee. Luckily I included enough to cover this (I expected this to happen since paying off an account here was not an acceptable practice). Loan was a 72 month loan and it was settled after 53 months. My complaint is that I now have two XXXX 2 XXXX thirty XXXX 30 XXXX days late marks on my credit report. This company refuses to discuss with me due to the fact I no longer have an active account.

I have a vehicle that was financed through Nuvel/Ally Financial in XXXX. It was paid off in XXXX. I am trying to get a replacement title because I never received XXXX. The XXXX informed me that there is still a lien on my car and that I need a lien release letter from Ally to get a new title. I have been calling since XXXX (it is now XXXX/XXXX/XXXX). They say they have faxed and mailed this letter to me, but I have yet to receive anything. I have spoken to CSR 's and supervisors, with nothing helping.

When i was talking to the salesman (XXXX and the sales manager XXXX XXXX XXXX they were offering me {\$11000.00} for my trade in car and a extra 55 days until my XXXX payment was due along with a special finance at 3.9 % with a {\$1500.00} trade in assistance and {\$1500.00} in rebates. They tried to get me to pay the down-payment before i actually got to see the contract. So after waiting a

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ditech Financial LLC	AL	36832	N/A
Ally Financial Inc.	MS	390XX	Consent provided
United PanAm Financial Corp.	PA	19142	Consent not provided
Citibank	TX	79702	Consent not provided
Ford Motor Credit Company	CA	916XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	06/11/2015	Closed with explanation	Yes	Yes
Web	06/09/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1413744

1413193

1431375

1413229

1413581

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

pay the down-payment before i actually got to see the contract. So after waiting a lengthy amount of time and also continuously being pressured to make the down payment before i saw the contract i got a little suspicious and really wanted to see the contract before anything else was discussed. They finally walked us back to the finance manager, so he 's typing on the computer getting the contract ready then he ask me do i want to add a maintenance package I asked is n't it included with the car he stated no only a power train warranty is included. So i ask to see what the contract looks like so he shows me and the monthly price went up due to a gap insurance that was added that i never asked to be included and i was told that i need it and then i saw {\$5500.00} on the contract so i asked what is that for the finance manager then stated that is your trade in value. I immediately got irate as to why no one stated to me that i was only getting {\$5500.00} for my trade in. So the fiance manger says " i dont know you guys discussed that before you came to me and i advised him no we didnt. " So he calls XXXX aka the sales manager to the office and i asked Where is the {\$5500.00} coming from he then said " I can only give you {\$5500.00} for the trade in because it need to fit into XXXX guidelines for the rebates and the trade in assistance " So he then he tries to explain how the rebates and trade in rebate works in order to get the special financing and i said Sir that makes no sense. I then asked show me the guide lines for the XXXX apr which was the most important thing to me and I still did n't understand the process. So i end up walking out of the office being stopped by the salesman again asking me why am i leaving and that he worked all day to get this deal done. so i started requesting my keys to my car XXXX the trade in) and he says the garage has them because they are processing it, i kept demanding my keys so i could leave but to no avail, then the sales manager comes back out saying please come back in so we can see what went wrong and fix it for you. I said stop lying to me and we can see what we can do. So i said to him that i want

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/22/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

\$ 11k for my trade in along with the rebates and the special financing he says OK i will help with that. by this time it is now almost XXXX at night on XXXX/XXXX/15 they kept saying lets get this deal done tonight so we can go home. i was telling him no lets come back tomorrow when you guys have your story straight and ready to be real with me. So the sales manager says to me how bout i pay for the maintenance package that way you will still qualify for the special financing and the rebates. I said to him again show me the requirements for XXXX to get these deals and he still could n't show me anything. So he advises me to sign the documents and he will get the direct information from Ford tomorrow because everything was closed. So I 've been still waiting for more information and i have n't received anything. Now I called the dealership today XXXX/XXXX/15 because i was curious about when my XXXX payment date was after looking at my contract last night finding out that my XXXX payment is due XXXX rather than the end of XXXX like i was promised, I blew up on the sales man because he was trying to tell me that he told me that the payment will be due 55 days after the contract was signed which is wrong because he told me 55 - 60 days the payment would be due now hes saying that the finance company offers a extra 10 days so the XXXX date is right but it is wrong

I had an auto loan through Huntington National Bank. At the maturity of my loan the Bank said that several of the payments they received were outside the grace period. After much discussion of the calculation of their claim I agreed to pay the {\$170.00} in " late fees ". The Bank then declared that I did not pay the {\$170.00} timely and reported the matter to the Credit Bureau as a charge -off. While I take exception to the heavy handed method of reporting the late fees as a problem loan my complaint is that the Bank continually reports that {\$32000.00} was written off. I have repeatedly tried to get the Bank to report accurately the disputed amount but they refused to do so. Please help me to get them to report this matter accurately.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank

FL

342XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/22/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1431444

Based on Consumer Complaints

Vehicle loan

Vehicle loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I was advised by XXXX employees (XXXX males) that I would have a due date change after making my payments, which did not work with my pay cycles. I made the payments and when I inquired about the due date change there was a delay in their response to me so it caused me to be late again. When I asked about what was promised and said to me on the phone they had no documentation and calls are not recorded. I feel like I had been discriminated against, being a single woman. In 2012 I was even told that I should have planned better when I went out on XXXX. When I called to make arrangements after being in the hospital I spoke with XXXX. I said I refuse to speak to another male at this company I felt discriminated against and wanted a female. He said I had to deal with him, I requested a female manager or female account rep. He replied there are no female managers and that he is now reviewing my account. I explained that I am going to report this to because that is hard to believe.

He asked what XXXX issues I was having and I again explained I refuse to speak to him and wanted a female. They requested documents of my XXXX issues or something showing that I was in the hospital. I thought this was only required when you are filing for XXXX insurance to make your payments. I will supply copies of XXXX bills, but feel like it releases my XXXX information which they do not need.

I purchased a XX/XX/XXXX Acura TL on XX/XX/XXXX at XXXX XXXX, NJ. The dealership stated that the bank charged me {\$1500.00} in acquisition fees to get approved. The vehicle had some problems but I never drove the vehicle off the lot. The dealership made XXXX attempts to repair the vehicle and I told them I just wanted to cancel the deal. The owner of the dealership told me if I called the bank he was going to keep my money & the car. I called the bank on XX/XX/XXXX to cancel the deal of a vehicle I never took possession of and they told me that they

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Avid Acceptance, LLC	AZ	852XX	Consent provided
BMW Financial Services	NJ	07107	Consent not provided
M&T Bank Corporation	NJ	071XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/09/2015	Closed with explanation	Yes	Yes
Web	06/25/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1413590



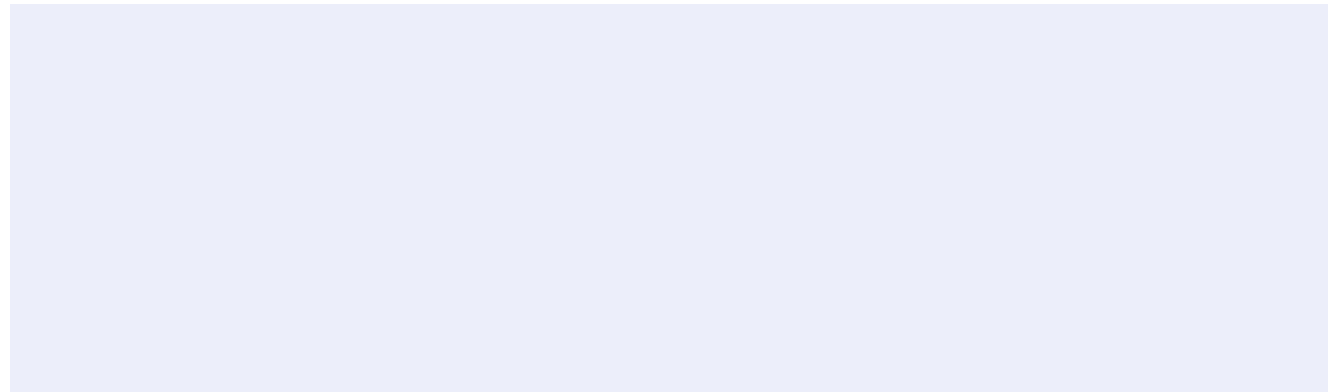
1431569

1431645



Consumer Loan Complaints

Based on Consumer Complaints



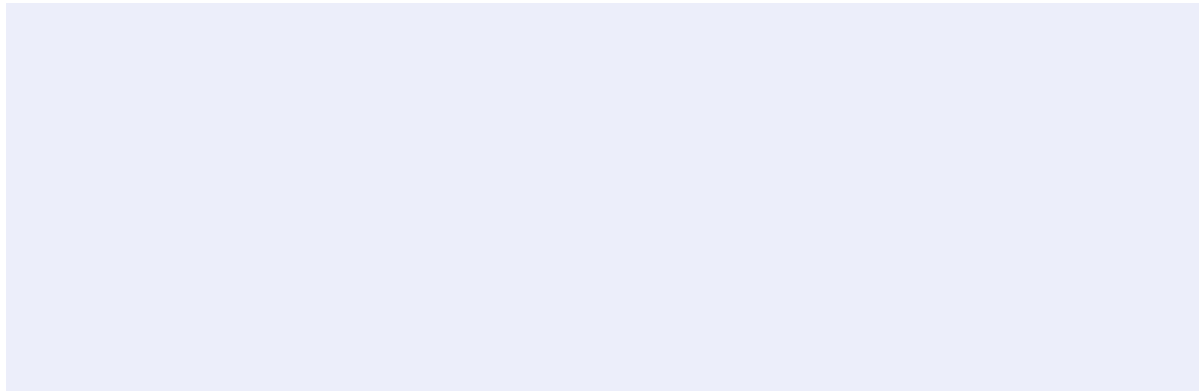
06/16/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

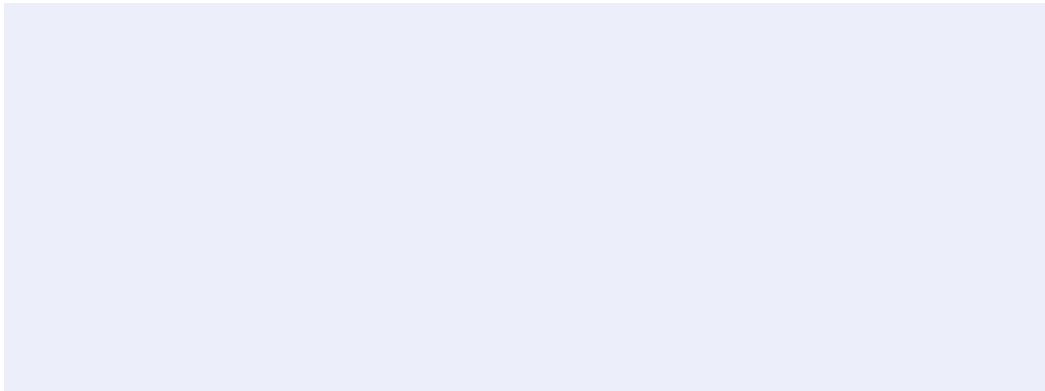
Based on Consumer Complaints

could n't do anything on their end because the loan was n't in the system. The representative told me that I needed to call back in a couple of days. On XX/XX/XXXX, the dealership called me and told me the bank had sent the funds to them and they refused to cancel the deal. I called the bank to confirm this information and they told me I needed to seek legal counsel. If the dealership mislead me the fraudulent bank fees, car history, and bogus destination fees. I wonder what measures they went to get me approve and it needs to be investigated. I informed M & T Bank of fraudulent deal that I wanted to cancel and they would not assist me. I was scammed out of {\$2500.00}.

On XXXX/XXXX/XXXX, I signed a Retail Installment Contract and Security Agreement with XXXX XXXX, XXXX, WY, that was assigned to Wells Fargo Auto Finance. My payments were to begin on XXXX XXXX, XXXX and continue for 60 months. When I received my XXXX/XXXX/XXXX statement I was surprised to see a late fee assessed. On XXXX XXXX, XXXX, I spoke with a Wells Fargo customer service representative named XXXX about this late charge. Although the payment was mailed on XXXX XXXX, XXXX, she indicated that it had not been received until XXXX XXXX, XXXX. I was skeptical because past experience indicated that it typically took 4 to 5 days for my payment to arrive. For the next 31 months, I sent every single payment via certified mail, intentionally varying the weekday each was mailed. Not once did it take 7 days for my payment to arrive in XXXX ; in fact, it continued to average 4 days. Although the payments due in XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX, and XXXX XXXX were received at the address provided by Wells Fargo Auto Finance prior to the XXXX of the month, I was assessed a late charge. On XXXX XXXX, XXXX, I sent a letter to Wells Fargo disputing the late fees and attached copies of the certified mail receipts that showed each payment was received at the Wells Fargo mailing address before the XXXX of each month. Payments are considered received when

Consumer Loan Complaints

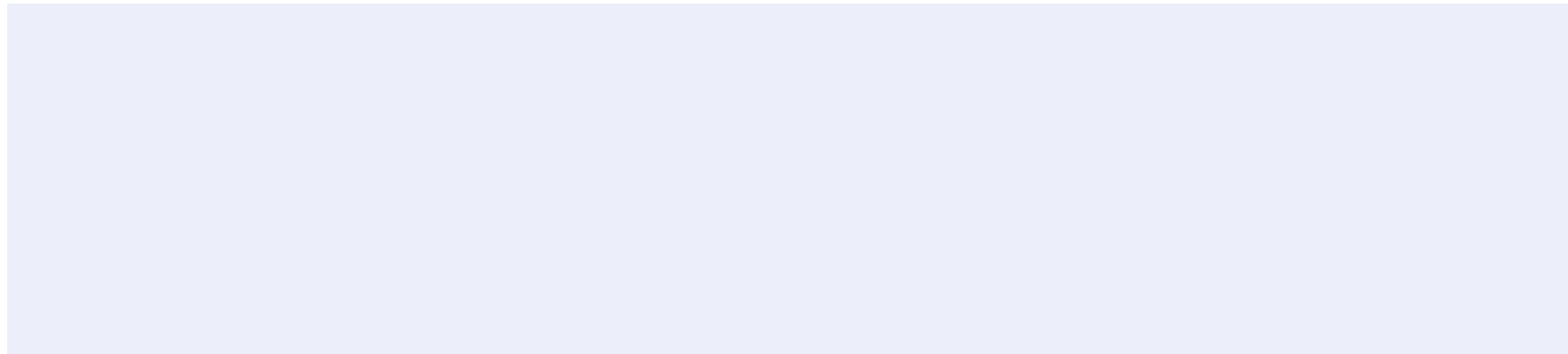
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Wells Fargo & Company

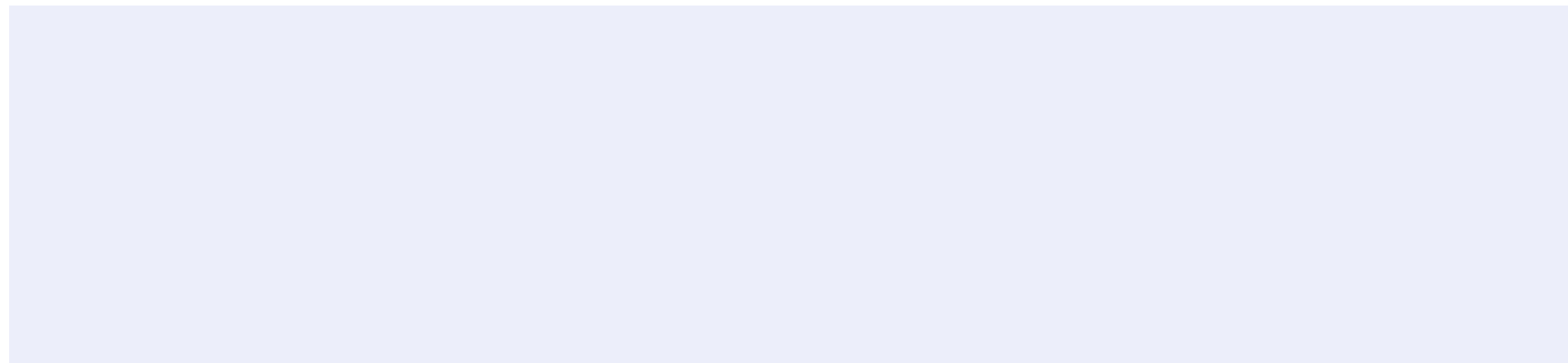
WY

825XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

06/16/2015

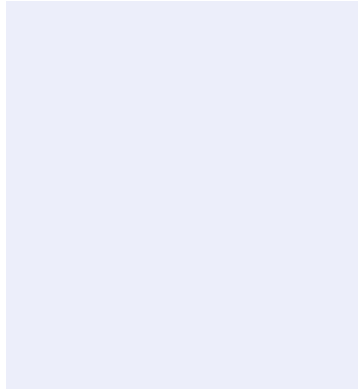
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1424760

Consumer Loan Complaints

Based on Consumer Complaints

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

04/17/2016	Consumer Loan	Installment loan
------------	---------------	------------------

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

05/12/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/07/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the line of credit

Consumer Loan Complaints

Based on Consumer Complaints

they arrive at the address designated by Wells Fargo, not when someone eventually opens the envelope. Wells Fargo has charged unauthorized late fees and has failed to return the title of my vehicle to me.

This loan was an unsecured " XXXX XXXX XXXX " that was originated through XXXX. It was then serviced by XXXX XXXX from XX/XX/XXXX - XX/XX/XXXX. The loan was then sold a few times. In the midst of the moving of the loan, payments were marked missed that were actually simply misdirected. However, the BIGGEST problem is the fact that Ocwen Loan Service is listing this installment loan on our credit report as a mortgage loan- which it is not. This has prevented us from being able to get refinancing on our current home. We have tried everything to get Ocwen to report this correctly, to no avail. Please help!

I paid off my 2012 XXXX XXXX with XXXX XXXX. I did a Bank Transfer to XXXX the same way a paid my payments each Month. The money was deposited into their account on XXXX XXXX. They will not send me the Title to my car until XXXX. I gave them my XXXX number to overnight my Title and they refuse. They are paid in full. I want my Title. I sold the car and the buyer is really mad! He wants the car.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	MA	01960	Servicemember	N/A
Ocwen	IA	500XX		Consent provided
U.S. Bancorp	IN	47022		Consent not provided
Nissan Motor Acceptance Corporation	NJ	087XX		Consent provided
I.C. System, Inc.	WA	980XX		Other
BMW Financial Services	VA	24078		N/A
U.S. Bancorp	NM	88044		Consent not provided
Wells Fargo & Company	GA	30338		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/23/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	Yes
Web	04/18/2016	Closed with explanation	Yes	
Web	06/22/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with explanation	Yes	No
Postal mail	05/18/2016	Closed with explanation	Yes	Yes
Web	06/22/2015	Closed with explanation	Yes	Yes
Phone	07/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1431817

1423708

1883417

1431865

1423738

1923237

1431879

1454183

Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015

Consumer Loan

Vehicle loan

07/07/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Vehicle loan with B of A was paid off in XXXX 2013, but there were late charges that had accrued on the loan. These late charges were disputed with B of A, but it took several months to actually get a response. Eventually the late charges were paid off. However, Bank of America continues to report the ENTIRE loan as a charge off and has not updated the account as paid. I want the account either reported as paid in full or, at the least, a notation put on the account that only the late charges were a charge off, but that the auto loan itself was paid as agreed. I recently applied for a personal loan with Discover Personal Loans. I submitted my loan and application, and learned my loan was finalized on XXXX XXXX, 2015. I was told I should receive a check for my loan within 10 business days.

On the XXXX business day, XXXX XXXX, 2015, I still had not received my funds. I called Discover Personal Loans and found that my payment had not even been sent yet, and would not be until later that week.

However, I was informed that I was going to be charged interest from the day that the loan was finalized, XXXX XXXX, 2015. To me, this is utterly unfair because I am paying interest on funds that I have not received, and in fact have not even left Discover 's bank account.

I 've looked up the rules and regulations regarding this practice. And it appears per 12 C.F.R. 226.2 (a) (13), I am obligated to start paying interest when the loan is " consummated ". While I may have agreed to certain particulars of the loan on XXXX XXXX, 2015, I did not receive my end of the contractual consideration on this date, and would not even receive it for 15 calendar days later (at the soonest). In this case, the amount is not insignificant. It is approximately {\$100.00}. ({\$23000.00} loan amount x XXXX apr XXXX XXXX Discover 's daily accrual

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America

MS

387XX

Consent provided

Discover

CO

802XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/16/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/08/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1423770

1454205

Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015

Consumer Loan

Vehicle loan

07/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

method x 15 calendar days of interest.

I have canceled the loan, for obvious reasons, and expect Discover to not hold me accountable for any interest from this loan, as I have not been able to make any good use of the loan they provided.

I am concerned they are preying on unsuspecting customers by using this " consummation " loophole, getting customers to agree to the terms of the contract on the funding date, being overly slow in disbursing funds (over 10 business days is truly excessive), and reaping the benefits of their inefficiencies.

I would like a response from Discover, and I think this may warrant an investigation from the CFPB, and possibly a class-action lawsuit.

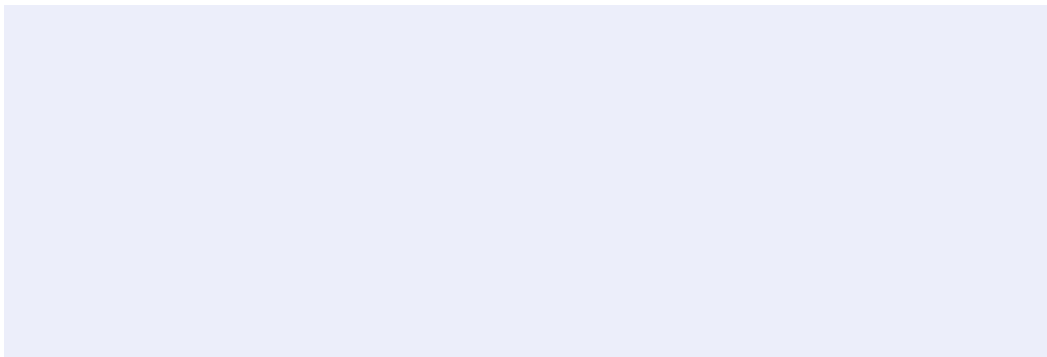
Vehicle loan with B of A was paid in full in XXXX 2013, but there were late charges that had accrued over the life of the loan. I disputed these charges and it took several months before B of A finally responded. My parents paid the late charges on the loan in full thereafter. However, B of A is still reporting the ENTIRE loan as a charge off on my credit reports, not just the late charges, and is not showing it as paid as agreed.

A couple of years ago I helped a friend and cosigned a vehicle. He and I purchased an XXXX XXXX. Now that my friend is now struggling to make payments, a lot of late payments has affected my credit. I have educated myself on learning more and more about credit repair and have been doing whatever I can to maintain good credit. Unfortunately my friend, XXXX who purchased the car with me, has been struggling to make payments. It was my fault for not properly reading the documents and just signing on the line. I now am trying to help him payoff the vehicle and I tried to get the vehicle refinanced. Unfortunately I was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Bank of America

CA

923XX

Consent provided

FirstBank of Puerto Rico

FL

330XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

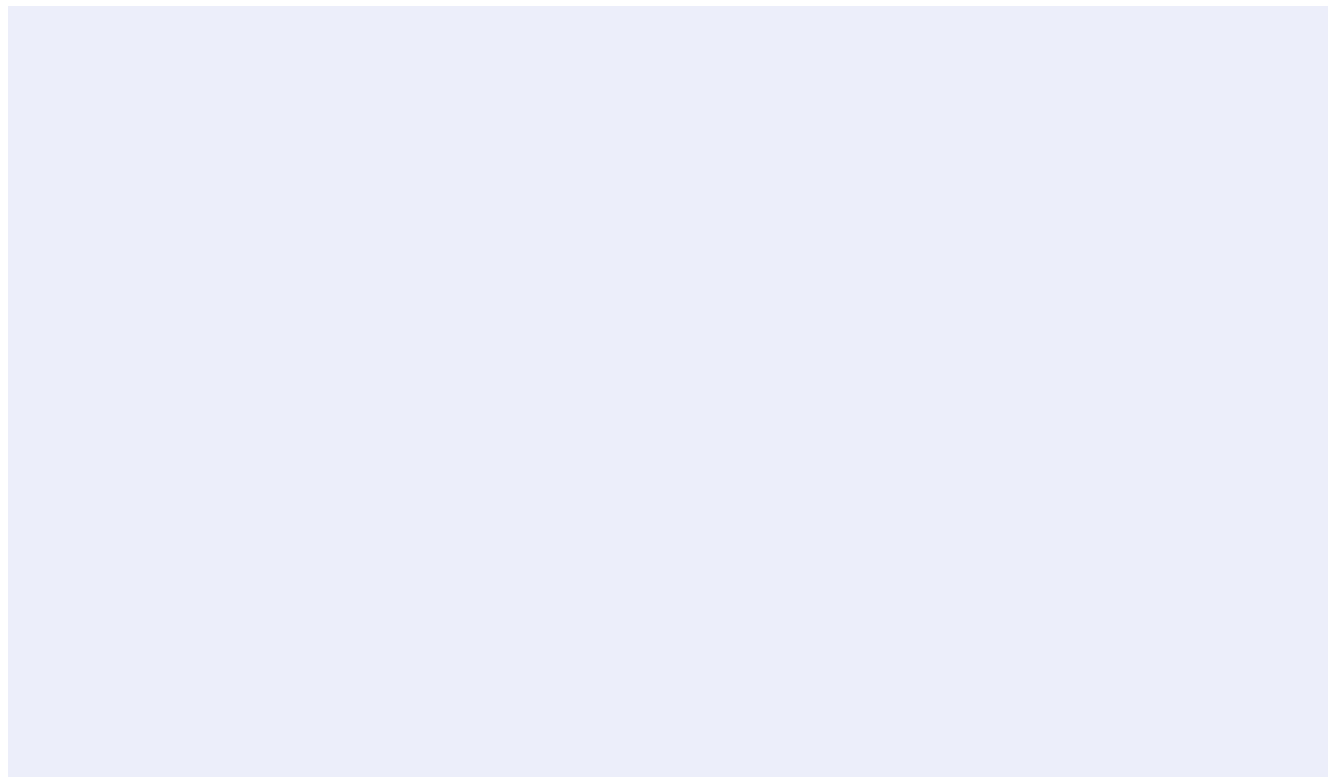
1423786

1454212



Consumer Loan Complaints

Based on Consumer Complaints



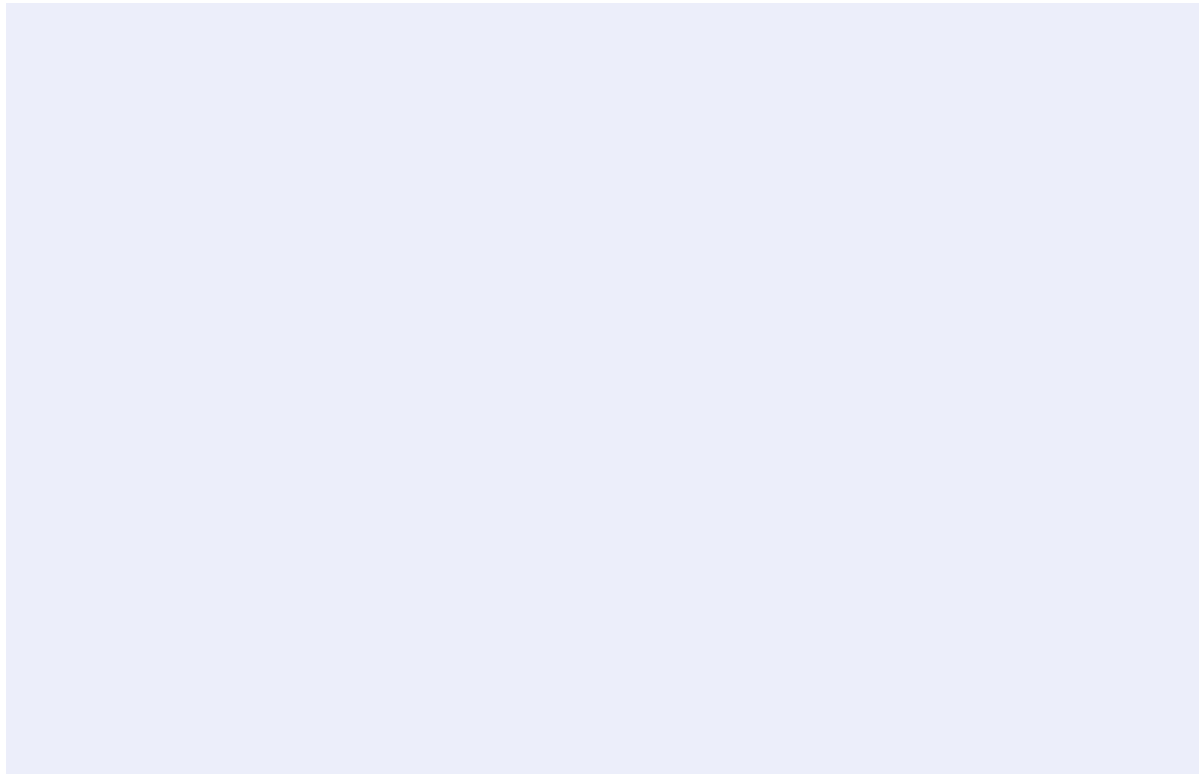
07/07/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

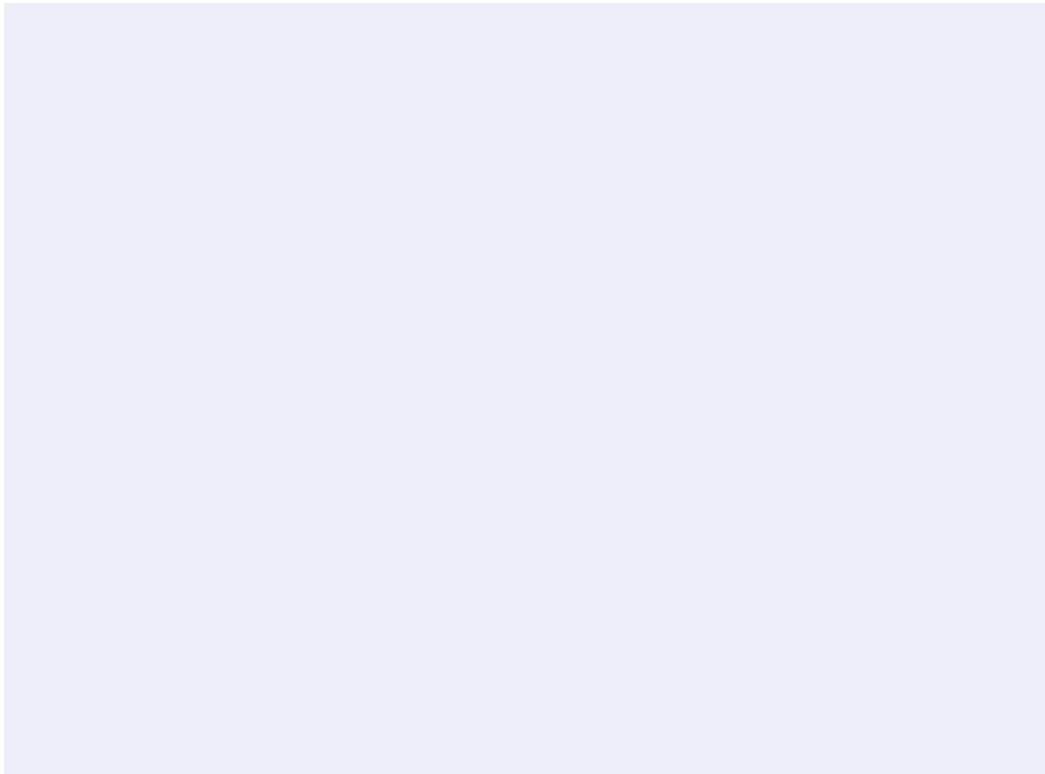
Based on Consumer Complaints

denied twice due to the vehicle being a negative equity. As I read the payoff balance, and I now understand interest rates I believe this bank did, and has been taking advantage of the low income population. XXXX and I have been paying a 17 % interest rate on a XXXX loan. And from the document I see they are charging {\$7.00} dollars of interest a day. I do not think this is a normal tactic. I've reached out to Firstbank countless time for help and they refuse to help me. I have thought about the different ways to get myself out of my situation, but I have too much integrity. There is no possibly way I can refinance the vehicle with its current balance, and I am stuck paying this high interest. This is not a normal percentage of interest, and because of the value of the vehicle, and the interest rate, and the term of the loan, this was without a reason of a doubt, destined to become a negative equity, and the bank knew this from the beginning. Not surprisingly I was promised lower interest rates after 6 months of payments and that never happened. I see no end to this loan, I will be repaying this for the rest of my life. The bank has the control, and refuses to help my situation. Although payments were late, we are up to date, and it 's extremely unfortunate of the sleezy tactics these financial institutions use. I 'm only XXXX years old, and am contemplating bankruptcy, something I do not want to do.

I was contacted by phone after applying on line, and the caller agreed to loan me {\$1000.00} if I would wire him {\$150.00} in lieu of a written contract to ensure him I could repay the loan. In desperation I did so, and he assured me that money plus the loan would be in my account within XXXX hours. After XXXX hours, I called him back and he said due to my poor credit rating, I would need to wire {\$200.00} more for insurance. I did not. I want to provide phone numbers, places, and transactions to help stop these people from stealing. They were all XXXX, and I worry about terrorism. I've learned, and realize most people would n't be that dumb, but a lot of people are in a bind like me. They have all of my personal

Consumer Loan Complaints

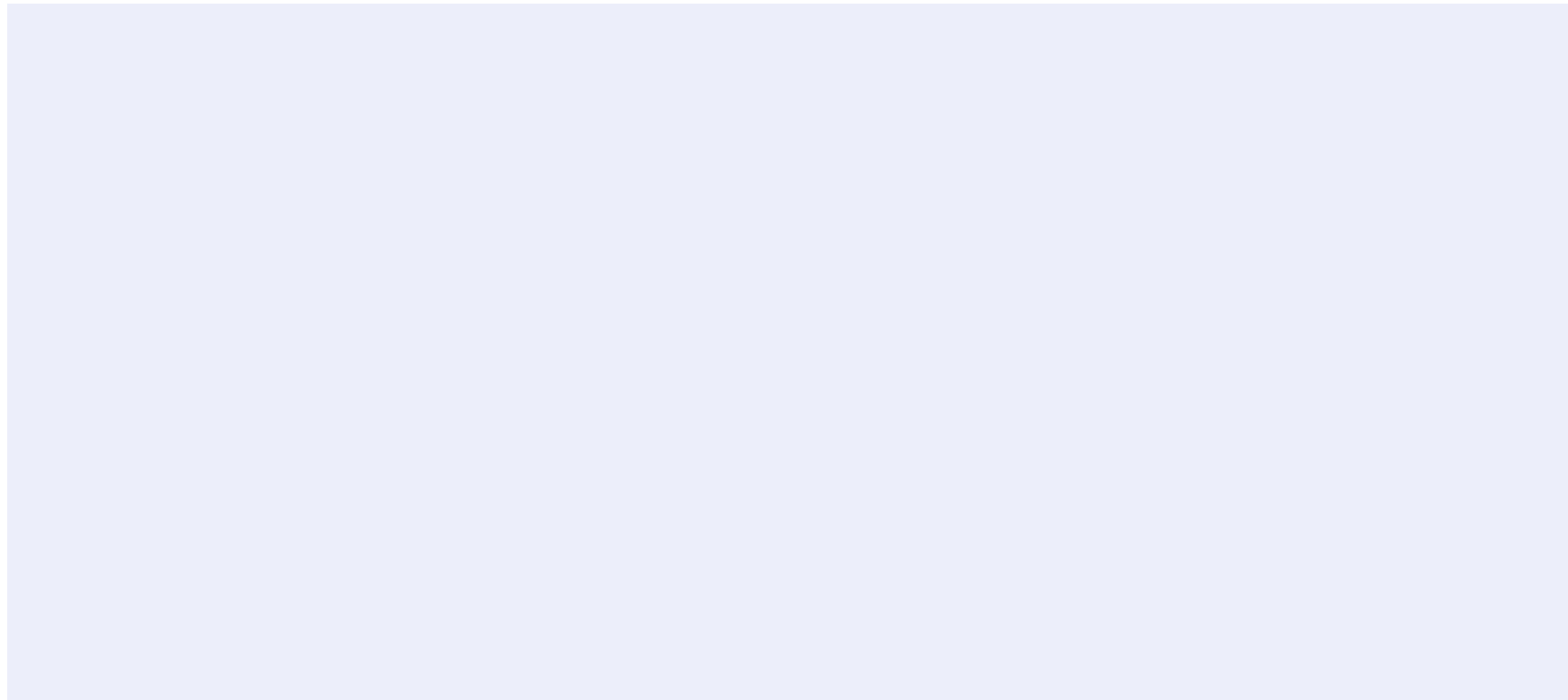
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Banco Popular North America

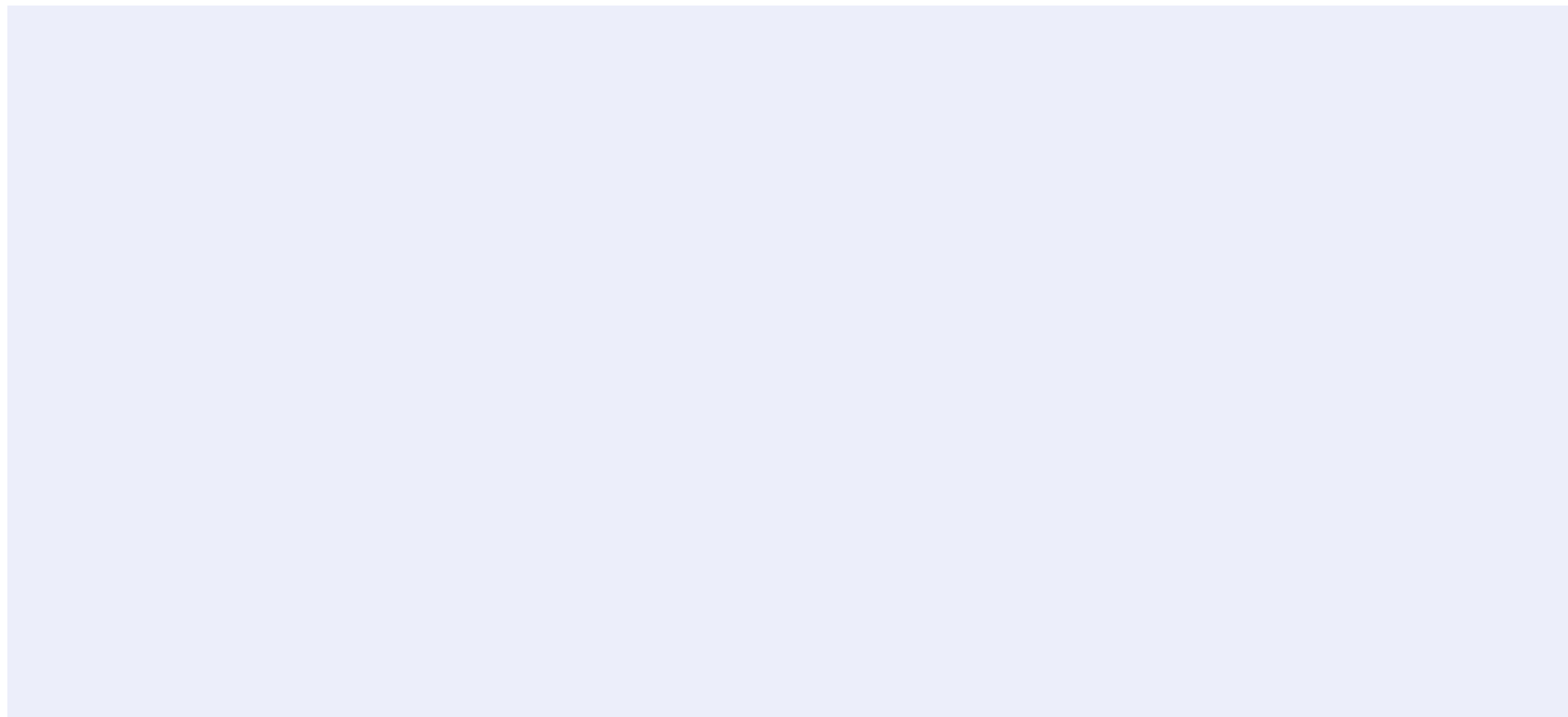
PA

161XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

07/13/2015

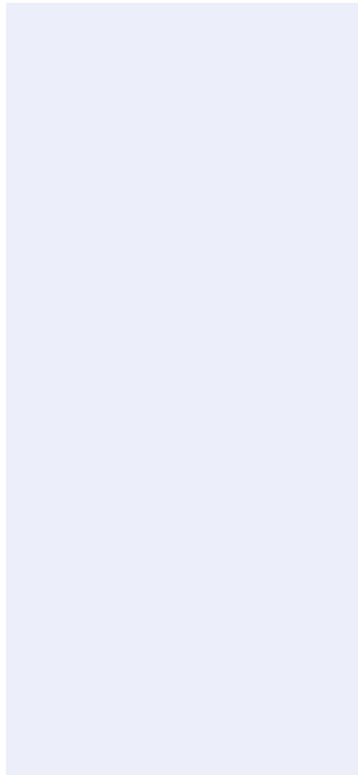
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1454226

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/07/2015	Consumer Loan	Title loan
------------	---------------	------------

06/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/07/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Can't contact lender

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

information.

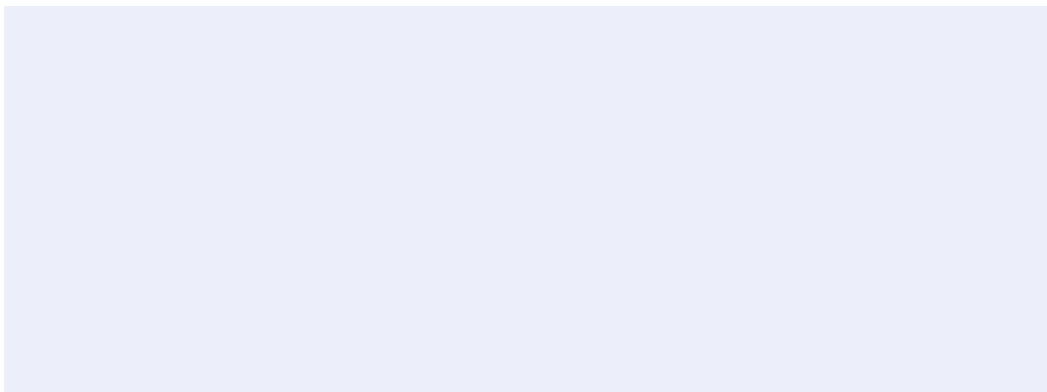
These are the numbers and places the calls came from : (XXXX) XXXX XXXX
XXXX XXXX XXXX (XXXX) XXXX XXXX XXXX XXXX XXXX XXXX (XXXX)
XXXX XXXX XXXX

I purchased a new Volkswagen on XXXX XXXX, 2015 and financed it through VW Credit. I financed for a long term but knew that I would pay ahead. To date I have made XXXX payments and they are not reflected on their web site. First I was told that the site was unable to show balance due and payments but I could request an email from them for this information. When I told them this was unacceptable and that the information should be available at all times they said it would not be available until I had made XXXX on time payments. I financed my last vehicle through a credit union and this information was available at any time at their web site. Withholding this information is just not acceptable.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	IA	51501		Consent not provided
VW Credit, Inc	FL	342XX	Older American	Consent provided
American Credit Acceptance, LLC	NC	27520		Consent not provided
Synchrony Financial	CA	91730		N/A
Harley-Davidson Financial Services, Inc.	FL	32225	Servicemember	Consent not provided
Synchrony Financial	CA	91394		Other
Delbert Services	AL	12565	Older American	Consent not provided
The Huntington National Bank	PA	16412		N/A
DriveTime	TN	37801		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/16/2015	Closed with monetary relief	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	Yes
Referral	06/18/2015	Closed with monetary relief	Yes	Yes
Web	06/22/2015	Closed with explanation	Yes	Yes
Web	07/08/2015	Closed with non-monetary relief	Yes	No
Web	06/16/2015	Closed with explanation	Yes	No
Referral	06/19/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1455794

1454251



1454253

1423947



1433670

1454273



1423933

1424012



1454332

Consumer Loan Complaints

Based on Consumer Complaints

06/16/2015

Consumer Loan

Personal line of credit

07/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Earlier this year, I discovered the CitiFinancial was reporting an unpaid collection balance with their company for {\$7100.00}. I contacted them to resolve the account, but they responded to me that the balance was transferred, and I did not have an outstanding balance with their company. I have forwarded a copy of the letter CitiFinancial sent to me stating that I did not owe them anything, but CitiFinancial will not allow XXXX XXXX XXXX to update this balance to report {\$0.00} owed.

On XXXX XXXX, Chrysler Capital, also doing business as Santander Consumer USA, a subprime lender for auto loans, financed {\$26000.00} for a vehicle I purchased. The contract is for 72 months with a 22 % APR and {\$670.00} a month loan payment. An APR of 22 % incurs a daily rate of about {\$15.00} which means I 'm paying {\$470.00} in interest and {\$200.00} to the principal balance every month. The more the loan balance is paid down, the amount of interest incurred and/or owed lessens. My goal is to make extra payments or XXXX pay the required loan payment, which would quickly lessen the balance owed to the lender and the amount of interest incurred for the entire life of the loan. Also, refinancing the loan was the next step after about six months of payments. Chrysler Capital does not provide their loan customers with any receipt or confirmation of payment nor is there any notification by email of payment posting to the loan account. Chrysler Capital only provides their loan customers with monthly account and billing statements .And because of this odd, shady practice of Chrysler Capital , I frequent my online user account to see up to date activity, which is not included in monthly statements, to make sure that errors, like the matter at hand, do n't occur. A little while after becoming a loan customer of Chrysler Capital, I went online to get some background on them and discovered many unfavorable reviews and stories of suspected illegal and shady practices by current and past customers, which put me on the alert with my account with them. And the matter at hand

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NC	275XX	Consent provided
----------	----	-------	------------------

Santander Consumer USA Holdings Inc	CA	923XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints


Based on Consumer Complaints

Web	06/19/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1424023



1469014

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

regarding Chrysler Capital is a loan payment error on their part and not my own. Earlier this month of XXXX 2015, I made XXXX separate payments to Chrysler Capital for my loan in the amounts of {\$280.00} and {\$300.00} on their website powered by XXXX XXXX XXXX with a {\$2.00} service fee per payment required. On XXXX XXXX,2015, when logging into the online user account, I could see that the XXXX payments had posted and were applied appropriately to the principal balance since all of the compounded daily interest incurred had been paid with previous payments. On Saturday afternoon, XXXX XXXX, 2015, for some odd reason, I logged in to the online user account and saw that both of the payments had been removed as a credit to the principal balance reducing or lessening the total amount owed by {\$580.00} and applied as a negative, adding on to the total amount owed {\$580.00}, increasing the balance. I contacted Chrysler Capital XXXX different times to correct the error and spoke with an agent and was put on hold for over XXXX minutes and the call would disconnect.

In XXXX of 2015 I called JP Morgan Chase Auto Finance to make a payment on my car loan. When the representative answered the phone she informed that that my payment was not due until XXXX XXXX, 2015. This was not correct as my payments are due each and every month on the XXXX of the month as it has been since I took the loan out when I purchased the car. Furthermore, the amount that I was told was due was more than my normal payment as agreed to. When I inquired with the representative as to why I was told that it was because I had paid late. This statement did not make sense as because I have not paid late since the beginning of loan. When I challenged the representative to look at the account history, she became calling out the payment dates and amount XXXX at a time in an incredibly condescending tone. I interrupted her and again asked why the payment amount was different because as she unprofessional handling of call confirmed that I have never paid late on the loan. She was not able to provide me

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.

NC

276XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/25/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1438553

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

with the reason as to why the amount was different then what I had agreed to on the loan. When I stated that I needed to know why the amount was different and realizing that she was going to be able to provide me with the information I requested I escalated the call to a supervisor. Instead of transferring me to a supervisor I was transferred to another agent which handled the call in a very similar manner. Not wanting to deal with that level of disrespect and unprofessionalism I ended the call and called back in hope of getting someone with my best interest at heart. The woman that I spoke to, the thired representative now, was able to determine that the reason my payment was not due for another month was because the amount that I had been paying to have applied to principal had instead been placed in suspense until it equaled a full payment amount then being credited to the account as a payment. Her resolution to help make up for the fact that I had been treated so poorly was to leave the payment date of XXXX alone and take a payment equal to the amount that I had a history of making on time (which she was also able to confirm that the payments were made on time) and applied it in it 's entirety to the principal of the loan. Today I called Chase to see if another issue that I am facing would affect the method of how I pay my loan. Initially the call started with the normal verification and the agent on the phone was able to provide me an answer to the question I had called for. This is where things began to go drastically in the wrong direction. I told the agent on the phone that I would also like to make a payment since the loan was due today and I had her on the line. She stated to me that my payment was not due until XXXX. I stated to her that she was not correct and that the last payment was taken an was to be applied to the principal of the loan repeating the information above mentioned. This representative then began conducting herself in exactly the same manner as previously experienced and mentioned above. I requested to speak to a supervisor. Instead of facilitating that, she instead transferred back into the queue

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Vehicle lease
06/16/2015	Consumer Loan	Vehicle loan
06/22/2015	Consumer Loan	Installment loan
06/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

for another agent to take the call. When that second agent answered the phone-XXXX XXXX she went through the verification process again which was expected. When she completed the process I explained to her that I needed to speak with a supervisor. She stated that she would like to assist in resolving the issue. Very upset at this point, and lacking total confidence in Chase Auto Finance I stated that I would rather speak to supervisor. She continued to attempt to deescalate the call, but I was firm in my position to which she then transferred me to a " senior agent " XXXX- XXXX. Unfortunately there is not enough space to finish this entry XXXX character is not enough.

In late XXXX 2015, I cosigned an auto loan for a grandson living in XXXX XXXX, North Dakota. The paper work was XXXX and signed XXXX XXXX, 2015. However, starting the XXXX week of XXXX 2015 I received various notices from different banks stating that the auto loan had been denied do to my bad credit : SunTrust, dated XXXX XXXX, 2015 ; XXXX XXXX, dated XXXX XXXX, 2015 ; XXXX, dated XXXX XXXX, 2015, and XXXX, dated XXXX, 2015. All these banks turned my credit down. See attached copies. During the XXXX week of XXXX 2015, SunTrust sends me a notice, dated XXXX XXXX, 2015, stating that the auto installment payment is overdue!!! I was aghast at this notice because SunTrust had turned my credit down on XXXX XXXX, 2015, and now they were asking for their auto payment installment. Since the XXXX XXXX, 2015 letter by SunTrust turning down my credit, I had not received anything to the contrary from SunTrust, or any other bank that had turned down my credit

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

BB&T Financial	MD	21239		N/A
First Class Autos Inc	NC	28031		Consent not provided
OneMain Financial Holdings, LLC	SC	29223		Consent not provided
SunTrust Banks, Inc.	CA	922XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	06/30/2015	Closed with monetary relief	Yes	No
Web	07/08/2015	Closed with explanation	Yes	Yes
Web	06/25/2015	Closed with explanation	Yes	Yes
Web	06/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1438990

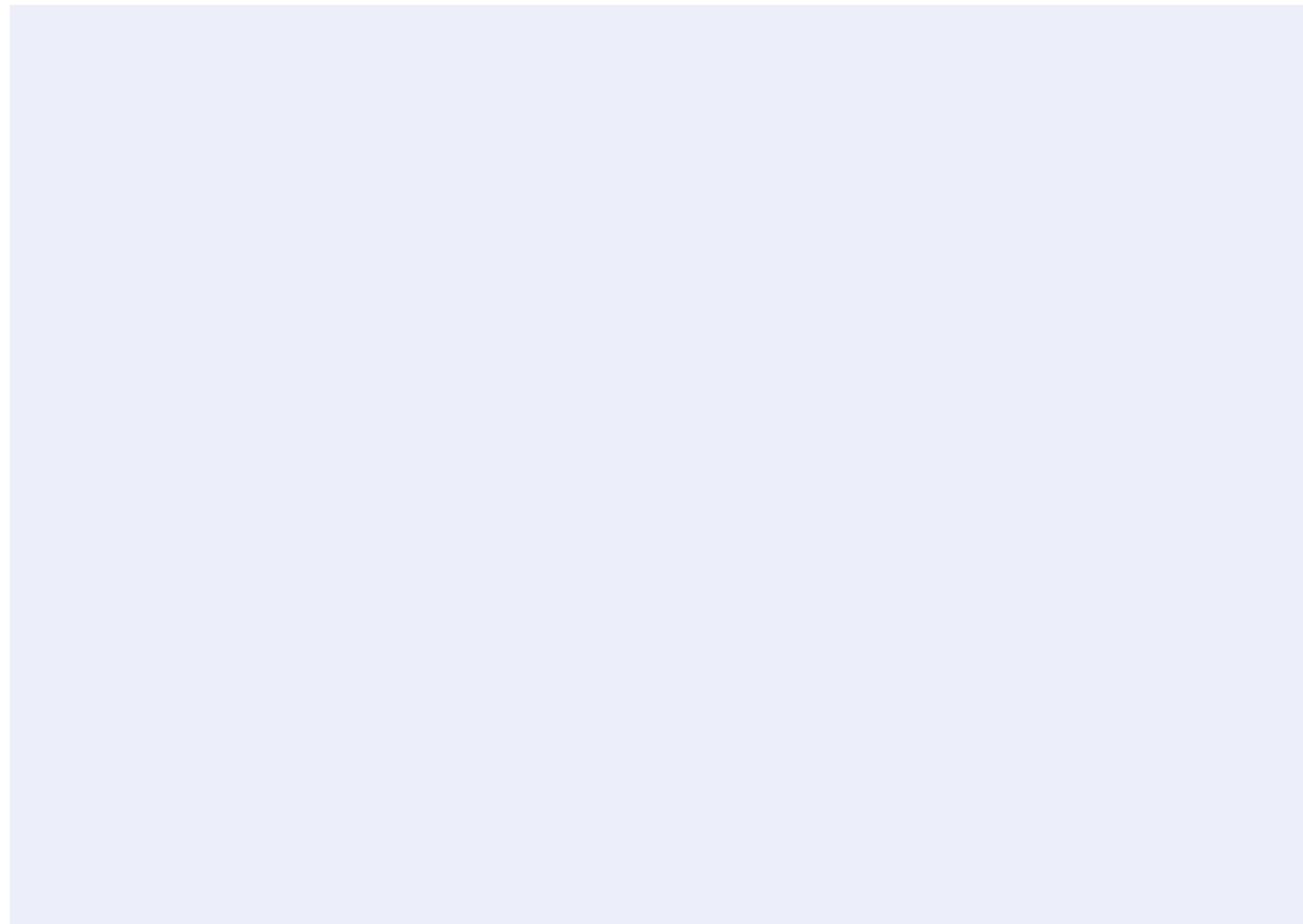
1424070

1432132

1438600

Consumer Loan Complaints

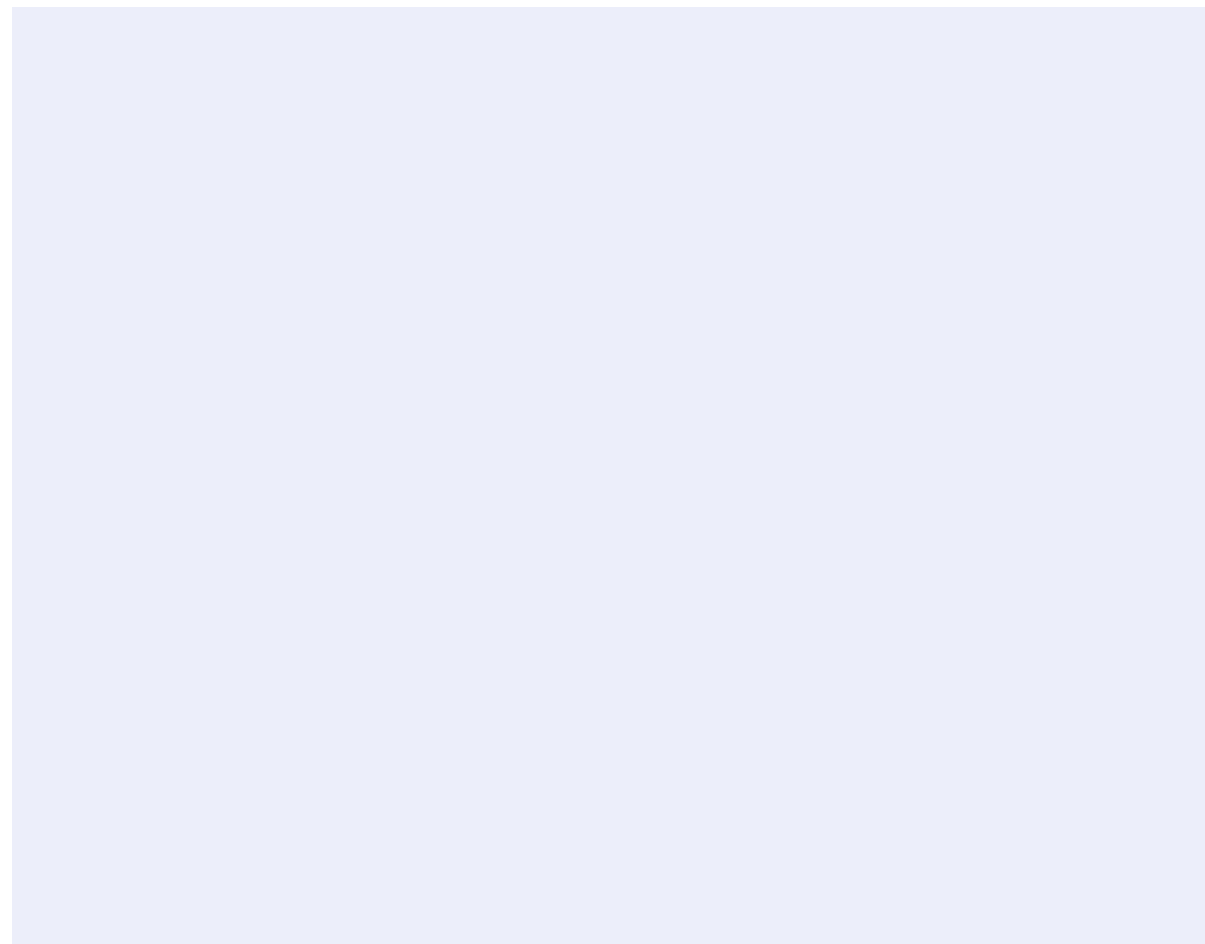
Based on Consumer Complaints



06/25/2015	Consumer Loan	Vehicle loan
06/16/2015	Consumer Loan	Installment loan
07/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

to the contrary from SunTrust, or any other bank that had turned down my credit for the auto loan.

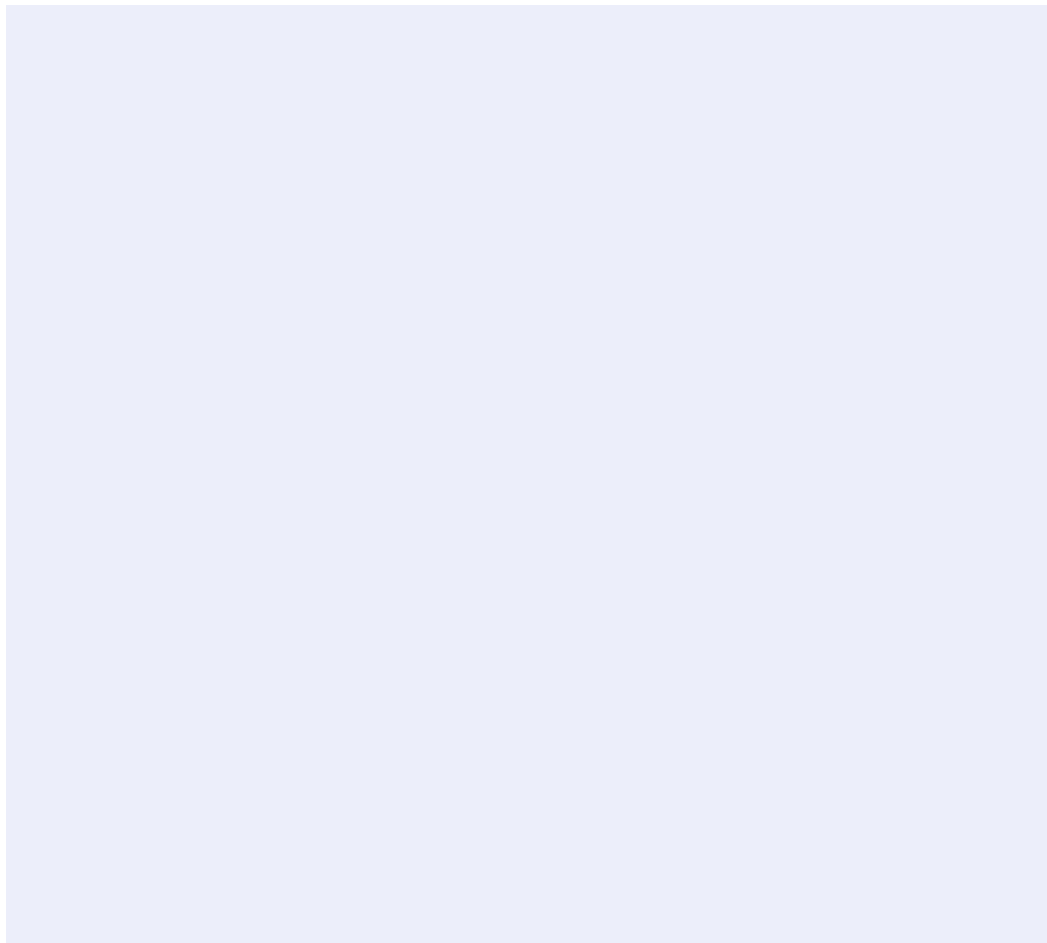
Upon receipt of this XXXX XXXX, 2015 notice by SunTrust asking for their auto payment installment, I phoned the bank stating that I had no auto loan with them because they had turned down my credit in a notice dated XXXX XXXX, 2015. How could this be? I asked them. They stated that they could not do anything about it, and for me to get ahold of the auto dealer in North Dakota. I called the auto dealer in XXXX XXXX. The auto dealer stated that the banks had turned down my grandson 's credit but not mine, and that my credit was good, and therefore they had released the auto to my grandson on XXXX XXXX, 2015. I said how could this be since SunTrust notified me my credit was bad, and they could not proceed with the financing? Again, they repeated that my credit was good and therefore they had released the auto to my grandson. I could not understand their logic.

Once those banks turned down in mass my credit application, which I had signed in good faith, I completely gave up. I started to inquire the credit reporting agencies why my credit was bad. My issue is why would SunTrust Bank turned down my credit, and then turn around, a month later and ask for a late auto payment installment? SunTrust Bank, nor any other bank that turned down my credit, never ever notified me that my credit had been approved after all. It does not make sense. I state that I have no credit with SunTrust Bank because they denied my credit on XXXX, 2015.

Called me from a number XXXX claiming to be northeast recovery

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Harley-Davidson Financial Services, Inc.	WA	98362	Consent not provided
Northeast Recovery Solutions, LLC	OH	452XX	Consent provided
HSBC North America Holdings Inc.	AZ	85251	Consent not provided

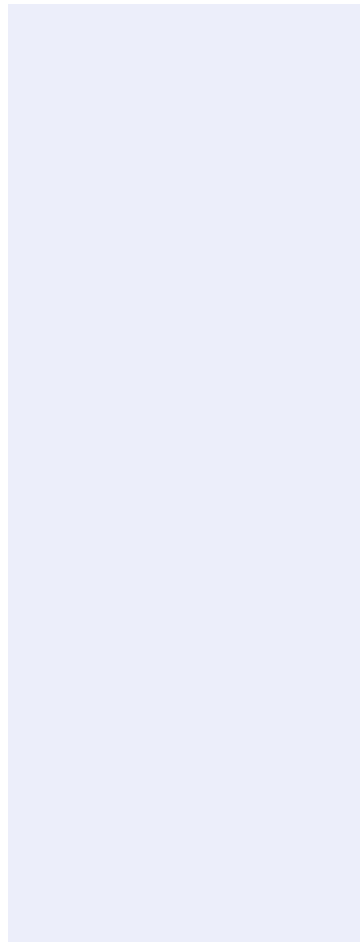
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/25/2015	Closed with monetary relief	Yes	No
Web	07/02/2015	Closed with explanation	Yes	No
Web	07/20/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1438601

1424328

1469070

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015	Consumer Loan	Vehicle loan
06/22/2015	Consumer Loan	Vehicle loan
06/16/2015	Consumer Loan	Installment loan

06/25/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Lowes XXXX XXXX XXXX calls every day demanding we pay in full on the phone today. Payments are set up in the computer and are taken out every 2 weeks. A payment was posted today (XXXX) and they still call demanding we pay in full now. We should not be getting phone calls if we have payments set up online to automatically to come out and see they have been coming out. The other problem is you talk to someone in XXXX who does not understand you, speaks broken XXXX and uses a fake name to represent themselves. No one looks at records until you are basically talking down them after they have totally frustrated you.

I am contacting you at the XXXX time in order to clarify and get your assistance or support with the issue or bad debt situation with car loan. here what had happened : As any customer I had a dream to buy and own a car, so my selection was XXXX, I contacted XXXX of XXXX, MD. It was very hard to find the car that I wanted, I could n't find it at my XXXX location, I wanted red and was offered Green with White Roof, it was proposal from XXXX of XXXX to participate in their show of XXXX process to immigrants in the XXXX. I rejected the offer. The guy who served me was very impatient XXXX XXXX, who raised his voice on employees and later on I found out his employment was terminated, I get with another manager at this location later. The offered interest was too high 12 % to prevent me to buy red car and sell me green car. I continued my search and found a car in the XXXX location. It meets almost all my requirements, no leather seats. The offered interest on loan with XXXX 18 %, I agreed because I have a sponsor

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	CA	94541		provided
				Consent not provided
GM Financial	FL	33160	Older American	N/A
Synchrony Financial	NJ	080XX	Servicemember	Consent provided
Capital One	CA	91405		N/A
Santander Consumer USA Holdings Inc	MD	208XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	No
Phone	06/24/2015	Closed with explanation	Yes	Yes
Web	06/19/2015	Closed with non-monetary relief	Yes	No
Phone	06/26/2015	Closed with explanation	Yes	Yes
Web	07/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1468614

1432159

1424576

1438883

1468618

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

who prefer to anonymous, told me take it otherwise you 'll be unable to find it with leather. I agreed to the terms and conditions. Later I got letter, Thank you for financing and so on. I lost that letter when I moved out. In some time letter I got Title. Please see attachment. There no lien holder ... I trust my friend 100 %. Later on started my XXXX that I do n't pay the bill and collection letter in my door and damages to my car. I assume if dealer want to return the car back why they will damage it?! Proof of Evidence : (Right Rare Tire Hole), Engine, Left Side Bumper Scratch, I got thru all holes on the road with car noise like breaking it down, Gas tank, I could n't fill in gas my electronics were jumping UP and Down with gas level, My REAR Sensor were alarming when there were no object behind with reverse. My snow sign was blinking and alarming when there is no snow ... I am safe driver I scratched Rear Right White Rim DURING parking, My electronics was going crazy, I complaint about it to the XXXX, they offered me Diagnostics which I could n't get because my car was stolen from Private Property Parking with Request to show the check (payment) which I do n't have, because my friend paid for the CAR in order to provide me with assistance of supporting to find the job and live independently. I mailed Title to Texas, where it was sent from. For now I do n't have news. I just want my car back and truth if it is possible what happened with money, how money could be stolen from bank, it takes time to verify and clear checks or payments, I did n't get thank you note the next day in a month and title as well, it means money were there then disappeared. The car was repossessed.

when I got the loan in XXXX 2015, I told the dealer that a due date of the XXXX would not work for me can I change it. They told me yes contact Ally and they will change it. When I spoke with Ally I asked about changing due date, they told me to make XXXX payment then they would. I inquired again on their website and was told to call. The agent I spoke with said it was changed and I had to pay a fee of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

AL

365XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/07/2015

Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1454060

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015

Consumer Loan

Vehicle loan

06/16/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX for the change. She did n't say when, said I would get it in the mail. Today XXXX/XXXX/2015 I have been called by Ally collections XXXX times and it is only XXXX am. I spoke to them on the last call and the agent told me I have to pay now, today or it wont go through. I told her that was why I changed dates so it wont be late anymore. She kept pressuring me to pay now, or this week. XXXX I was never told of the change fee originally, XXXX if my due date is not until the XXXX now why are they calling still asking for me to pay. I explained to the girl today that XXXX of the month I have rent, utilities, other car payment, insurance and there is just not enough to pay the XXXX payment. the middle of the month is good for me and I can pay then and not be late. She would n't listen only pressuring me to pay now and said I would have late fee if I do n't pay. How can I have late fee on something not due yet? On top of that Ally uses off shore people to handle their calls and they do not speak XXXX very well. Hard to understand them and they can not understand you. I could tell she was just reading from script. I am trying to save everyone time and money by changing dates but they are making it very difficult.

I had a car loan at FifthThird bank in XXXX Indiana. I sold the car myself, took cash to the bank and paid off the loan. FifthThird then told me that it is their policy to make the car Title available within XXXX days to XXXX weeks after the loan is paid. This nearly caused the buyer to back out of the sale. I contacted numerous people at their headquarters and was told basically the same thing every time. No. No matter what the circumstance, even with confirmation of the loan pay-off from their branch manager and their computer system, they would not simply pull the title from their files, sign off on the lien and put it in the mail to me within a day or two. Their policy and actions are completely unnecessary and uncalled for. Consumer beware.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation

IN

472XX

Consent provided

American Honda Finance Corporation

NJ

08060

Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/16/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1437409

1424485

Consumer Loan Complaints

Based on Consumer Complaints

07/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Continued Harrasment By Daily Phone Calls & Daily E-Mails Received by Different Prestige Financial Services " Employees " After I Filed A Complaint With CFPB in XXXX or XXXX of XXXX and Set-Up a Payment Plan With Prestige Please See " All " E-Mails Received To Date.

I was deployed to XXXX in 2012 XXXX XXXX - XXXX). While deployed I was living near a local village and did n't have regular access to mail, internet or phone. I received a letter from my auto loan holder XXXX Navy Federal Credit Union XXXX that I missed a payment. I had setup the account to be paid automatically each month, in excess of the minimum amount, using my XXXX credit card. I called NFCU and asked them why and they told me over the phone that I was late and it was because of insufficient funds. I told them this was n't possible, I was deployed and had more than enough available credit to pay the auto loan monthly bill. I spoke to a manager who told me there was an error processing my card, and it was the bank (NFCU) fault, not my own fault. They said they were sorry and would delete the late payment from my records (30 days late). A month later I checked my credit report and it was reported to the credit agencies. I called NFCU and asked them to remove it and they denied my request. I immediately asked what the total amount owed was and told them I want to pay off my loan in full. I

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

				provided
Santander Consumer USA Holdings Inc	FL	32331		N/A
Navy FCU	TN	37174	Servicemember	Consent not provided
Prestige Financial Services, Inc.	VA	224XX		Consent provided
OneMain Financial Holdings, LLC	SC	29223		Consent not provided
Santander Consumer USA Holdings Inc	FL	33334		Consent not provided
Navy FCU	VA	220XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	07/13/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	Yes
Web	07/13/2015	Closed with explanation	Yes	Yes
Web	06/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1461517

1432202

1461241

1431042

1461473

1424189

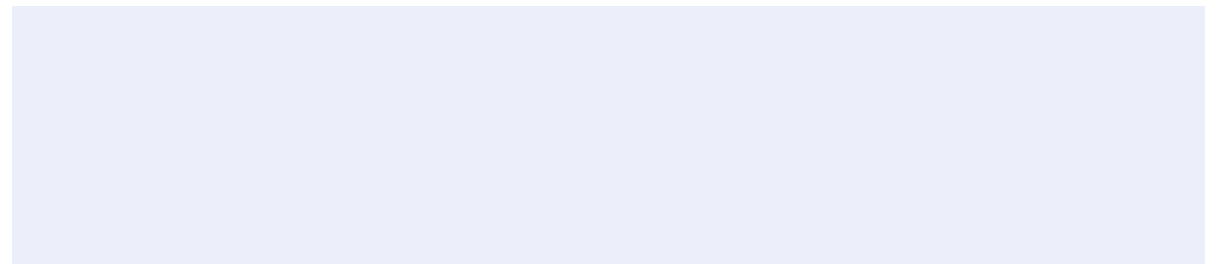
Consumer Loan Complaints

Based on Consumer Complaints

07/10/2015	Consumer Loan	Vehicle loan
07/07/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Vehicle loan
07/07/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

paid off my loan in full that day because they could n't process my payments correctly.

I have since submitted disputes with NFCU directly and with the XXXX credit agencies. I have not received resolution. NFCU will not remove the late payment report and neither will the agencies.

XXXX XXXX XXXX XXXX has not provided proof (written documentation) of assigned ownership of account (validation) and continues to report a collection past the statute of limitation.

Agency has not provided appropriate documentation to show how and where such collections have come from as it relates to the original loan in an itemized statement.

No itemized information about proof of last activity date was provide to me.

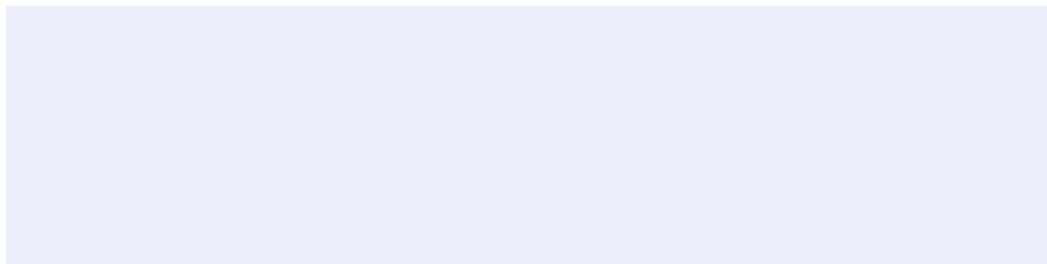
XXXX XXXX XXXX has fraudulently changed 1st and last activity dates on my credit report after the 7 yr statute of limitation.

after researching my loan information I realized that I qualified for a change in the due date of my car loan. After making the change in my due date from XXXX XXXX to XXXX XXXX I subsequently made my payment. I received my next month 's statement and noted that I was charged a late fee. After speaking to Wells Fargo Dealership Services I was informed that the late fee would not be waived.

Capital One Auto Finance holds the title to our XXXX Subaru Forrester which has XXXX miles and needs \$ XXXX costs of engine repair. We are trying to get a new car, but CapOne claims we owe close to {\$5000.00}. We do not agree and have an on-line statement showing a XXXX XXXX balance. About 15-18 months ago we contacted XXXX XXXX at CapOne who became our customer advocate to stop

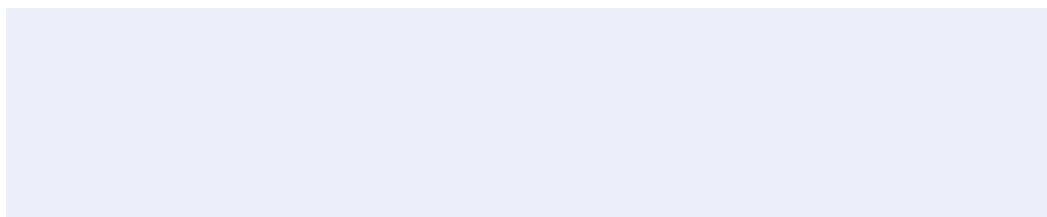
Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	TX	786XX	Servicemember	Consent provided
Westlake Services, LLC	AZ	85017		N/A
Wells Fargo & Company	CA	945XX		Consent provided
Capital One	NJ	074XX		Consent provided

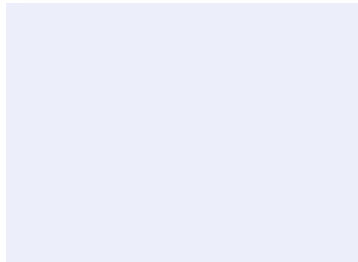
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
Fax	07/14/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with monetary relief	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1461369

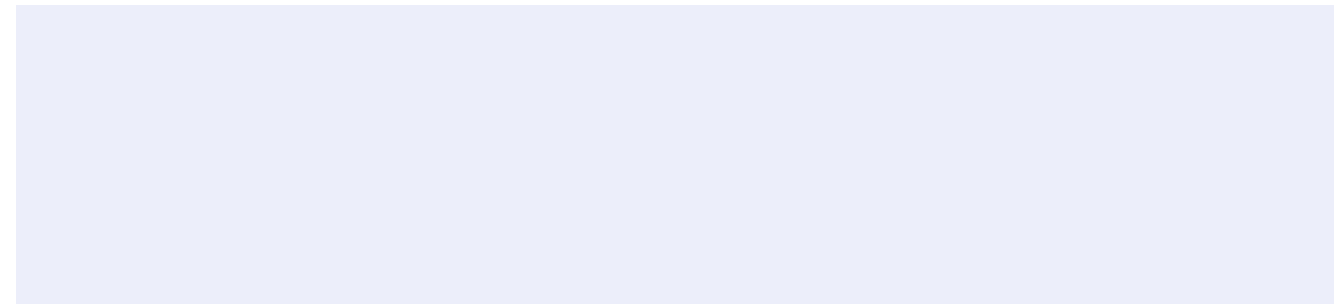
1454505

1438705

1454518

Consumer Loan Complaints

Based on Consumer Complaints



07/10/2015

Consumer Loan

Vehicle loan

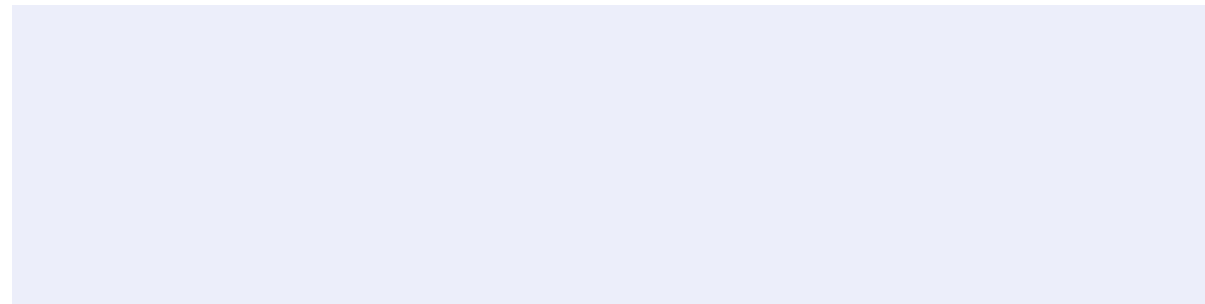
07/10/2015

Consumer Loan

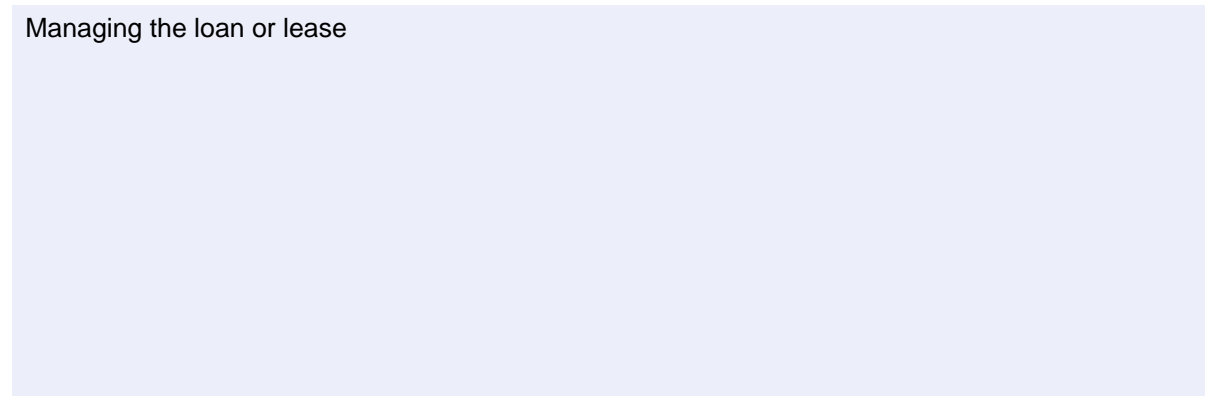
Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

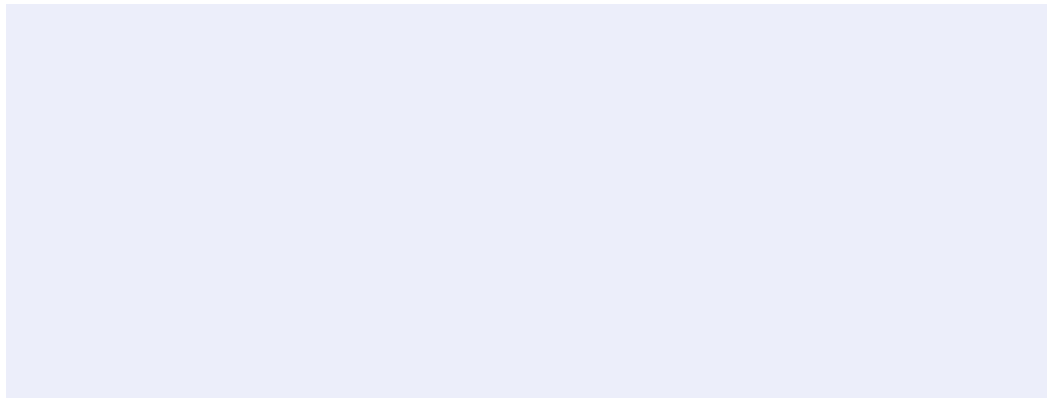
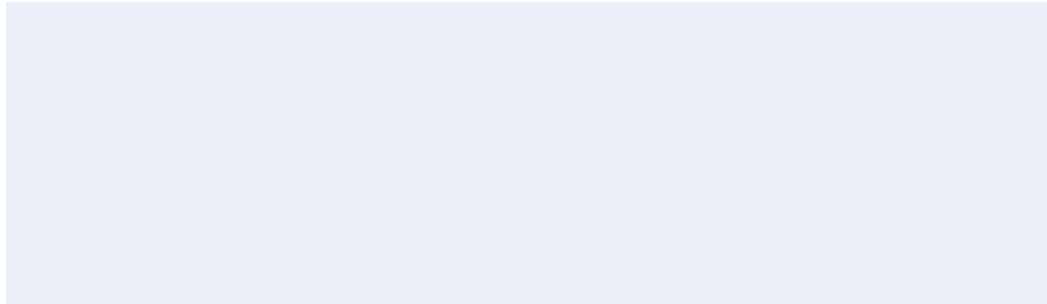
contacted XXXX XXXX at CapOne who became our customer advocate to stop credit and collection calls that we were getting XXXX times a day XXXX days a week. His number XXXX, ext XXXX ... he has stopped returning our calls since he placed a " cease and desist " order on our account. A CapOne rep recently told us their policy was that no one could communicate, send emails or statements, or have any contact unless we lifted the order or got an attorney. We are basically hostages because every credit report shows an open balance for over 500+ days

In the year XXXX got a financed car and to have a new credit I approved a financial in New York by " Condor Capital " always pay my payments a day, but already for XX/XX/XXXX that vehicle sold and when approached the payment date call the financial to notify you the cause of the late pay of my payment for that month they told me that I would put a note in the system, next month still Bank that would finance you vehicle to whom I sold it had not approved the loans but had asked the news who had my loans, that gave them to understand I knew that there was a process of actual sales. The process of closing hard 3 months because it was a personal loan was paid entirely to my Bank and my complaint is that they I reported on my credit late pay for the 3 monts XXXX and think not just because knew the situation and was to pay them.

I had a lease through Volkswagen Credit. I was unfortunately in XXXX different car accidents this year (XX/XX/XXXX), and the XXXX accident totaled my car. It was declared a total loss. My biggest concern is that I am being charged for things that I am not responsible for ; like excise taxes and payments that were covered by GAP insurance. The town I live in has told me that VW credit handles tax abatements in cases like mine or similar and VW has informed me that I should pay them (VW) for taxes and then get an abatement from my town hall in XXXX, MA. I have learned that it is not my responsibility to pay the excise taxes because the car was totaled, I am only responsible for the insurance deductible amount

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Condor Capital Corp.

NJ

077XX

Consent provided

VW Credit, Inc

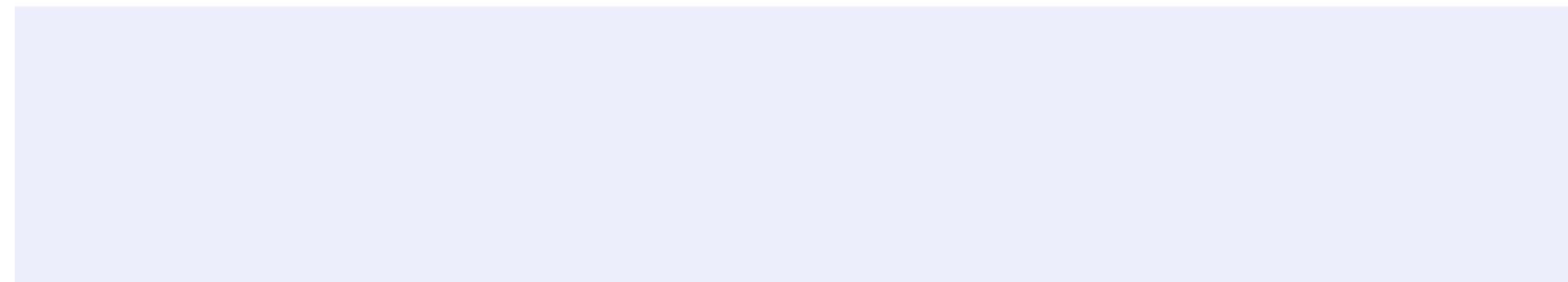
MA

017XX

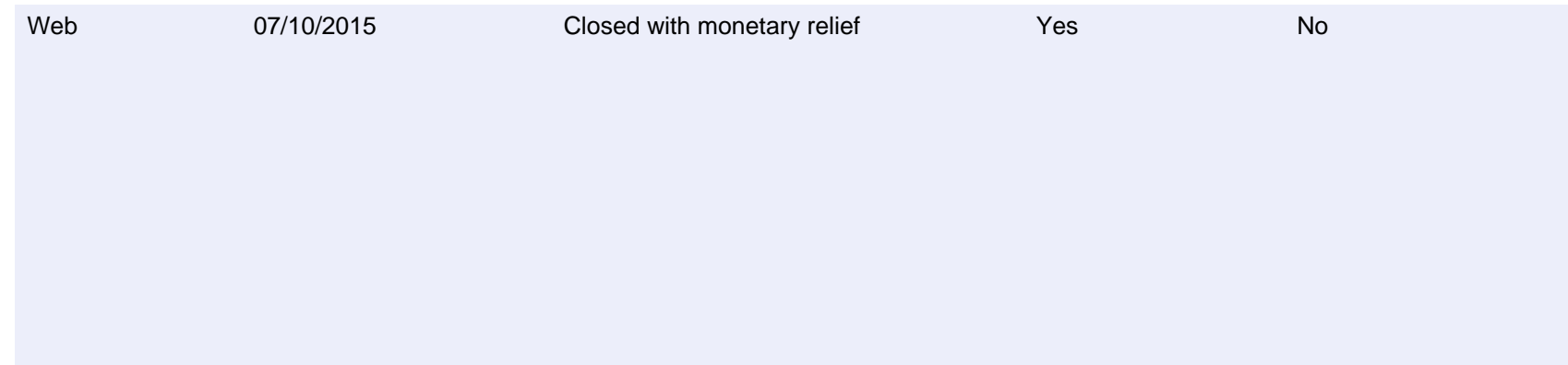
Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



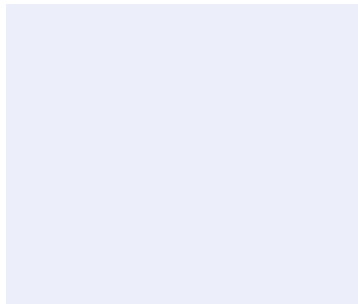
Web	07/10/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----



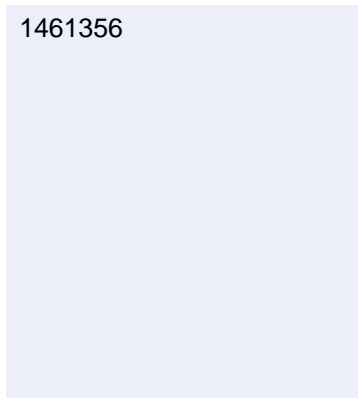
Web	07/10/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



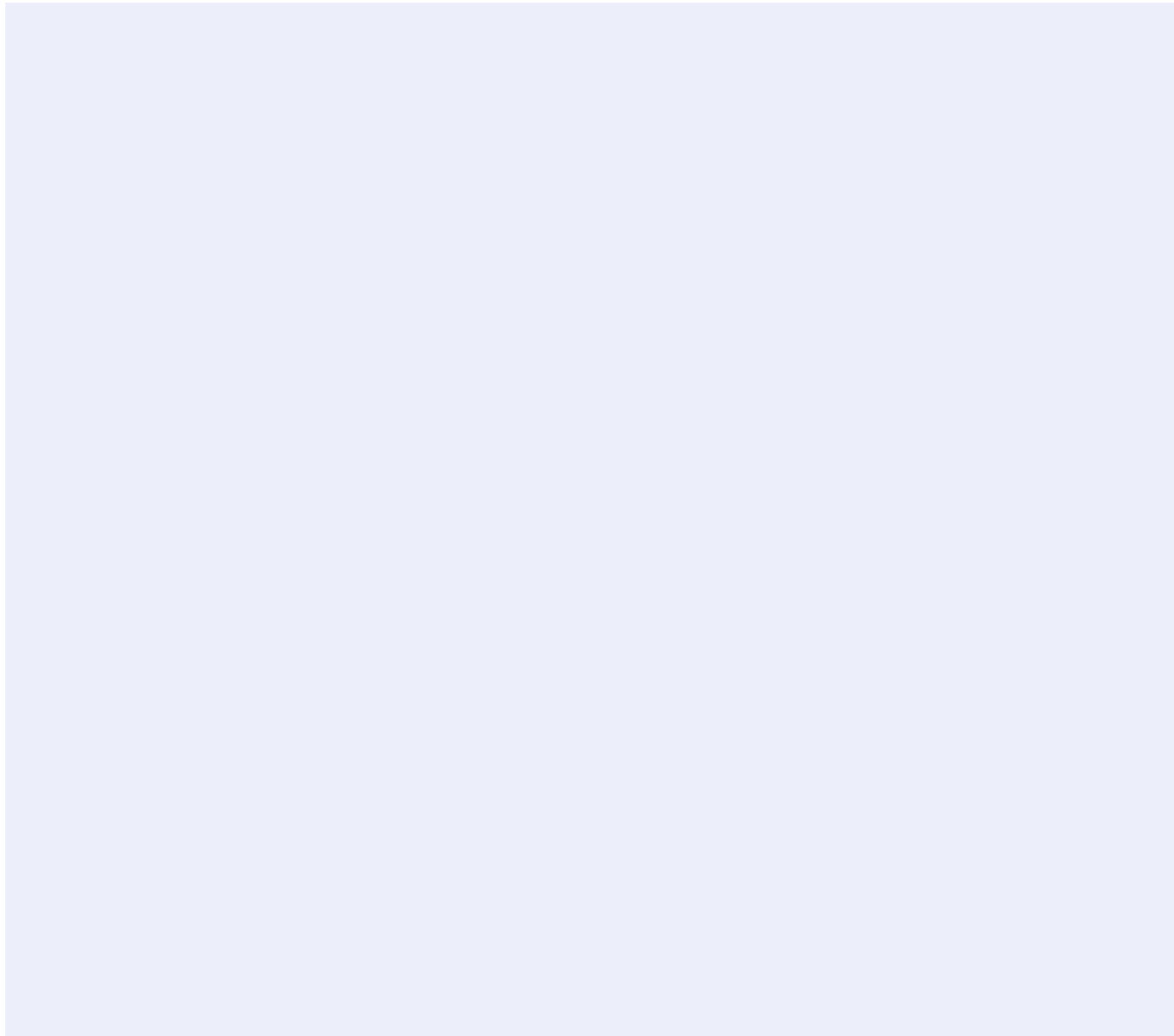
1461551



1461356

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

stated in my policy.

Not only have I been billed in excess of these, I have been charged late fees as well. My credit is being reported to incorrectly as though I am late and not paying my lease payments on time.

The car was totaled in XXXX of XX/XX/XXXX, before any payments were due that month. My car insurance and XXXX have already worked out a settlement and my GAP coverage has paid what should have satisfied the lease agreement entirely, leaving me with only a {\$500.00} deductible remaining. Instead I am being billed over {\$1000.00} ({\$1000.00}) for supposed past due amounts and late fees as well as excise taxes for XX/XX/XXXX.

As I said earlier, this was the XXXX accident this year, and I also had a payment agreement which deferred the payments from when my car was being repaired to the end of my lease. I did not have my car for over XXXX months, and was unable to make the XXXX XX/XX/XXXX and XXXX XX/XX/XXXX payments, or it was the XXXX and XXXX payments which were the deferred ones. Never the less, the GAP coverage was responsible for paying these, as it was through my auto insurance and I was current on all payments at the time the car was totaled.

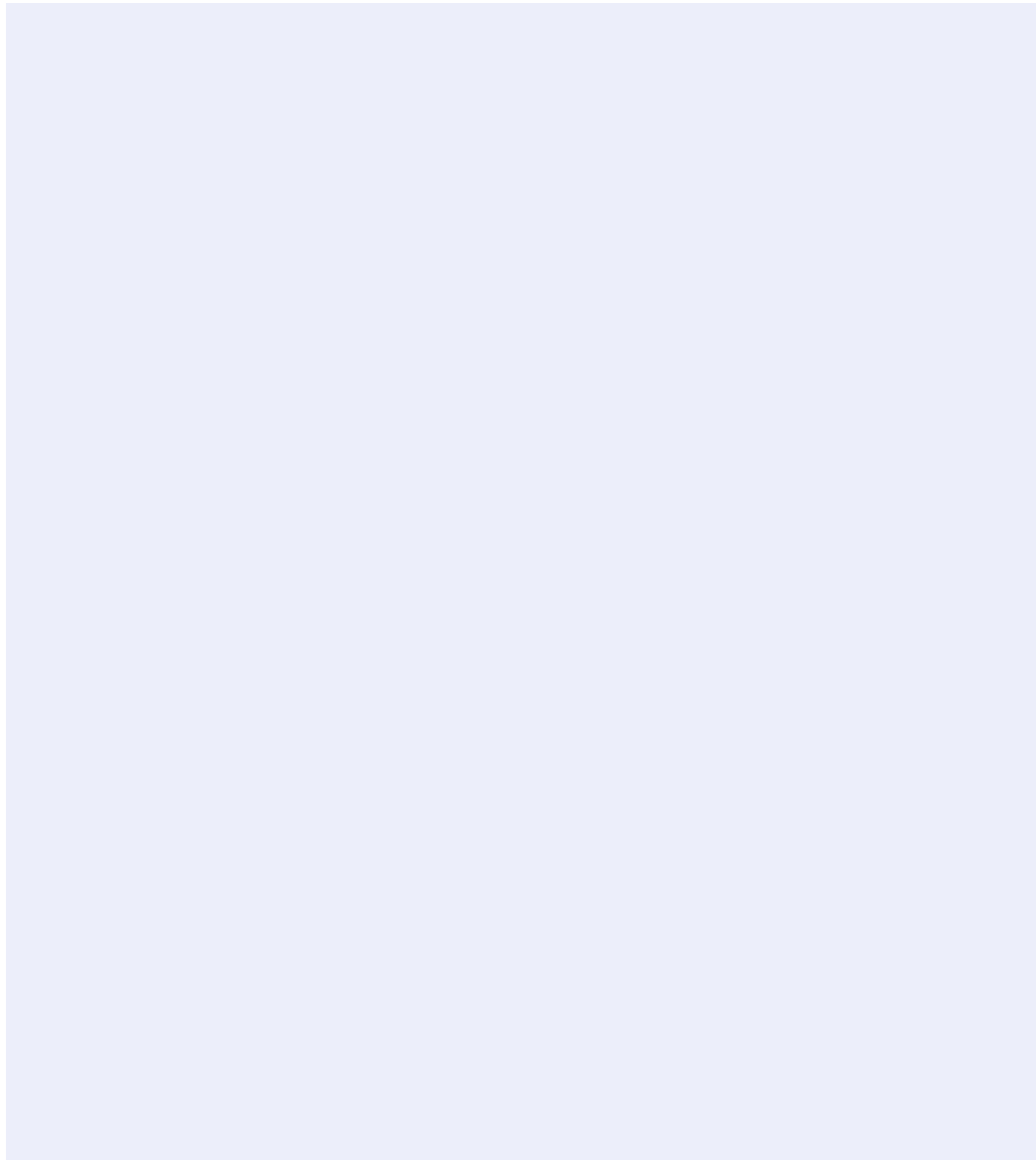
XXXX I have had to pay extra money to make payments through XXXX or XXXX XXXX. And I was still reported as late on my credit reports. I made the payments needed to satisfy the deferment for my account. Also since it was declared a loss before the payment due date the month of the XXXX accident I should not owe a payment for that month. And once again, the town I live in has said it is VW who applies for the tax abatement and not me.

Please help as there are so many issues here and I can not seem to get anywhere with them.

Once again these issues are:1. Excise taxes which I am being told to pay and then apply for an abatement for.

Consumer Loan Complaints

Based on Consumer Complaints



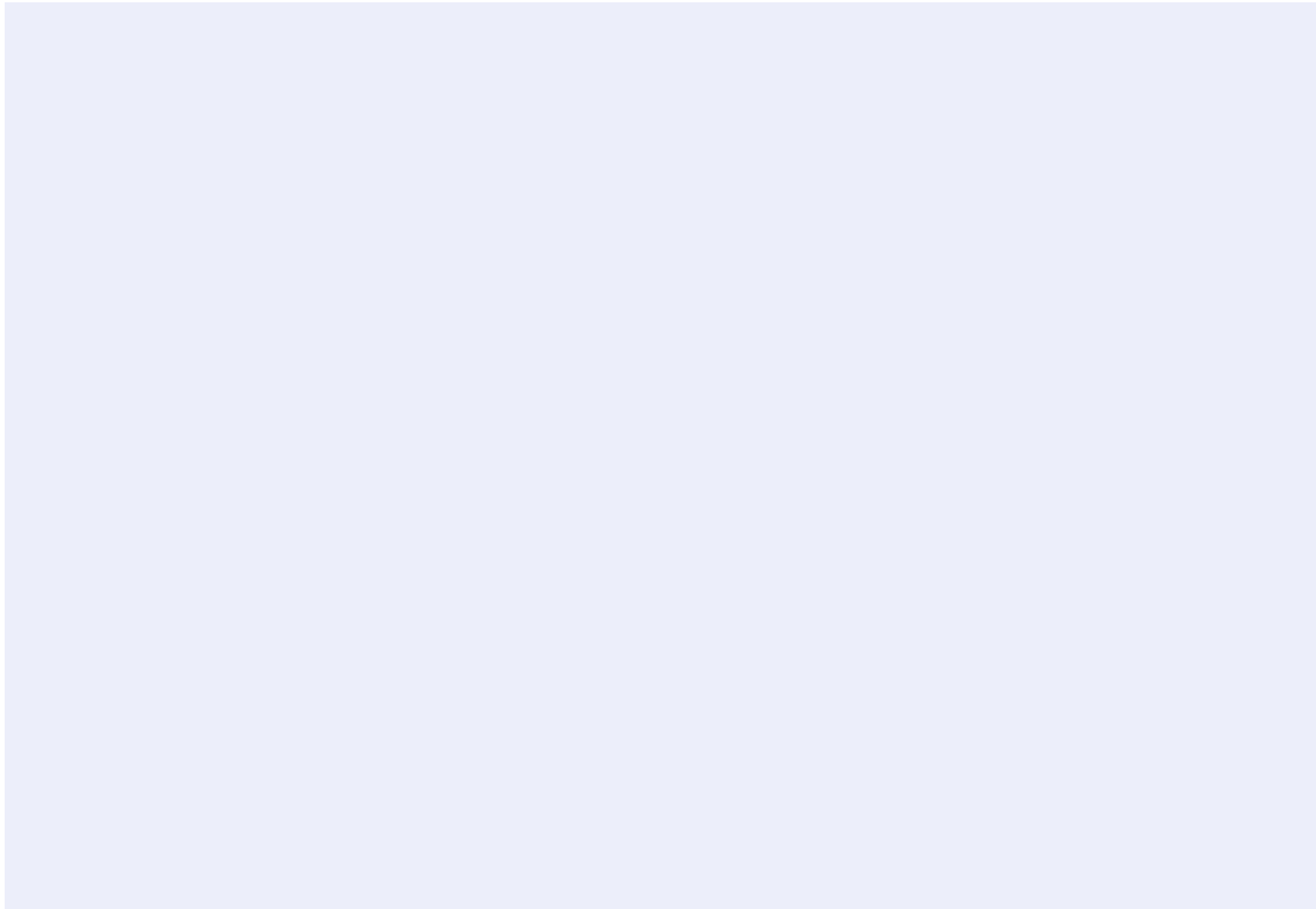
Consumer Loan Complaints

Based on Consumer Complaints



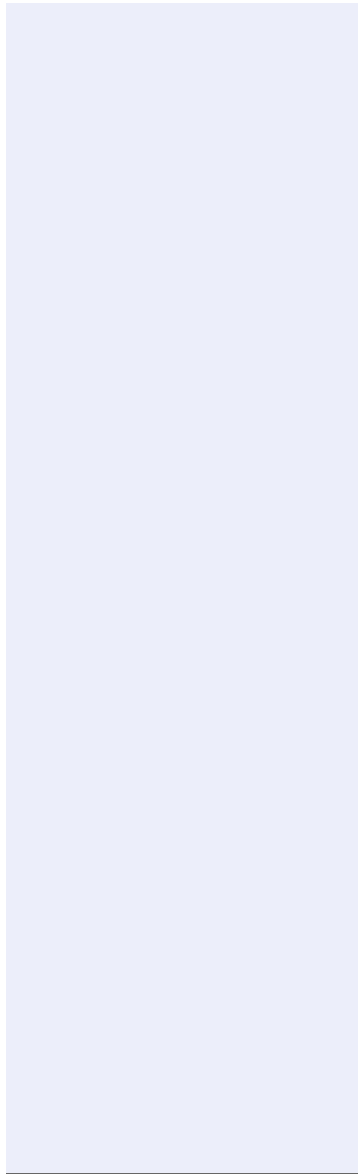
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



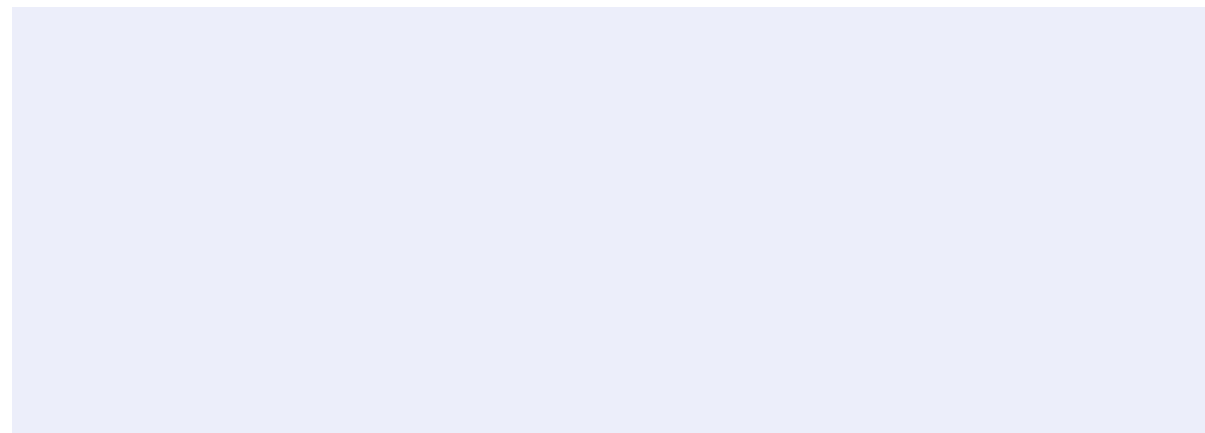
Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

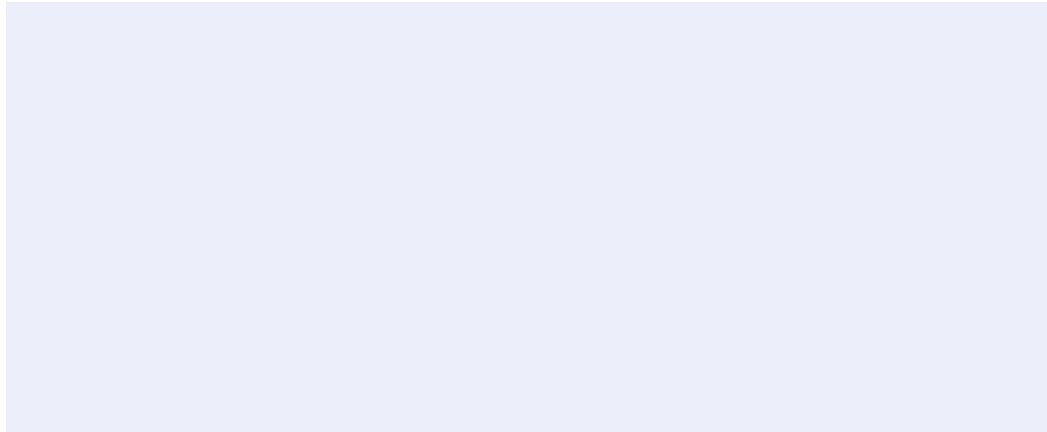
Based on Consumer Complaints

2. GAP coverage that was already settled, yet I am being billed more than my share of it, which should be only my deductible amount, or {\$500.00}.
3. Late payments being reported when I have copies of my deferment agreement and have made payments to satisfy that agreement.
4. Late fees that I am being charged, when it was solely between VW Credit and XXXX XXXX XXXX what the negotiated and final payment amount would be. VW has received this payment and are still billing me for more than I am liable for or responsible for.
5. It is my credit being ruined, and not for late or missing payments, only false late fees on payments already made, deferred or never due.

On XXXX XXXX 2015 I successfully refinanced my Auto loan from Exeter Finance Corp to a XXXX XXXX XXXX. On XXXX XXXX 2015 they (Exeter) 'cleared ' that there was an overage amount of {\$490.00} that was due to me. Exeter stated that it would take 30-45 days for the overage check to be issued and sent to me. Exeter stated that on XXXX XXXX they had sent the overage check. After a period of approximately 7-10 business days, I had still not received the check. This is a beyond reasonable time frame for standard ground mail to travel from XXXX, XXXX (Exeter 's location) to XXXX, XXXX (my location). I made contact with Exeter on XXXX XXXX 2015 and stated that I had been more than patient in waiting for my money and arranged for the previous check to have a 'stop-payment ' issued in order for Exeter to issue me an ACH/Direct Deposit of the funds directly to my bank account. I called again on the XXXX, then the XXXX to check on the status and see if my direct deposit had been issued. Exeter stated

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NY	10305	Consent not provided
Santander Consumer USA Holdings Inc	TX	75075	Consent not provided
Exeter Finance Corp	WA	980XX	Consent provided

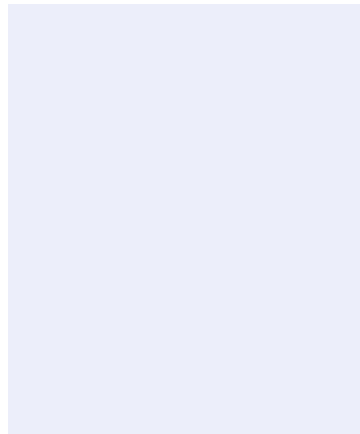
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/01/2015	Closed with explanation	Yes	Yes
Web	06/30/2015	Closed with explanation	Yes	Yes
Web	06/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1445933

1446096

1438727

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015	Consumer Loan	Vehicle loan
06/16/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Installment loan
06/22/2015	Consumer Loan	Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the line of credit

Consumer Loan Complaints

Based on Consumer Complaints


they were still waiting on the bank to verify they could 'stop payment ' of the initial paper check. I continued to wait and then called again on the XXXX of XXXX to check the status of the direct deposit. Much to my shock and irritation, they still had no new information to give me. I called again on the XXXX of XXXX to try and illicit a response regarding this issue. Exeter informed me that a second paper-check was mailed out on the XXXX, despite what we had agreed upon and specifically noted on my account on XXXX XXXX. I continued to wait and on XXXX XXXX I called again very frustrated that I had still not received either the initial check which had a stop payment issued nor the second check which was sent on XXXX XXXX. I was blown off with a response that said there was nothing they could do once the check was mailed and that it would (again) take 7-10 days for the check to arrive. It is now XXXX XXXX, over 2 months since I paid the account in full and have still not received my money.

I am currently 2 weeks behind on my loan with (insta loan) the day after i had missed my due date, they have continued to call me every single day, non stop sometimes 3 times a day. now it 's got to the point where they have came by my house and left a letter. this is getting out of hand. I told them i would pay them when i get some money up, and i had also spoke to the manager last time i went in about his employees being very rude on the phone.

I paid off a Navy Federal Loan on XXXX/XXXX/2014 in full, yet Navy Federal is reporting the current loan status past due XXXX days. I am requesting Navy Federal send an corrected update to the XXXX Credit Reporting agencies (XXXX,

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

CIG FINANCIAL, LLC	IN	46016	N/A
Ford Motor Credit Company	TX	77396	N/A
Credit Acceptance Corporation	MA	02050	Consent not provided
TMX Finance LLC	GA	305XX	Consent provided
Navy FCU	MD	207XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/20/2015	Closed with explanation	Yes	No
Referral	06/19/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	Yes
Web	07/16/2015	Closed with explanation	Yes	Yes
Web	07/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1469786

1424864

1461576

1461578

1431046

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015

Consumer Loan

Vehicle loan

07/07/2015

Consumer Loan

Installment loan

07/01/2015

Consumer Loan

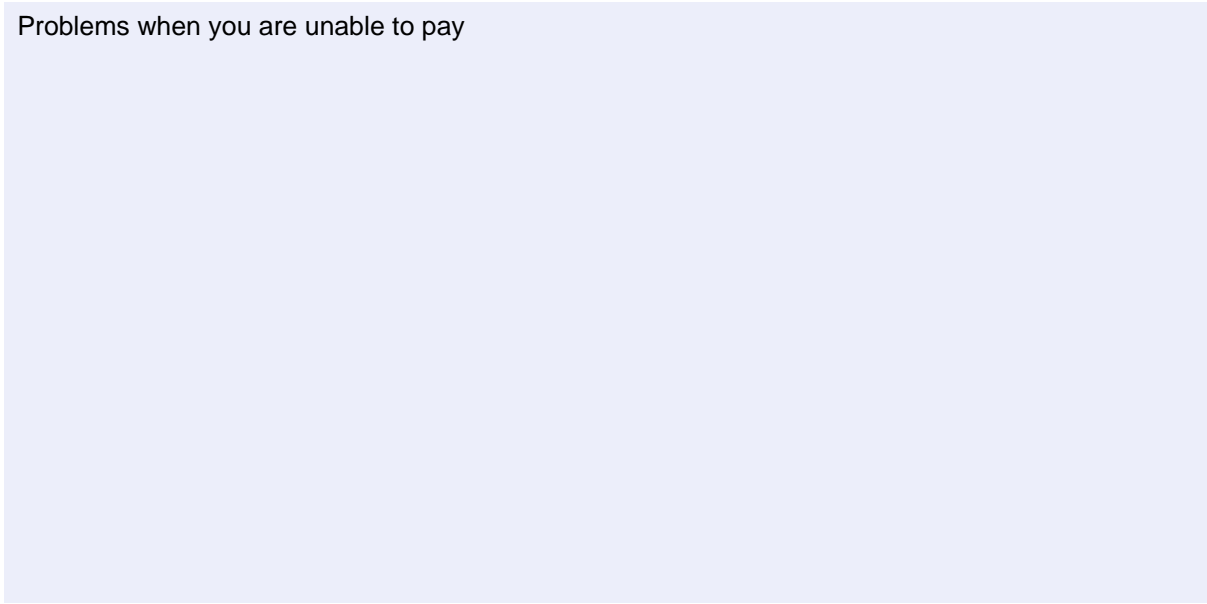
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX, XXXX) to reflect the correct status as " Paid and Closed "

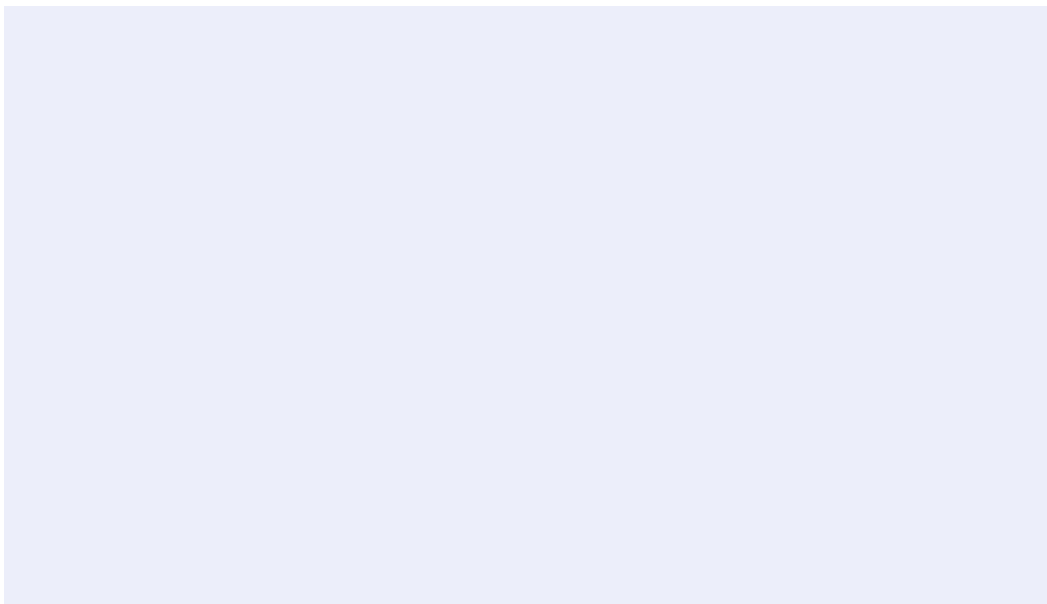
I have an account with Tower Loan and got behind making full payments. I am currently employed with a company that is changing the pay cycle and relayed this information in a formal message to the home office (it is difficult to find a phone number for the home office and you must have an extension number for a specific party for the one you can find). I told a local representative of the company that payment would be caught up by " next XXXX ", which would be XXXX/XXXX/15, when he called me at work. I asked him not to call my job anymore and, of course, everyday afterward I am told by coworkers that I have been getting calls from someone " desperately " trying to reach me. I made a payment of {\$120.00} today, XXXX/XXXX/15, and will make another on XXXX/XXXX/15. Even after making the payment early this morning I am still getting calls. This company is full of a bunch of harassing bullies. I have paid off a loan with them in the past and did not foresee such poor practice as calling my job everyday. These calls are affecting my work environment and my hours.

XXXX We did a 6 month same as cash with them while purchasing a pool from XXXX XXXX They sold our telephone number to XXXX or XXXX different companies. I received so many calls from random numbers it was insane. I called and had my number removed. I 'm still waiting for for {\$500.00} credit that was on my account. I made the payment on XXXX XXXX, 2015 and called on XXXX XXXX and they said they would mail me the check and I would get within 17 business days. Called today, XXXX XXXX and surprised my check never got mailed. They are now telling me again it might be another 17 days. I have another call into management. I would never suggest this company or ever deal with them again.!

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	SC	29229	Servicemember	N/A
Tower Loan	LA	711XX		Consent provided
Citibank	OH	450XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/15/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	07/14/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1469174

1454594



1446581

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Vehicle loan
06/22/2015	Consumer Loan	Installment loan
07/07/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I took a renewal loan with a finance company, after encountering a change in employment and other personal difficulties it had been difficult to pay. This company has been embarrassing me over the last XXXX months my situation by going to the homes of the references I listed, one who is my ex-husband who humiliated me because these people went looking for me at his home. They visited my new place of employment and quite frankly at this point I feel very stressed out with this entire situation. This company has exceeded the word humiliate and slander. They have released account information to my relatives and references and I have no where else to turn. I do not want to keep having anxiety or continue getting embarrassing messages from my peers or employer because of this.

BB & T claims that I am months behind on a loan, however, they have not provided me with loan documents, proof that this account is even mine. Only generic statements which have been e-mailed directly from a processor ...

When I attempted to add this loan account to my BB & T online profile the system claims that the account does not exist and although they claim to be mailing "demand letters" and statements to me directly, I have not received a single piece of paper mail from BB & T AT ALL since the purchase of my accounts from XXXX ...

I have closed all other accounts and was told by the loan officer that my ENTIRE balance due was deducted from my withdrawals and that should have been an end to it ; however, they still claim to have an additional line of credit that I do not

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	WI	53718	Consent not provided
American Honda Finance Corporation	MA	01040	Consent not provided
Dirick, Inc.	TX	799XX	Consent provided
BB&T Financial	TX	778XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with non-monetary relief	Yes	No
Web	07/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1454614

1469207

1432369

1454667

Consumer Loan Complaints

Based on Consumer Complaints

07/01/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Installment loan
06/17/2015	Consumer Loan	Installment loan

07/10/2015	Consumer Loan	Installment loan
06/22/2015	Consumer Loan	Vehicle loan
05/11/2016	Consumer Loan	Vehicle loan
06/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

have any knowledge of, is claimed to have been opened at a branch during a time I lived in another part of the state and they can not produce a single shred of evidence that it is mine.

If I have a line of credit, I would like to have access to it, I 'd like to have it linked to an account or profile where I can manage it and monitor it and take advantage of the product as opposed to simply send money in the mail to voices on the other end of the phone who are demanding I do so ...

continue my refinancing, I pay off the equity line to Wells Fargo Bank, they charge unknown amount of {\$720.00}, call they why charge, they said " you are foreclosure, " I told them I pay off the Equity Line, they said that they will investigate.

But I got a letter (attachment) listed for closure in 2008.

This was muntrue, I never have foreclosure.

Please check in this, I do not owe them any money.

Thank you

my car was repossessed

My issues begin from the beginning of the loan when I was told that the amount I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Prestige Financial Services, Inc.	KY	41005		Consent not provided
Wells Fargo & Company	DC	20032	Servicemember	Consent not provided
Wells Fargo & Company	CA	947XX		Consent provided
PNC Bank N.A.	MD	21045		Consent not provided
JPMorgan Chase & Co.	WI	532XX		Consent provided
Synchrony Financial	NJ	08318		N/A
Consumer Portfolio Services	NY	112XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	05/11/2016	Closed with explanation	Yes	
-------	------------	-------------------------	-----	--

Web	06/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1446605

1438689

1426327

1461293

1432828

1919458

1432445

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Vehicle loan

06/26/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

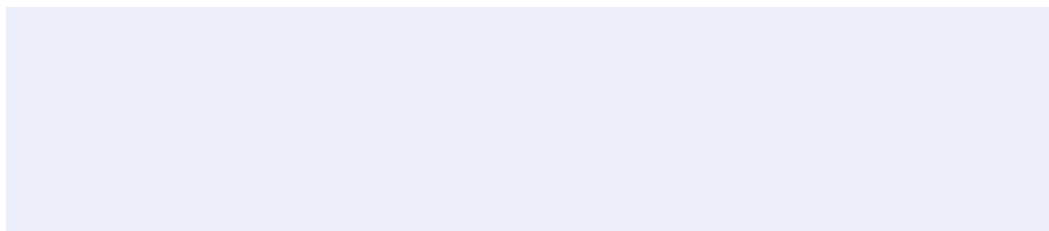
Based on Consumer Complaints

was financed and the blue book value of the car was too much. I tried and make the payments but due to financial difficulties beyond my control I was making them but not on time. I also lost my insurance and in my state you must have insurance on a registered vehicle at all times. This caused me to be sanctioned by the state and the penalty was to pay a fine and a hold on the license for a certain time frame. I put the car in a parking garage in my area to avoid tickets so on. The parking garage was expensive and then I also fell behind with them. I am a new tenant in my apartment and the neighborhood and did not receive no mail for about one month before I went to the landlord and post office. In the meantime to parking garage contact Consumer Portfolio and they gave me less than 2 weeks to come up with this large amount of money and the car was picked up by another state. I had no way of getting the money or no way to reach the car. I was informed that the car is going to an auction and then I will be reported to the credit bureaus in my state. I would like to find out how I can get them reported for all the XXXX this has caused with the phone calls and letters and the no response calls I made to them. I do not need this on my credit report, I just want to put this behind me and move on with my life. I am employed and have been for quite some time on my job and would not like this to cause me to lose my job. I work for a law firm in my state and would not like to have my reputation tarnished by a corrupt company.

I purchased a vehicle cautiously with the assistance of my co borrower and made it known to the dealer that I was not 100 % sold on the vehicle. I was advised that I could return the vehicle within 30 days for something else if I was not happy with my purchase. I was not happy with the vehicle and returned it to the dealer and received a return receipt. After a couple of months I receive correspondence from

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Lendmark Financial Services, LLC

MD

21213

Consent not
provided

Capital One

FL

334XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with explanation	Yes	Yes
Web	06/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

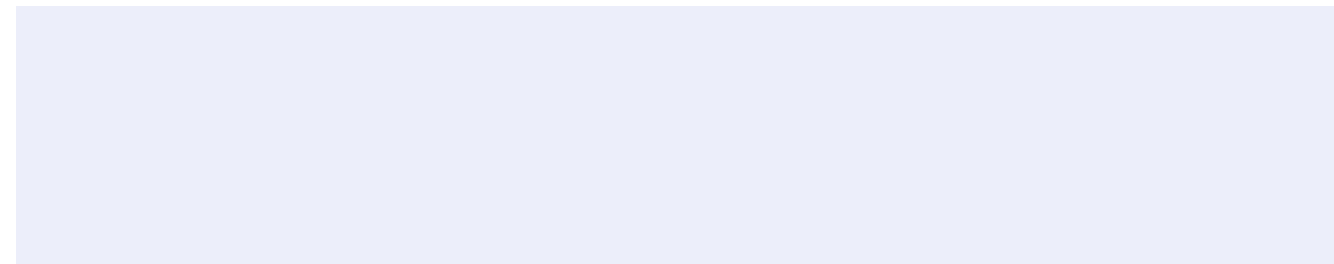
1426308

1441194



Consumer Loan Complaints

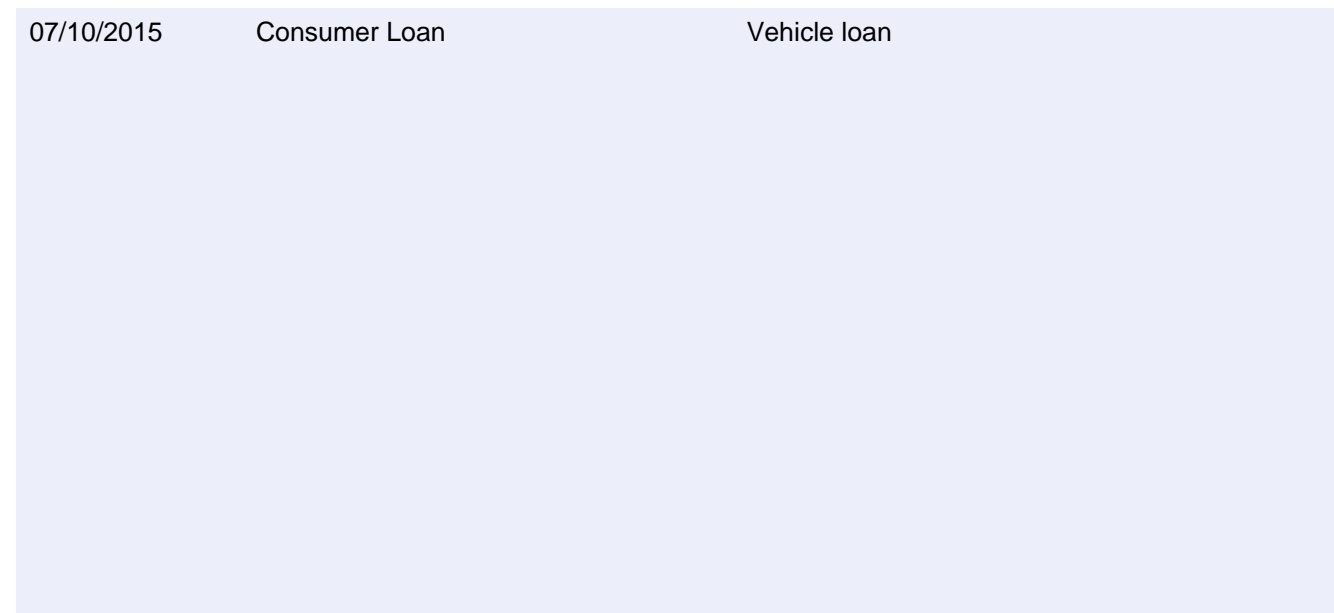
Based on Consumer Complaints



07/10/2015

Consumer Loan

Vehicle loan



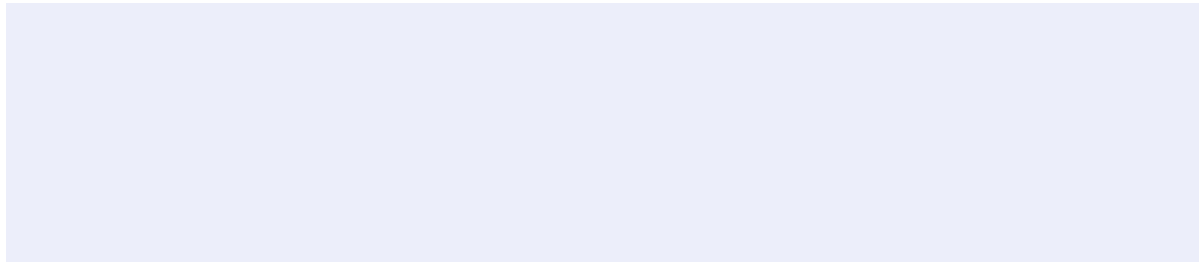
07/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

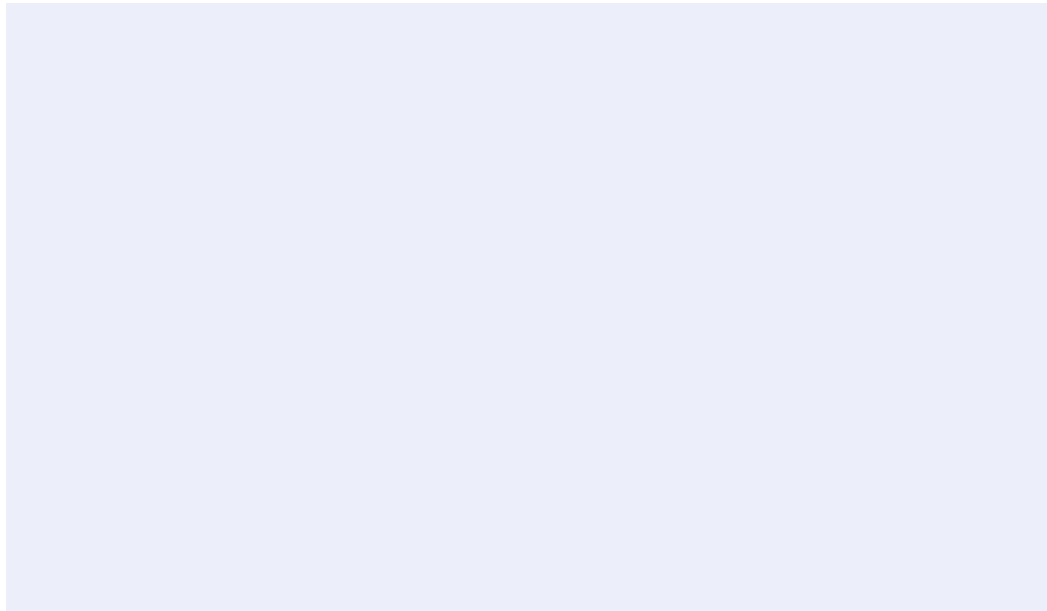
the finance company about unpaid debt. I received a further call from the finance companies detective who clarified that the car was indeed in the possession of the dealer who was unaware of its return. I made this known to the collection agent who was servicing the account and forwarded the necessary documents and letter or explanation but the issue was never amended. The debt has been sold to another collections agent who is now harassing me for a debt that does not exist.

I need to find out what to do about getting a company to issue a Release of Lien from XXXX of 2012. I contacted them on several occasions and they told me several times that the Title had been mailed I must have lost it. So I recently sent off to the Texas Department of Motor vehicles for a Lost Title and was told that the finance company Santander still has a lien on the vehicle. My online account for the vehicle has been inactivated so I ca n't even pull up the proof that it is paid ... PLEASE HELP.

I have XXXX automobiles financed through World Omni Financial XXXX Southeast Toyota Finance - SETF). XXXX accounts are showing payments made on time as XXXX days late XXXX. I have contacted XXXX on numerous occasions and while they state I am correct that these payments are not late the customer service representative and supervisor state that I must dispute this with the bureaus as they supposedly have no control over how the bureaus report accounts. They have refused to contact the XXXX credit bureaus to have this corrected and reported accurately even though they admit that the payments were made on time. I would like the late payments removed for XXXX and XXXX XXXX corrected immediately as you can easily see on the statements from SETF, these payments were made on time. Afterwards, I would like all of my payments reviewed and corrected on my credit report. With the most recent obvious errors made by them, I now question the accuracy of all reported late payments. I do know there were a few late payments in either XXXX or XXXX, but not as many as

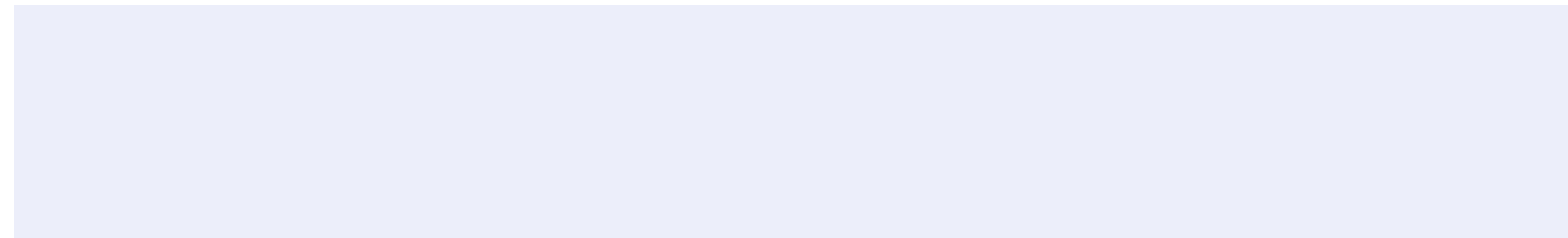
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Santander Consumer USA Holdings Inc

TX

770XX

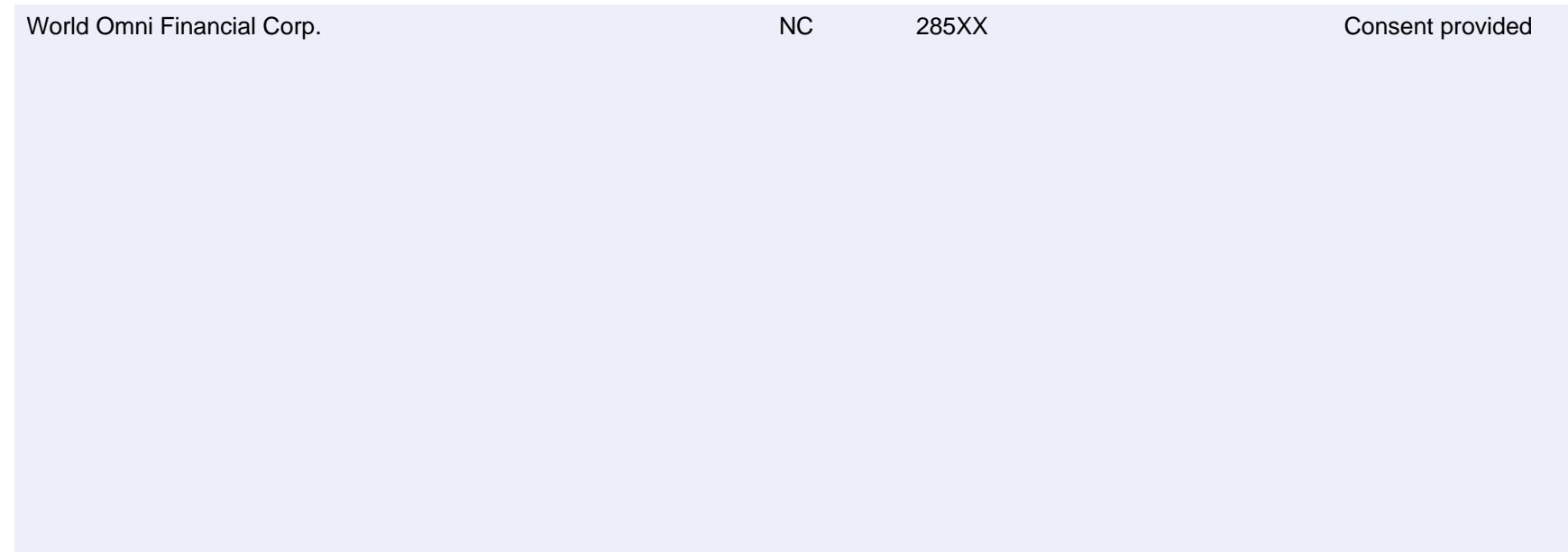
Consent provided

World Omni Financial Corp.

NC

285XX

Consent provided



Consumer Loan Complaints

Based on Consumer Complaints

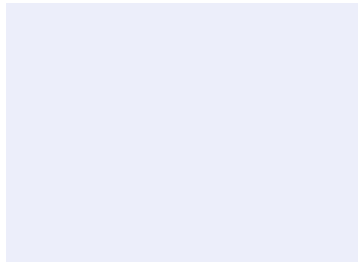
--	--	--	--	--

Web	07/10/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

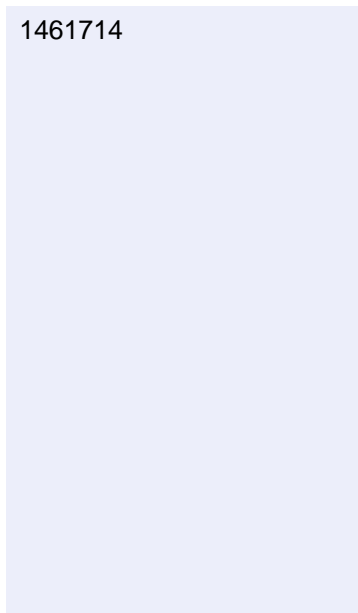
Web	07/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1461704



1461714

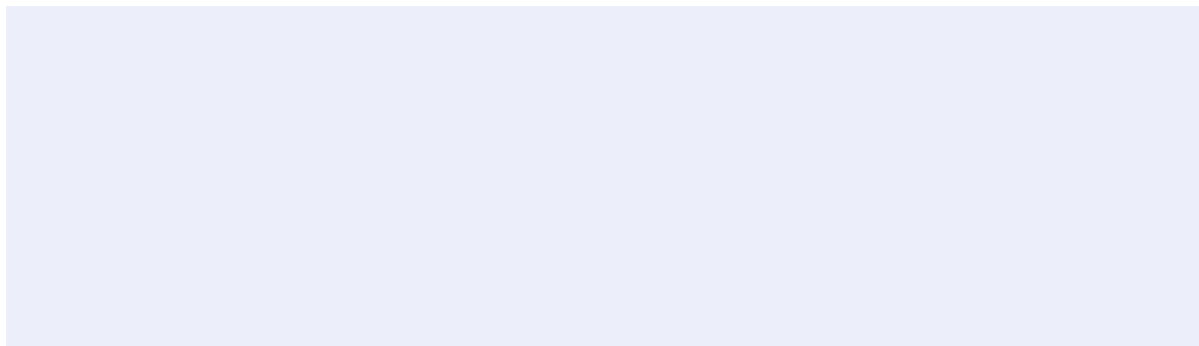
Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Vehicle loan
07/07/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

they are reporting. With their refusal to correct the issue on my behalf, I would like to know if they are being truthful in their statement that they can not have the errors corrected. XXXX accounts have been paid through XXXX of XXXX. If there is a way to show these on time payments as well, I would like for those to show as well. I am currently paying for credit reporting services to monitor these accounts closely. If it is found that the lender could have easily corrected these inaccuracies, I would also like to be reimbursed for all costs associated with these errors. Thanks in advance for your assistance.

After I married my XXXX husband, I moved from XXXX to XXXX. It took me forever to locate a job and we became severely behind on this car payment. Fees were minimal however it greatly ruined my credit and they kept reporting and would not due anything after various letter, emails and call

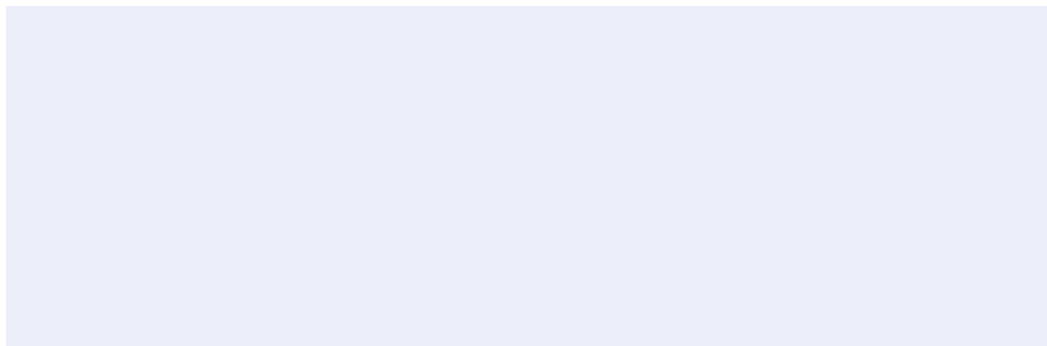
I would like for your organization to investigate Wells Fargo online personal banking practices.

I have XXXX loans with the bank and continue to have problems making online payments in the amount I prefer to pay when I make a late payment. Example, I want to pay the late fee and the past due payment and their online system will not let me pay this amount to bring my account current. Their system gives me a choice pay the minimum past due amount or the past due amount, late fee and current payment due now which usually is not due until later in the month. If I pay the minimum past due amount the late fee is still past due and I will incur interest and usually another late fee charge. Their system does n't let me pay what I prefer to catch up and I feel this is very unfair to the consumer.

I 'm consistently being charged late fees in the amount of {\$39.00} when I make a late payment (never more than 30 days late) usually within the first 5 days. The XXXX type of loans I 'm referring to are unsecured personal and consolidation

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	GA	307XX	Servicemember	Consent provided
Ally Financial Inc.	NH	03824		N/A
Wells Fargo & Company	TX	782XX	Servicemember	Consent provided

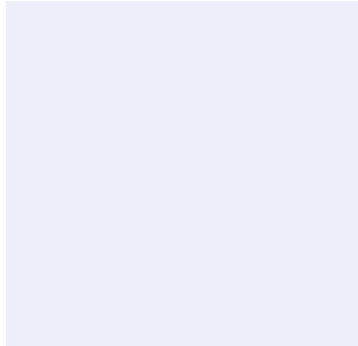
Consumer Loan Complaints

Based on Consumer Complaints

Web	06/26/2015	Closed with explanation	Yes	No
Phone	07/10/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1439363



1461717

1454790

Consumer Loan Complaints

Based on Consumer Complaints

07/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX type of loans I 'm referring to are unsecured personal and consolidation loans.

Regional Acceptance Corporation dba BB & T Financial Services are constantly reporting inaccurate information regarding the auto that I have included in my BK-XXXX federal protection in XXXX 2013. I have contacted them several times and they keep reporting inaccurate, damaging and defamatory information against me to other auto lenders and car dealership that prevent me from obtaining credit under my own name. I have spoke to Senior Vice President XXXX XXXX at Regional Acceptance Corporation and he still has not corrected this negative and damaging information on my credit report. Regional Acceptance Corporation and its affiliated were contacted and served with prompt and proper notice of my BK-XXXX on XXXX XXXX, 2013 and lately have been reporting the car note to be late in both XXXX and XXXX of 2013 when in fact that is not true at all! There was never a late payment on this car note/auto loan. This BK-XXXX was fully discharged on XXXX XXXX, 2013. So they have no right to report damaging information as to the lates on the auto loan when in fact it was included in the BK-XXXX on XXXX XXXX, 2013. I want this OFF my credit report at once!

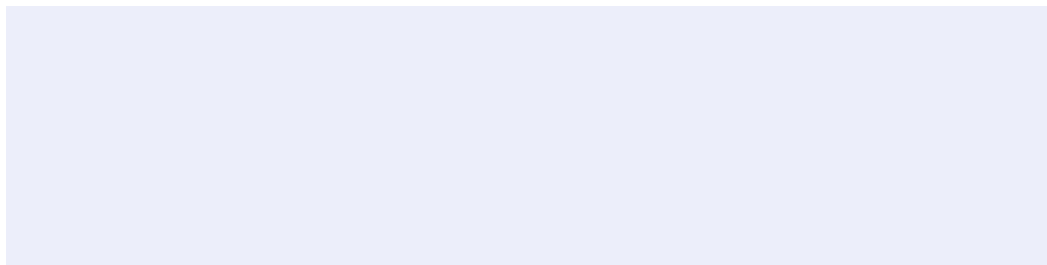
My wife and I have had a loan wit XXXX XXXX for several years. Although we were late at least twice on the loans, we caught them up. The loans were then sold to Springleaf Financial. Recently, I reviewed the payments on the loans and noticed that the amounts have never decreased since we have had the loans. XXXX loan is for {\$15000.00} and another for {\$5000.00}. XXXX loans are more than the original loans now and have not decreased. For example, we have paid

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

North State Acceptance, LLC	NC	28546		Consent not provided
BMW Financial Services	MA	02135		Consent not provided
BB&T Financial	NV	891XX	Servicemember	Consent provided
OneMain Financial Holdings, LLC	GA	300XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with explanation	Yes	Yes
Web	06/17/2015	Closed with explanation	Yes	Yes

Web	07/13/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1446687

1432492

1426419

1461748

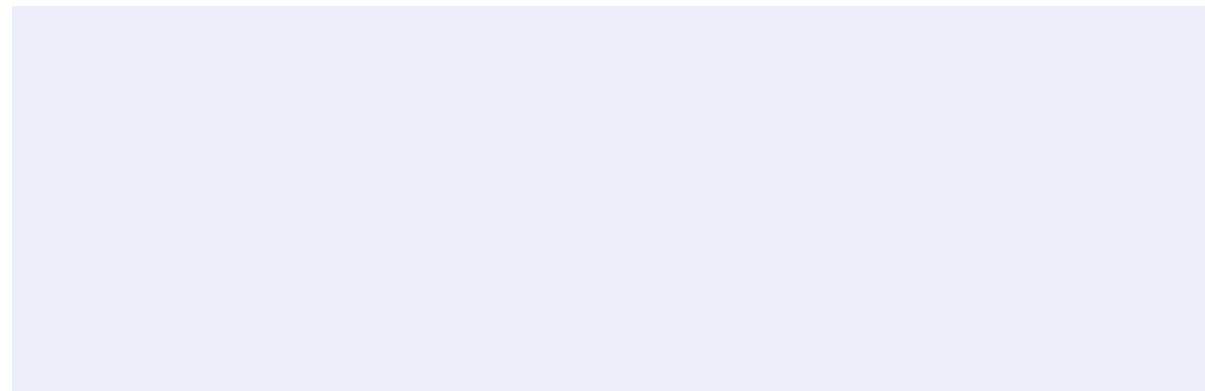
Consumer Loan Complaints

Based on Consumer Complaints

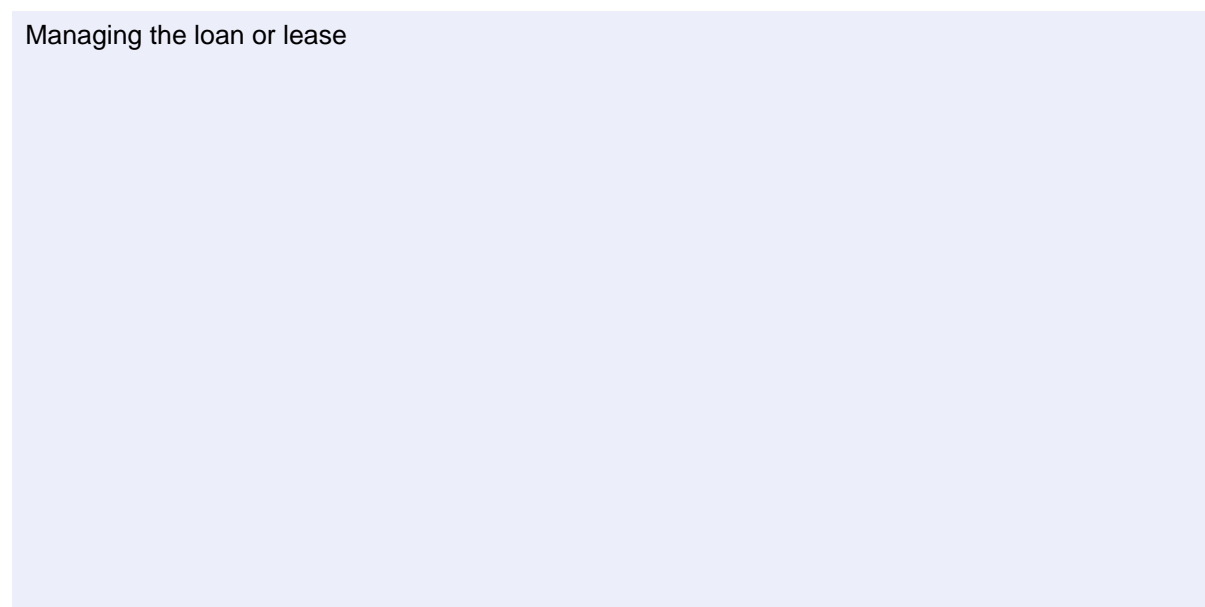
06/22/2015	Consumer Loan	Installment loan
06/26/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

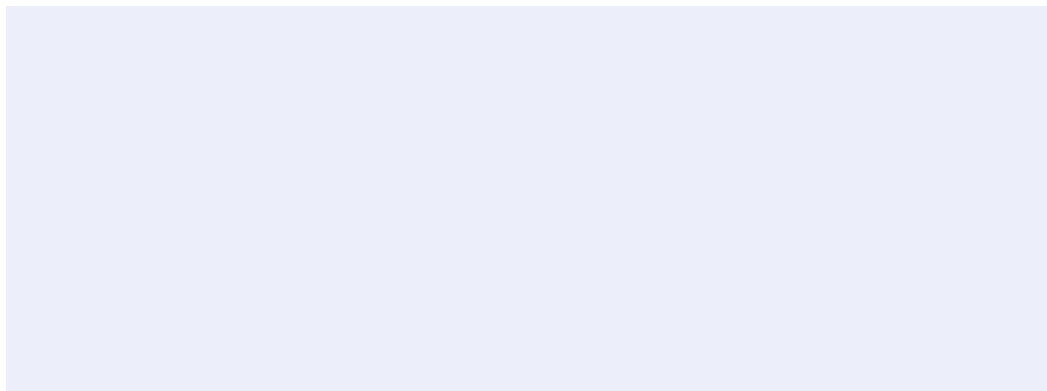
more than {\$60000.00} on the XXXX loan and I have no idea on the XXXX. When we tried to ask questions pertaining to why we have paid so much on the loans and they never decreased, we are either sent through multiple departments or referred back to the high interest rate and penalties on XXXX loans. I have discussed with several parties outside of the loan companies and no one seems to help. We both believe something is not right concerning the loans and the amounts we have paid on them, yet the amounts are not decreasing. Based on what is currently happening-WE WILL NEVER PAY THE LOANS OFF!! Please help. We have documents that can be sent.

Lender was unable to explain to me why my balance owed is more than originally presented to me at application.

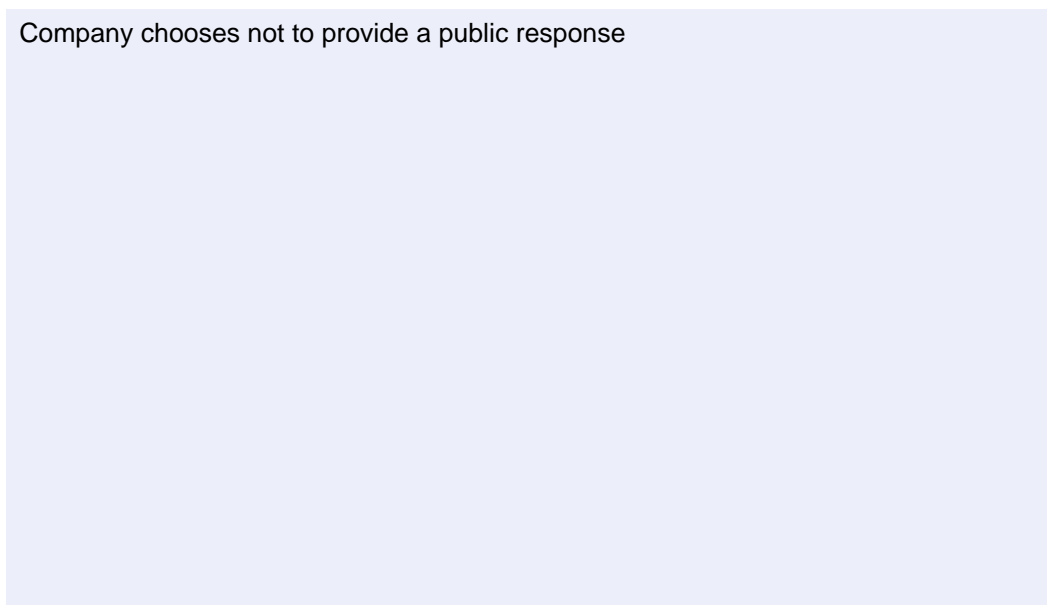
I payed off my car loan through Ally Auto on Saturday XXXX XXXX. The payoff amount was taken out of my account on XXXX XXXX 2015. I called on Wednesday XXXX XXXX to see when I can expect my lien release. The response was 10 days for the money to clear (although my car loan account listed XXXX balance and the pay off monies was taken out of my checking account). I then explained that that was ok but at the 10 days I would need to have the lien release note as I sold the car and the buyer only has 14 days to get the title into her name. Ally then told me the paperwork would be mailed to me after the 10 days and it would take 5 to 7 business days. Again I discussed the unsatisfactory time frame. I was told I could request a fax copy after the 10 day money clear timeframe but the fax would then have a 48 hour hold on it after I request it. This hold happens over a weekend so in reality the title will still be over the 14 day mark set by the State of Michigan. I was not informed in my loan paperwork that this event would take up to 17 days to complete if I chose to sell my vehicle before the loan was payed off.

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Enova International, Inc.	UT	841XX	Older American, Servicemember	Consent provided
Ally Financial Inc.	MI	488XX		Consent provided
Scott Fetzer Financial Group, Inc.	MS	39119		N/A

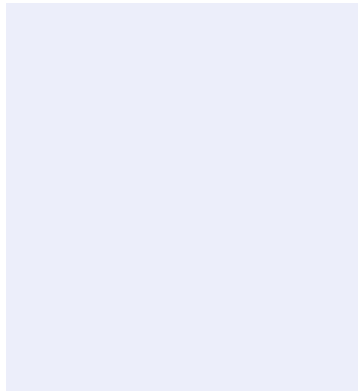
Consumer Loan Complaints

Based on Consumer Complaints

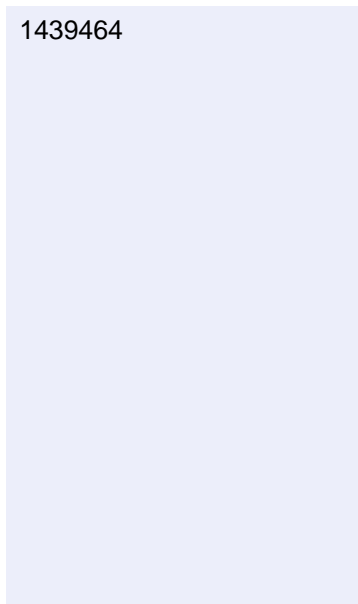
Web	06/26/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Phone	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1433256



1439464

1469412

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Title loan

06/26/2015

Consumer Loan

Installment loan

06/22/2015

Consumer Loan

Vehicle loan

07/01/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

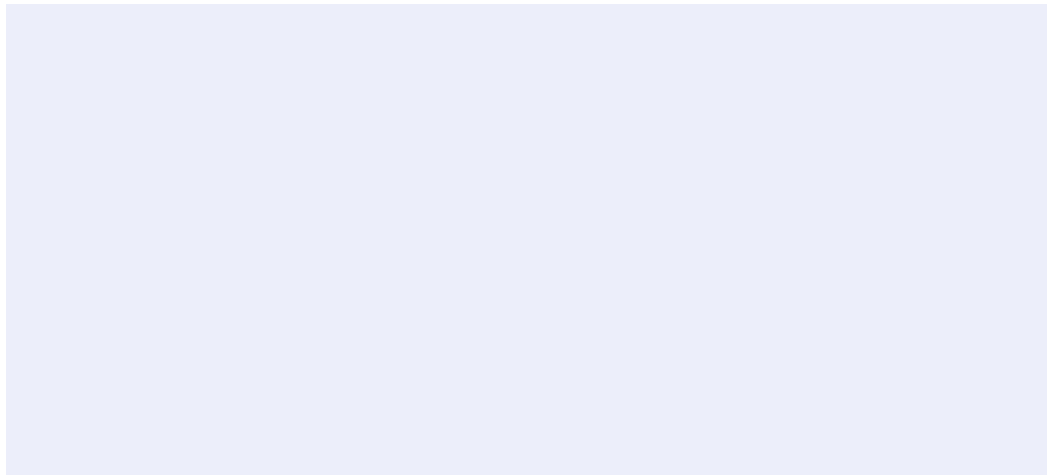
Based on Consumer Complaints

I went to Titlemax on XXXX XXXX XXXX in XXXX, GA on XXXX XXXX to apply for a loan with the title to my car. I received a loan for {\$2500.00}. In XXXX when I paid my XXXX payment I asked what was the minimum I could pay. I was informed it would be {\$300.00}. I had just been hired at a new company and getting settled in to my pay dates. I called again to make a payment on XXXX XXXX and I again asked what would be my minimum payment and was informed it would be {\$300.00}. I was also informed by XXXX, who wrote the loan for me on XXXX XXXX, that if I did not pay the entire monthly note of {\$360.00} that the amount I was paying would be applied to interest, an additional interest that was not calculated in the original loan agreement. This is a penalty for not paying the full amount. This was not in the written agreement and it was never verbally stated to me ever until XXXX XXXX.

The issue that I am having with the financial institution is that I have verbally told them to not contact me at my place of employment XXXX separate occasions and they are still calling my employer also as well as verbally telling them I did draw up a cease-and-desist paper explaining again demanding them to stop contacting me at my job and today, they called my job again and left a detailed message on the voicemail. My boss is writing me up, and is on the verge of ending my employment. Along with that, they have sent a copy of my vehicle title to an unauthorized reference through email, this reference is NOT listed on the loan and therefore I feel it was a gross violation of our privacy policy. Also, a reference I listed has been continuously called and harassed by Franklin Finance, even after telling them the calls need to stop, they still call him.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	GA	303XX	Servicemember	Consent provided
-----------------	----	-------	---------------	------------------

PayPal Holdings, Inc.	MO	63033		Consent not provided
-----------------------	----	-------	--	----------------------

Franklin Financial Corporation	WI	531XX		Consent provided
--------------------------------	----	-------	--	------------------

State Farm Bank	MS	39056		Consent not provided
-----------------	----	-------	--	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/19/2015	Closed with explanation	Yes	No
Web	06/26/2015	Closed with non-monetary relief	Yes	Yes
Web	07/28/2015	Closed with explanation	No	No
Web	07/01/2015	Closed with monetary relief	No	No

Consumer Loan Complaints

Based on Consumer Complaints

1424989

1439481

1432550

1448342

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015	Consumer Loan	Installment loan
07/15/2015	Consumer Loan	Vehicle loan
06/17/2015	Consumer Loan	Installment loan
07/07/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Vehicle loan
06/26/2015	Consumer Loan	Vehicle loan
06/17/2015	Consumer Loan	Installment loan
07/01/2015	Consumer Loan	Vehicle lease
06/22/2015	Consumer Loan	Installment loan
08/22/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

[REDACTED]

[REDACTED]

[REDACTED]

We had a few major medical and vehicle repairs hit all at the same time. We got behind on the loan.

[REDACTED]

Leased a new vehicle from GM Financial. I asked to change the payment due date to later in the month when I received my next paycheck. I had made one payment at the dealership. The customer service rep told me that I had to make an additional payment prior to changing my due date. I have leased a car once before and this was not the case. This is an arbitrary rule that hurts the consumer. So because I decided to buy a car on the XXXX my payment is now due every month on the XXXX. Also the rep did not inform me that the call was being recorded.

[REDACTED]

I have XXXX auto loan company 's that I want to dispute on my credit, XXXX was thru pnc bank the money was wired and I have the reciept they are showing not paid still and another thru XXXX I paid my loan off and they closed the business but did n't remove it off my credit

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	AR	72112	Older American, Servicemember	N/A
Wells Fargo & Company	CA	91763		N/A
CNG Financial Corporation	VA	23228		Consent not provided
Whitestone Financial Holdings LLC	NC	27614		Consent not provided
JPMorgan Chase & Co.	WI	53227		Consent not provided
Santander Consumer USA Holdings Inc	MO	637XX		Consent provided
Banco Popular North America	OH	44112	Older American, Servicemember	N/A
GM Financial	NE	681XX		Consent provided
Ditech Financial LLC	NC	28078		Consent not provided
PNC Bank N.A.	NE	686XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/19/2015	Closed with explanation	Yes	No
Phone	07/16/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with explanation	Yes	Yes
Web	07/07/2015	Closed with explanation	Yes	Yes
Web	07/10/2015	Closed with non-monetary relief	Yes	No
Web	06/26/2015	Closed with explanation	Yes	No
Postal mail	06/19/2015	Closed with explanation	Yes	Yes
Web	07/01/2015	Closed with explanation	Yes	Yes
Web	06/23/2015	Closed with explanation	Yes	No
Web	08/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1424841

1469540

1425024

1454905

1461826

1439500

1425040

1448272

1432603

1531554

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Installment loan

07/07/2015


Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease



Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XX/XX/2015 I purchased a bed from XXXX 's XXXX. They got me their credit card from Wells Fargo bank and applied a {\$450.00} charge to the card.

On XX/XX/2015 they charged me another {\$3800.00} This is a legitimate charge for the purchase of the bed on XX/XX/2015.

On XXXX Wells Fargo charged me a late fee of {\$26.00}. It had been less than a month since the purchase - and I had not received a statement.

On XX/XX/2015 (when reviewing my bills) I found that I had been charged a late fee. I called Wells Fargo and was told that the late fee would be reversed. I also paid {\$500.00} on the card balance and setup automatic payments so this would n't happen again.

On XX/XX/2015, while checking my account, I found that the {\$26.00} service fee was not reversed. I called Wells Fargo and was told that the service fee could not be waived and that the account was in collections! At that point I requested that the account be closed - which I was told was done.

I then wrote to XXXX 's XXXX to complain about this, and the wrote to you.

After sending this letter to you, I will pay off the full amount due to Wells Fargo.

On XXXX XXXX, 2015 I entered into a vehicle lease/trade-in contract with Mercedes-Benz Financial XXXX XXXX XXXX of XXXX XXXX, CA) with a down payment of {\$10000.00}. My current vehicle was surrendered and I was given the new vehicle. On XXXX XXXX, 2015 I was informed by the location 's Finance Manager (XXXX XXXX XXXX that MB Financial had declined my application for

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CT	063XX	Older American, Servicemember	Consent provided
Mercedes-Benz Financial Services	CA	907XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/19/2015	Closed with monetary relief	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1425063



1455827

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015	Consumer Loan	Vehicle lease
06/22/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

credit, but I should not worry as he would get it approved through reconsideration. On XXXX XXXX, 2015 I received official notification from MB Financial my application for credit was declined, but again, XXXX XXXX assured me not to be concerned and it would be taken care of. At no point was I advised the transaction was pending further/final approval. Under the impression this was a final deal, I tinted the windows at a cost of {\$230.00}. On XXXX XXXX, 2015 XXXX XXXX advised me he was unable to obtain final credit approval and I returned the car. When my previous car XXXX 2014 XXXX Touareg with XXXX miles on it) was turned back over to me, I was advised there was new tires on it. As an individual who used to sell tires for a living, they were clearly the same tires treated with XXXX. XXXX XXXX XXXX offered to show me a Purchase Order, but refused to produce the vehicle 's original tires at my request. At that point I noticed the mirror control knob had been broken off, rendering the mirror adjustment useless. XXXX XXXX told me point blank " you have {\$1100.00} worth of new tires on your car, I 'm not repairing that mirror knob. " XXXX has advised me the entire console needs to be replaced, which will cost {\$250.00} in parts and XXXX hours of labor to repair.

I am contacting you in reference to a matter that I 've had to send communications to Capital One about. Everyother month Capital One XXXX reporting my auto loan on my credit report, I dispute it, it updates correctly and thenreappears. I filed bankruptcy due to having XXXX bills from the birth of my son ; however, that hasbeen discharged for XXXX years, my reaffirmation agreement with Capital One was declined by the judge.

Nonetheless, I continue to make payments on my vehicle and will until it 's paid in

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	OH	44128	N/A
Wells Fargo & Company	NC	28214	Consent not provided
Capital One	LA	707XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/16/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1469499

1432735

1461678

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/23/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Nonetheless, I continue to make payments on my vehicle and will until it 's paid in full. My issue with Capital OneAuto is the credit reporting ; it 's incorrect, should n't show anything but (account closed, bankruptcy XXXX, zerobalance) or something of that nature. Anything other than that is a clear violation of the FCRA post-bankruptcydischarge requirements. I 've communicated with them at least XXXX times over this year alone about the same thingtrying to get it permanently resolved. To report a discharged debt as something else (for example, '1charged off ' orhaving a balance as more than zero) violates the provision of the FCRA that requires creditors from reportingincorrect information. XXXX XXXX XXXX XXXX (a) (XXXX) (A). it is also a violation of the FCRA if I 've notified them about theincorrect reporting XXXX several times XXXX, but then they still have not permanently corrected it. XXXX XXXX XXXX (a) (XXXX) (b).

I would like to go on record stating that I to was a victim of Honda Car Loan Discrimination XX/XX/XXXX. I purchased a XXXX Honda Civic for my daughter. The sticker price was for XXXX. By the time they added taxes the total price was XXXX. I was told they had to charge XXXX to activate the factory built (Honda) theft device. Which in reality all they did was give me the keys and showed me how it worked.

I started financing a car through drivetime in XXXX of 2013 and they are not reporting my payments to the credit beruae. my mom cosigned for me but the company flipped it and now she looks like the buyer and i look like the cosigner. in a result of this they are not reporting my payments.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	CA	900XX		Consent provided
------------------------------------	----	-------	--	------------------

Toyota Motor Credit Corporation	NJ	07981		N/A
---------------------------------	----	-------	--	-----

DriveTime	GA	300XX		Consent provided
-----------	----	-------	--	------------------

JPMorgan Chase & Co.	OH	44149	Older American	Consent not provided
----------------------	----	-------	----------------	----------------------

GM Financial	NY	11230		Consent not provided
--------------	----	-------	--	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Postal mail	07/08/2015	Closed with explanation	Yes	Yes
-------------	------------	-------------------------	-----	-----

Web	06/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/07/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	06/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1469532

1448237

1425131

1454073

1433322

Consumer Loan Complaints

Based on Consumer Complaints

07/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/17/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Installment loan
06/26/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This is a former sovereign bank home equity loan now with Santander Bank. I acquired this HE Loan in XX/XX/XXXX with an interest rate of 7.49 %. I lost my job in XX/XX/XXXX but have been trying to maintain payments. My balance is presently {\$86000.00}, I am delinquent from XXXX XXXX, XXXX. I am now employed but at a lower paying job. I send the bank {\$200.00} a week to maintain the payments of {\$620.00} a month. I have tried repeatedly to refinance this loan, but the bank will not listen. I do n't want to loose my apartment as I also take care of my ailing father. I have over {\$2000.00} in late fees which XXXX will not waive. I have never neglected this loan. I am current in my maintenance fees. XXXX has advised me that I do n't qualify for a HARP loan since this is not a mortgage, but its a home equity and I need to know who can help me with this. I am receiving threatening phone calls telling me to get another loan to pay the arrears, which I ca n't based on my credit rating. I am asking the CFPB to help me work with XXXX to keep my home. I also need them to stop threatening me since I am maiking weekly payments. Also if they can reduce or waive these lat charge. I can be reached at XXXX XXXX XXXX, XXXX, NY or XXXX. Thank You. XXXX XXXX. My account number with XXXX is XXXX # XXXX.

I got a loan for a car in 2005 from GM Financial. They are reporting my late payments incorrectly. They keep changing the month and year of the XXXX late payment everytime it get 's close to being XXXX years to remove it. They are also reporting on my husbands credit report for the same loan but putting different information on his than mine.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Bank US	NY	107XX	provided Consent provided
Exeter Finance Corp	CA	91733	N/A
Pioneer Credit Company	MS	396XX	Other
U.S. Bancorp	TX	78701	N/A
GM Financial	MS	396XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/01/2015	Closed	Yes	No
-----	------------	--------	-----	----

Postal mail	06/19/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Phone	06/29/2015	Closed with explanation	Yes	Yes
Web	07/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1446940

1425170

1433338

1439629

1469623

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015	Consumer Loan	Installment loan
07/01/2015	Consumer Loan	Vehicle loan

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I went to XXXX Kia in XXXX XXXX, VA to find a new vehicle. My vehicle, XXXX Kia Forte financed by NFCU with a balance of {\$6800.00} was in an accident and the insurance company delayed payoff. I am pregnant and need transportation. The dealership sold me a XXXX Kia Sorento and told me they would pay off my trade-in and that my total cost out the door would be {\$22000.00}. I did not understand what was happening. Navy Federal provided me a blank check that I wrote out for {\$22000.00}. I thought the dealership was going to pay off my trade-in as they had stated. The Dealership did not pay it off. The dealership documents did not show the negative equity on the paper work. The dealership wrote up XXXX deals. On XXXX they said they were giving me {\$1500.00} as a down payment to help me. On the other they did not have the down payment. On XXXX they indicated that there was no negative equity and the balance due at delivery was {\$22000.00}. I recorded the conversation at the dealership where they said what they actually did. I was pre approved for the new car loan by NFCU for up to XXXX. The paperwork from NFCU indicated that my max loan amount could not exceed XXXX and that it would be in addition to the existing loan balance of {\$6800.00}. The print from NFCU is really little and it did not make sense if the dealership was going to pay off the trade-in in full. The dealership indicated that NFCU would not take checks on NFCU to NFCU loan purchase and trade-ins.

I purchased a Honda Accord in 2012 at the Honda of XXXX in Ohio. I was sent an advertisement for a XXXX percent interest rate and thought I'd take advantage of the opportunity. Once I arrived at the dealership and consulted with XXXX XXXX, she informed me that not only did I not qualify for the XXXX percent interest rate but I also had the option of only XXXX car at a higher interest rate, around five percent. I thought this was odd because my credit score was XXXX at the time but with her pushy tactics, I felt forced into the deal. She told me that I did not qualify

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

FMS Inc.	IN	464XX		Other
Navy FCU	VA	236XX	Servicemember	Consent provided

American Honda Finance Corporation	OH	441XX		Consent provided
------------------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/01/2015	Closed with explanation	Yes	No
Web	07/01/2015	Closed with explanation	Yes	No

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1439632

1446957

1468763

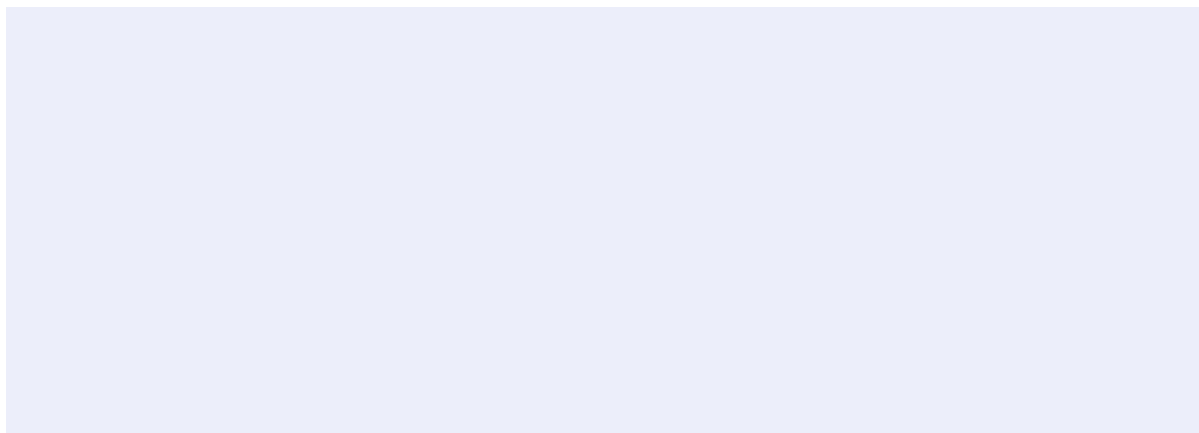
Consumer Loan Complaints

Based on Consumer Complaints

07/10/2015	Consumer Loan	Vehicle loan
06/17/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

for the XXXX percent rate but there was another program I qualified for that included higher rates. Last year, I went to another dealership, Honda of XXXX in Ohio, to trade my car in and I was told about restrictions against a trade-in deal. I found out that the Honda of XXXX dealership overcharged me for the car and I was responsible for excess charges. The salesman at the Honda of XXXX also informed me that Honda of XXXX was known for schemes such as the one I am now entangled in. With the recent lawsuit filed against Honda concerning discrimination, my situation aligns with the trouble I have been and still am experiencing. It was as if Honda drew me in just to take advantage of me. I am a middle aged black man.

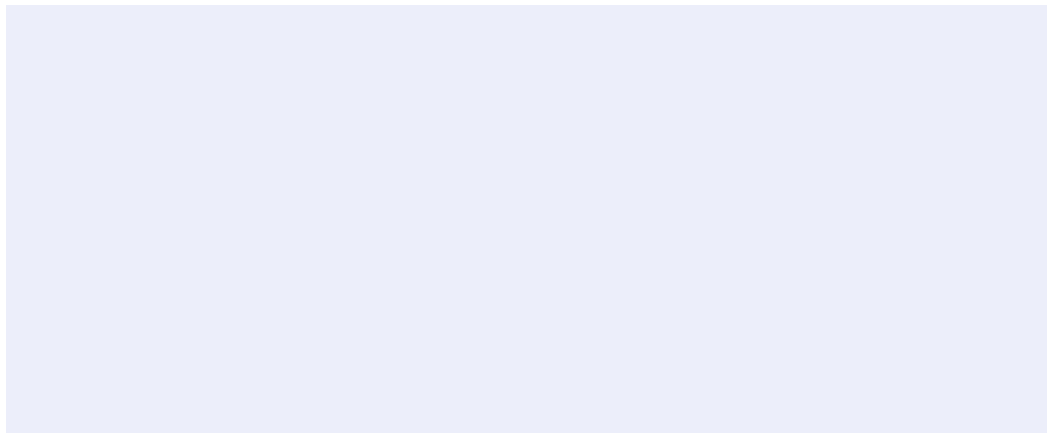
Vehicle Loan Complaint On the XX/XX/XXXX, I made a payment on my loan in the sum of {\$340.00}. Then from XX/XX/XXXX to XX/XX/XXXX I made subsequent monthly payments of {\$350.00} without any trouble (or so I thought) until I got a letter from M & T bank stating that " As of the date of this letter, we have not received the payment on your account. " That I owed the bank {\$280.00}. The bank has also charged me a late fee of {\$14.00}.

I could not believe what I was reading. I always make sure I pay my car note before the due date and I always make payments at the branch so what was the matter?

I went to the bank and demanded to know what was going on only to be told by the bank officials that the check I issued for my XXXX payment for {\$340.00} went missing and could not be traced since XX/XX/XXXX and therefore I should issue a check for {\$280.00} to make up for the amount of the missing check.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MS	39744		Consent not provided
Bank of America	FL	34786	Older American	Consent not provided
M&T Bank Corporation	VA	201XX		Consent provided

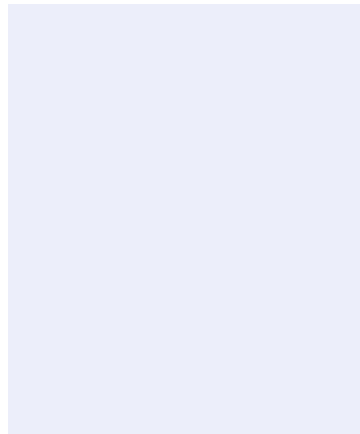
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/10/2015	Closed with explanation	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1462045

1425251

1462055

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

My question is, assuming that the check went missing since XX/XX/XXXX why wait till XX/XX/XXXX. Why is the bank telling now? If the bank had made me aware as soon as they realized the check was missing in XX/XX/XXXX, I could have issued a replacement check in XX/XX/XXXX for the payment. The bank for some reason decided not to inform me until now.

My next question is, why is the bank demanding that I make both my current payment and the payment for the missing check by XX/XX/XXXX or else? I think that for the bank to demand that I pay a total sum of {\$640.00} by XX/XX/XXXX without any negotiations is very harsh and unfair.

My other question is if really I have fallen behind in making monthly payments, why is the bank asking for {\$280.00} and not {\$340.00} which is the regular monthly amount?

Again why is the bank charging me a late fee?

A few days later I received my regular monthly statement. My account transaction activity showed that on XX/XX/XXXX all the payments I had made from XX/XX/XXXX to XX/XX/XXXX were described as payment reversals. Then the same statement shows that payments were applied to my account from XX/XX/XXXX till XX/XX/XXXX.

I also called the bank on XXXX and talked to XXXX different representatives who did not seem to understand my complaints.

Since this matter is not entirely my fault, I think that in all fairness, the bank needs to agree for me to pay off the said {\$280.00} in instalment. I can pay an extra {\$30.00} monthly to bring the account current. I hope this matter is investigated and settled amicable.

Your prompt attention to this matter will be greatly appreciated. Please find enclosed copies of the said letter and monthly statement account.

Thank you

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

06/23/2015	Consumer Loan	Personal line of credit
07/15/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Personal line of credit
06/23/2015	Consumer Loan	Vehicle loan

07/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Problems when you are unable to pay

Account terms and changes

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I purchased a car from XXXX, when I purchased I was under the impression that I had XXXX insurance but it turns out I did not. The sales person did not fully explain and apparently marked that we declined on the application when that was not the case. My car was totaled in a weather related accident that was not our fault approximately XXXX days after the purchase. My insurance company did not pay off my loan balance - there was about {\$6600.00} left. After the accident I called Ally Financial several times to discuss options. I was told by both customer service reps and the total loss department that I would be able to make payment arrangement after the insurance company settled the claim. I was very worried about purchasing another car because I knew I would have a remaining balance and even tried to finance a new car with them. They stated that I should just go to a dealership and get financing through them and that I could make arrangements for the remaining balance at a later date. I have now received a letter stating that I must pay the remaining balance in full or continue making the \$ XXXX/month payment and I have no options to restructure the loan to make lower payments when that is not what I was told in the past. If I knew that I would have purchased a minimally priced car so that I could pay this loan off before getting another loan. I can not afford to continue making the monthly payment at {\$420.00} or pay the amount in full at this time. They also initially sent me statements stating payments would be due in XX/XX/2018 so I assumed they were allowing for a delayed re payment since the car was totaled then I received a letter in the mail stating payment in full or installment was due XX/XX/XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	MD	21771	N/A
Credit Acceptance Corporation	FL	33568	N/A
U.S. Bancorp	OR	97304	N/A
Ally Financial Inc.	NC	276XX	Consent provided

Citibank	MT	59624	N/A
----------	----	-------	-----

Consumer Loan Complaints

Based on Consumer Complaints

Referral	06/23/2015	Closed with monetary relief	Yes	No
Phone	07/21/2015	Closed with explanation	Yes	No
Referral	07/16/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	Yes
Referral	07/08/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1433616

1468793

1469706

1433410

1455171

Consumer Loan Complaints

Based on Consumer Complaints

06/23/2015

Consumer Loan

Vehicle loan

06/23/2015

Consumer Loan

Installment loan

07/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I applied and received a boat loan through Key Bank in XX/XX/XXXX and it was for 15 years or XXXX payments. Over that period I received promotional correspondence of a skip a payment promotion which I took advantage of XXXX different times. How it worked was I would send Key Bank XXXX dollars and they would hold that payment and add it to the end of the loan term, which in essence would make it a XXXX payment loan as Key Bank describes it. My final payment was due this past XXXX, which I have not paid as of yet. Because in XX/XX/XXXX Key Bank contacted me that my final payment which I thought would be the same as the other XXXX payments of XXXX dollars was going to be in excess of XXXX dollars because I took advantage of the promotional skip a payment program, which they claim those XXXX payments had been accruing interest from the time I skipped those payments. Now I do have XXXX of these promotional letters with the mail in coupon at the bottom this promotion did not take advantage of at the time, also will attempt to forward it to you in my documentation. This to me is DECEITFUL and not a promotion and consumers including myself should be aware of these sleight of hand practices ... Please help me with this situation.

Was a XXXX wireless customer for 10 plus years and worked for a company that received a discount. XXXX renewed my contract with the purchase of XXXX smart phones of which one was returned. I retired from the company a few months later to which XXXX took away the discount. I told them that they voided my contract so I was under no obligation to fulfill theirs. I paid them the amount I owed them for their service but refused to pay for an early disconnect fee. XXXX has sold my account to CBE which is now calling me on my home phone XXXX a day and is now calling me on my cell phone.

I have received text messages that I never authorized. The texts have threatened repossession. I have received emails threatening repossession. I had been in a bankruptcy at which they contacted me while I was in it. Received a text and a

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

KeyBank NA

NY

117XX

Consent provided

The CBE Group, Inc.

FL

346XX

Older American,
Servicemember

Consent provided

Prestige Financial Services, Inc.

TX

750XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/23/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	06/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1433423

1433426

1455188

Consumer Loan Complaints

Based on Consumer Complaints

07/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

voicemail back to back. I have email and text saved

First I need you to be aware that I have a XXXX condition, after over XXXX surgeries to fix it I'm left to manage the pain on a daily basis, along with a XXXX team, XXXX XXXX of XXXX XXXX. I have tried really hard to keep notes of all of the mess, but I may have missed some names and dates when I was n't near my notepad, or laid up in bed. My husband had to get a job that takes him over XXXX miles away from home and is gone 8 months of the year now, after being made to quit his job of 35 years, because if he quit they would n't have to pay him his retirement plan. I have tried to work with Bank of America (BOA) since XXXX, I made a call after talking to our bank about them taking it over. She advised me to call BOA as banks will always negotiate an interest especially she said for loyal customers that always have made their payments. I was told in XXXX our unit was then under water and it was against the law for them to loan on it so there was nothing they could do. I continued to call ever 2 years, always to be told a different story. In XXXX we began to have problems with them as we had them on auto pay every month for our unit, and our XXXX XXXX. They had taken XXXX payments out of our XXXX account and we overdrafted. I called and was told they could n't put the money back in our account they would have write a check. We bought XXXX XXXX, XXXX XXXX XXXX, special order for Alaskan Temps. We have never missed a payment to BOA. On the advise of my sister who was a XXXX XXXX for XXXX she said to miss a payment so they would work with me. The nightmare began, There are to many names to list, the highlight is this, XXXX XXXX called our home at XXXX on XXXX/XXXX/XXXX, we spoke at length The

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	GA	30078	Consent not provided
JPMorgan Chase & Co.	GA	30078	Consent not provided
Bank of America	AK	997XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with explanation	Yes	No
Web	07/20/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1473799



1473800

1474590

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

XXXX called our home at XXXX on XXXX/XXXX/XXXX, we spoke at length The only thing BOA could do to help us out was to give us a 2 month extension at the end of our loan. I told that still was n't going to help but we would keep going until we could n't. He asked if I would make the XXXX payment by XXXX/XXXX/XXXX I told him I would scrap every dime we had as we did n't and could n't afford to lose it as my husband has to live in it instead of retire in it! I then had to go to our ER, and was told I was suffering, XXXX XXXX, it was becoming to much. I went on to BOA 'S website to make our payment on XXXX/XXXX/XXXX, it wouldnt take our payment. I then spent the next 4 days calling every BOA phone number I could, only to keep getting a recording and no real person. I finally found a number for the collections for BOA in my notes, I was so scared we where going to lose it as XXXX had said if we did n't pay by 65 days it would be repoed. I finally reached XXXX and she took the payment and I asked why I could n't pay online, she explained because we had XXXX late payments we where locked out of their system. I asked her how was I suppose to pay you if I could n't get ahold of anyone! I told her XXXX had done the 2 month extension and we should be current. She explained she would need another XXXX for us to be current as there was no exten. I asked to speak with XXXX and he told me it was my fault that we did n't get it because I did n't hold up my end and have the payment in by XXXX, I explained why I could n't get it paid, he got angry and I was in tears and had to hang up. Again to many names to list but I finally got ahold of XXXX, I told him the story and he said he would send the paper work for the exten. I missed his second call on the XXXX, I tried for another 4 days to get ahold of him. Finally on the XXXX he said he was sending the paper work but had to be back in 10 days. It was written on XXXX, I received it on XXXX and put it back in the mail at the XXXX. I then get a call on XXXX by XXXX XXXX for full pay. I told him I did the papers, he said no you where denied it got here to late. They where never going to

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015	Consumer Loan	Vehicle loan
07/01/2015	Consumer Loan	Installment loan
07/19/2015	Consumer Loan	Vehicle loan
06/23/2015	Consumer Loan	Vehicle loan
06/26/2015	Consumer Loan	Installment loan
07/20/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

honor the exten. nor help us in anyway. The phone never stops!

Western Sky Financial originated a loan for me for {\$2600.00} at a ridiculous 119 percent interest rate. After I regrettably and stupidly accepted it I received notice from XXXX that they had purchased the loan from XXXX XXXX and they would now be servicing the loan. They had to have my bank information to acquire payment. I agreed and shortly after that received yet another notice from Delbert Services explaining that they were now servicing my loan. After researching the situation I found that all three of these companies were in court in multiple states and were illegally providing loans. I informed Delbert Services that I had paid back the full amount I hsd borrowed as well as about {\$1200.00} in interest. In light of these findings I was considering the account paid in full and they were to cease and desist immediately. Instead, they harassed with letters and phone calls for months. Finally, the harassing ended, or so I thought. After a few month hiatus I receive a call from Delbert Services stating that I owe {\$2500.00} but I can settle with a one time {\$1600.00} payment.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	AL	36869	Consent not provided
World Acceptance Corporation	AL	35801	Consent not provided
BB&T Financial	GA	30078	Consent not provided
Wells Fargo & Company	CT	06488	N/A
Discover	TN	38402	Consent not provided
GM Financial	GA	30078	Consent not provided
Delbert Services	OH	440XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	07/19/2015	Closed with explanation	Yes	No
Postal mail	06/24/2015	Closed	Yes	No
Web	06/29/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with non-monetary relief	Yes	No
Web	07/20/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1456012

1447082

1473298

1433467

1440871

1473801

1474632

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Installment loan

07/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

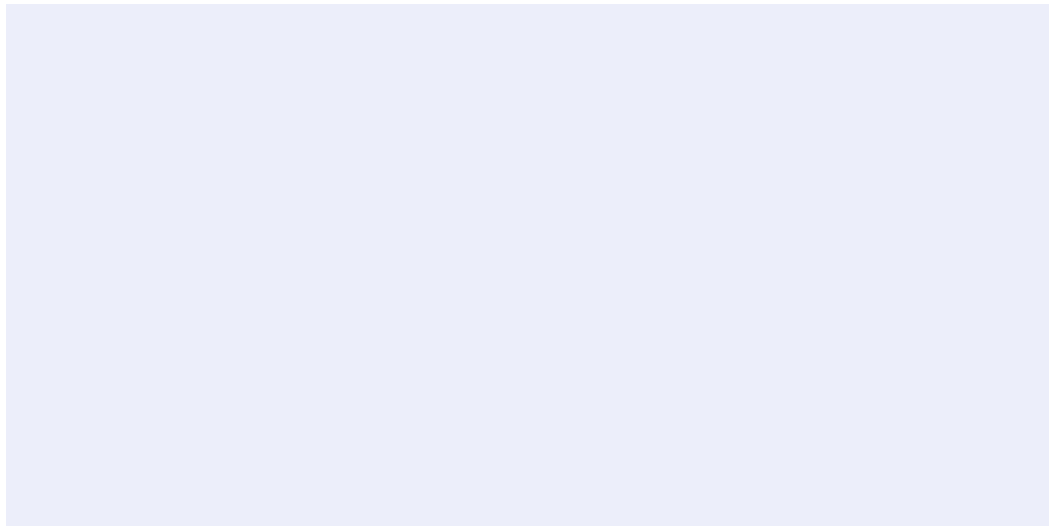
Based on Consumer Complaints

I have since closed the account that they had the information to and have discovered that they have negatively reported to the credit bureaus. about XXXX month ago i recieve a call from security finance they tell me i havent make payment for the loan but i dont know what they talk about .i ask about what kind the loan they said it was a check they make out for me and i cash it .them i ask them why they send me a check i didnt ask for they said it was part for the advertising but i tell them i been move out that address since XX/XX/2014 in didnt cash any check from them they ask me to go to they office in temple i go they they want a copy of driver 's licence and sign a fraud affadavit i sign it and they said it should b e done, but XXXX month later i order a credit report security finance pull my credit report without my pormition and they report 120 day late payment i call security finance again ask why? they tell me i need to sign other fraud affidavit for XXXX XXXX XXXX so i sign it send it to them never hear back from them again i call and call just ca n't get any answers and my credit report still show XXXX day no payment please HELP ME!!!!

The last payment on my note was due on XXXX/XXXX/15. On XXXX/XXXX/15 I received an email from Nissan Motor Acceptance Corporation (identical to the emails I have received every month prior) stating that my payment would be due on XXXX/XXXX/15. This email stated : " If you are currently enrolled in XXXX of our automatic payment programs, your payment will be automatically deducted. " I have been enrolled in the automatic payment program for some time (possibly since the inception of the loan) so I naturally assumed that my last payment would be automatically deducted. Today I received an email from NMAC stating that I have an overdue balance. I called NMAC and explained the situation to a customer service representative. I was told that the last payment can not be automatically deducted and must be paid directly. I told the representative that I had not received any correspondence informing me of this policy and that I had, in

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Security Finance

TX

786XX

Consent provided

Nissan Motor Acceptance Corporation

LA

701XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/19/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

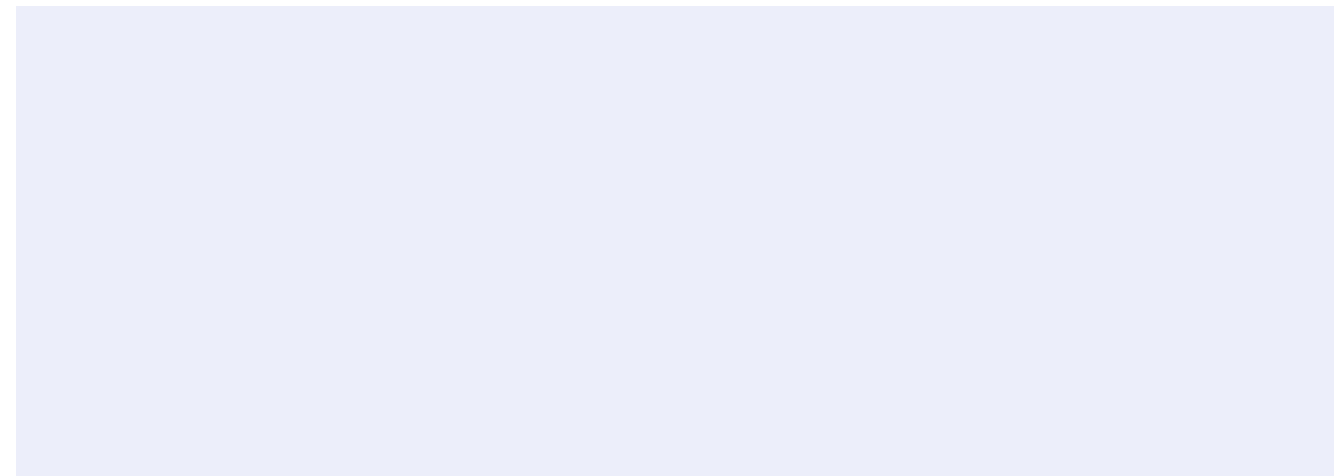
1425384

1455268



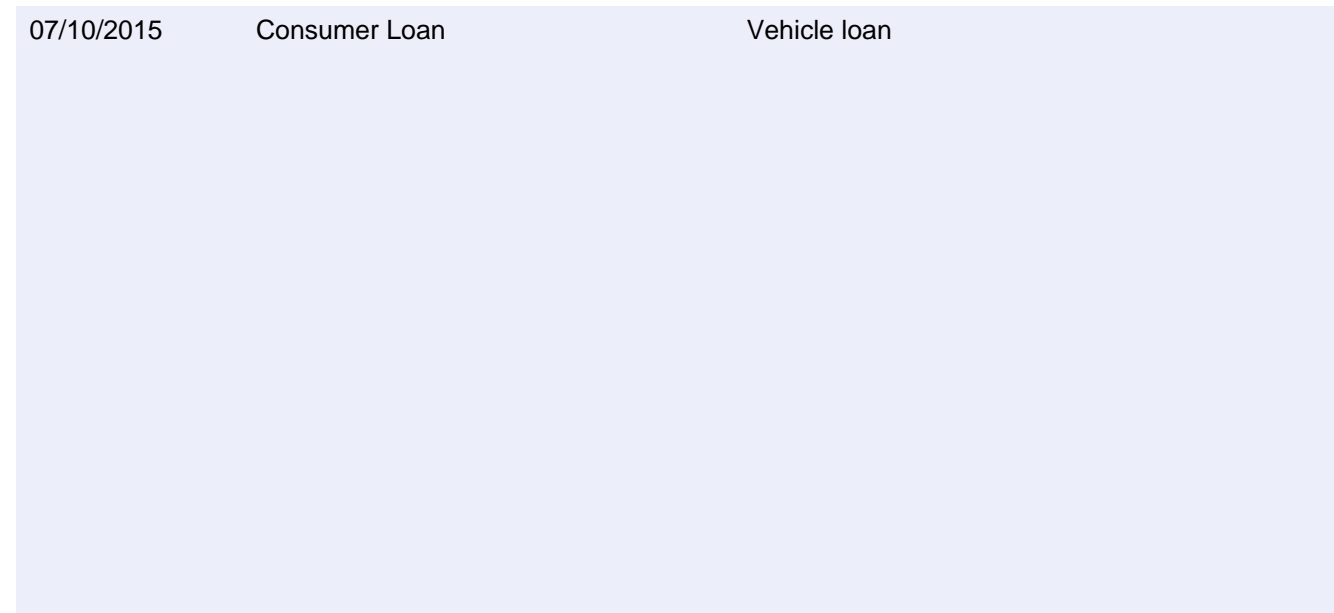
Consumer Loan Complaints

Based on Consumer Complaints



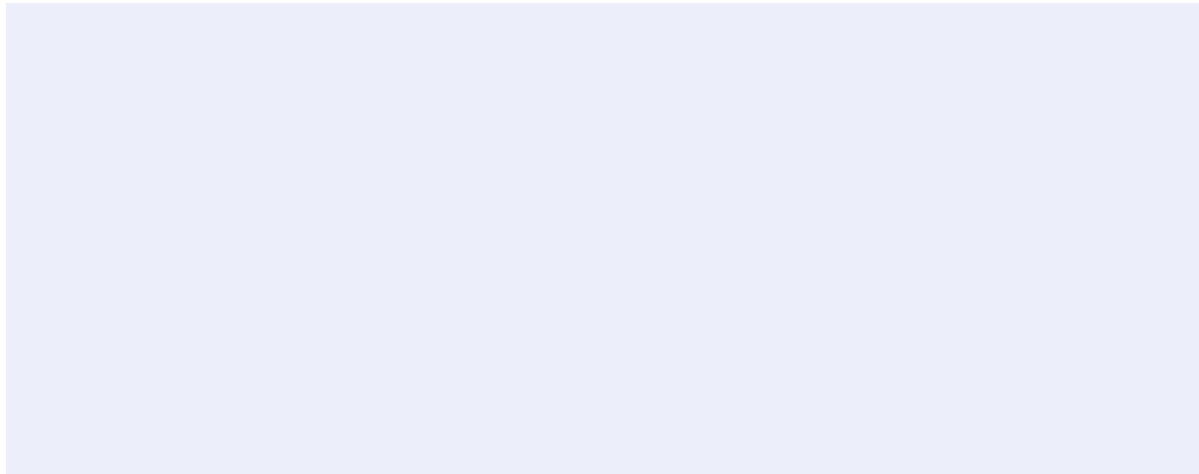
07/10/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------



Consumer Loan Complaints

Based on Consumer Complaints



Managing the line of credit



Consumer Loan Complaints

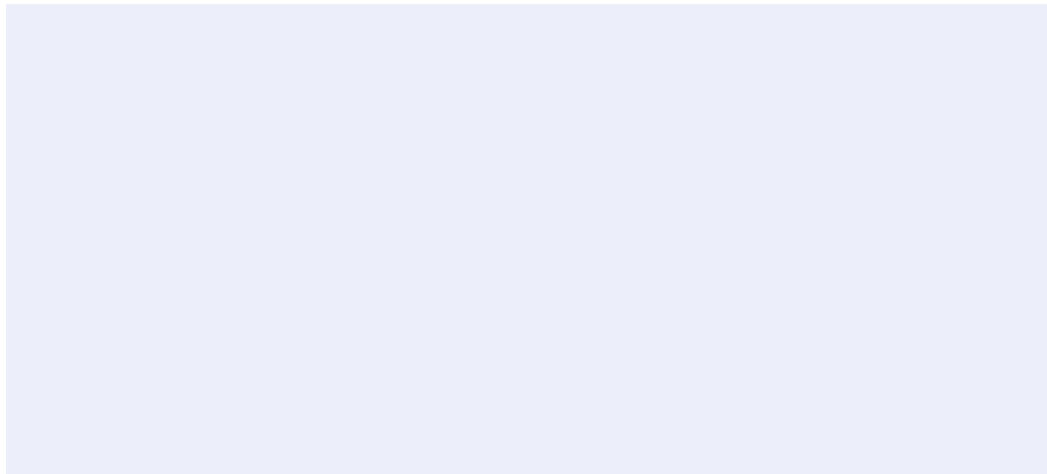
Based on Consumer Complaints

fact, received a statement saying that my payment would be automatically deducted. I was told that this information is " usually submitted via the email information we have on file. " I responded that I had not received any correspondence from them and, therefore, would like the interest to be deducted from my account. I was told that my balance was " not negotiable. " I then asked to speak to a supervisor. After being put on hold for several minutes I was told that a supervisor had been found and that my call was being transferred. At that point I was put on hold again and, after a lengthy wait, my call went through to a mailbox (extension XXXX). Instead of leaving a message I chose to call the extension again. At that point my call continued for several minutes unanswered before it was disconnected.

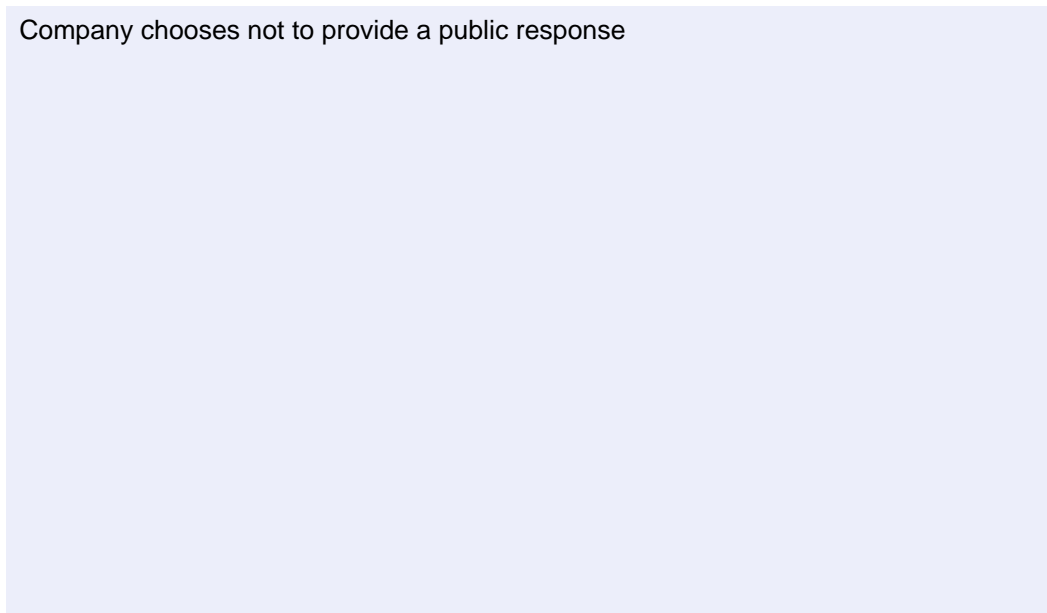
I checked My credit through XXXX which I do on a monthly basis, And found that Wells Fargo dealer services was reporting it incorrectly I was speaking to a rep by the name of XXXX, I explained that they were reporting incorrect information on my report, My account # XXXX they are reporting it as closed, Its Open, they are reporting it as derogatory included in a bankruptcy (which is untrue) It opened in XXXX 2013 and is current NEVER past due and has a current balance of approx. XXXX He got off the phone put me on hold and told me It was MY responsibility to get it corrected, that I must file a dispute and take my time and effort to correct their error, this is effecting my credit score, this effecting my ability to obtain additional credit, and is damaging me. I explained under fair debt and accurate reporting that they can as a subscriber and reporter of credit investigate and review what is reporting by going into XXXX and manually correcting their error, He the rep responded with " I can only tell you what MY supervisor told me to tell I want this corrected Immediately, and what them investigated on these types of

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Avant Credit Corporation	OR	97222	Consent not provided
Wells Fargo & Company	CA	928XX	Consent provided

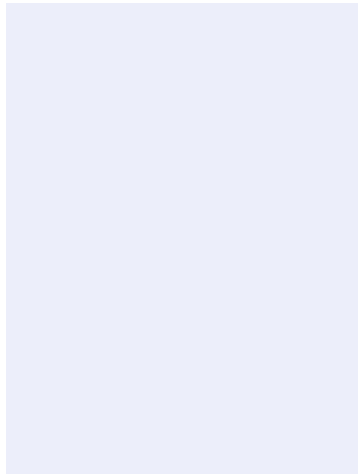
Consumer Loan Complaints

Based on Consumer Complaints

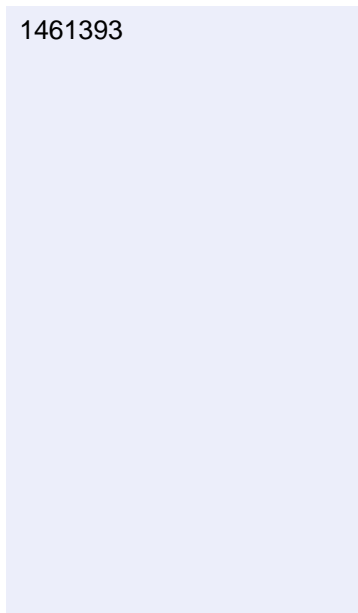
Web	08/18/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1462183



1461393

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

practices this Unfair and deceptive in their inaccurate reporting of consumers account 's.

In my follow up to a previous complaint, I am very unhappy with their response. They are trying to remove themselves from this process yet I am making payments to them. They suggest I contact the dealership, I guess this is where the runaround begins. I want to know who the " SCUSA " is and if they are not affiliated with the dealership, how did they become involved in the contract.

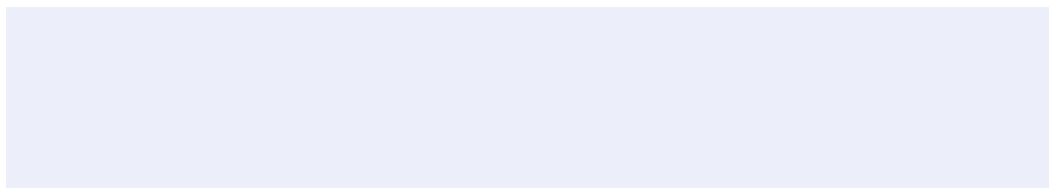
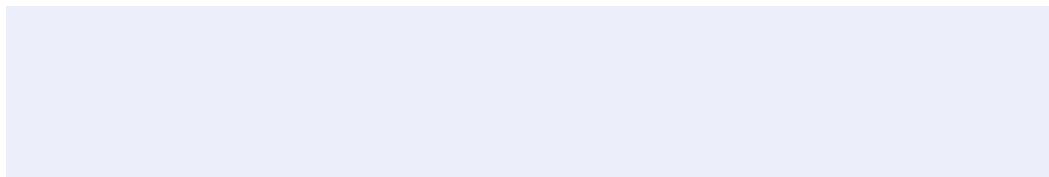
I HAVE A COMPAN THAT KEEPS CALLING ME ABOUT A DEBT THAT IS NOT MINE. THEY HAVE THE WRONG NAME BUT KEEP CALLING ME AFTER ME ASKING MULTIPLE TIMES TO STOP. THEY ARE LOOKING FOR A XXXX XXXX. THAT IS NOT ME.

All of a sudden they have quit taking calls and e mails and will not offer any assistance. They have another company doing there billing now but not services. I am being charged XXXX points over the interest rate I signed for. I asked to have my loan refinanced for a lower interest rate and they can not do it at this time because of money issues???? I call XXXX number and get someone on a cell phone...

I took out a loan with CastlePayday a couple of weeks ago. They took money out for the XXXX payment on XXXX XXXX. When dealing with a different loan issue, I realized that I did n't have a copy of my contract for this loan. I called them today, asking for a copy of the contract. They sent me a schedule of payments but no

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Prestige Financial Services, Inc.	GA	30052	Servicemember	Consent not provided
American Honda Finance Corporation	NY	11436		N/A
Santander Consumer USA Holdings Inc	MD	207XX	Servicemember	Consent provided
Global Trust Management LLC	LA	707XX		Consent provided
JPMorgan Chase & Co.	LA	70374		N/A
Encore Capital Group	CA	92117		Other
Argon Credit	LA	713XX		Consent provided
Big Picture Loans, LLC	VA	232XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	Yes
Phone	07/16/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	Yes	No
Referral	06/19/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with non-monetary relief	Yes	No
Web	06/26/2015	Closed	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1455299



1469843

1441021



1455306

1426056



1447177

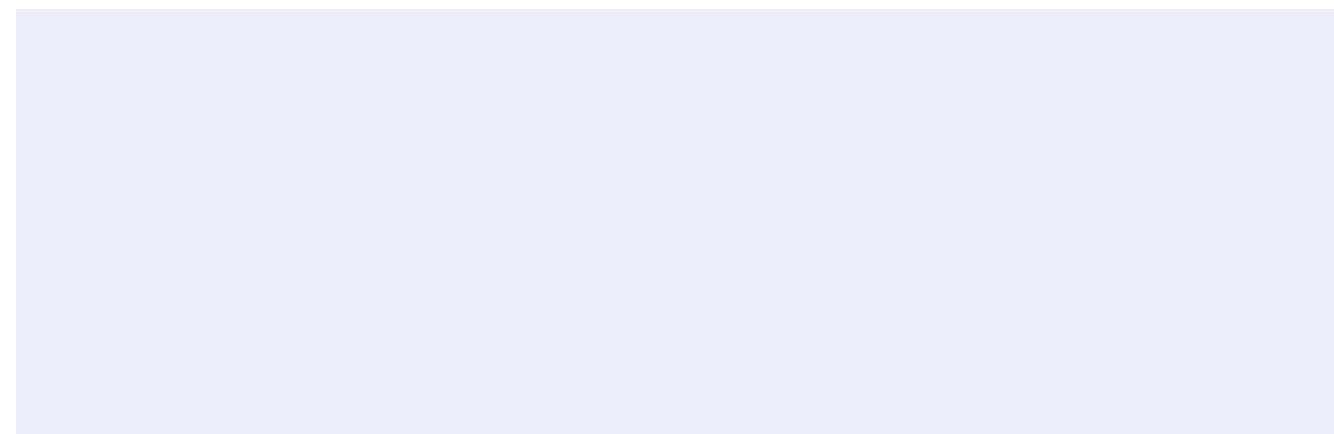
1433571



1425114

Consumer Loan Complaints

Based on Consumer Complaints

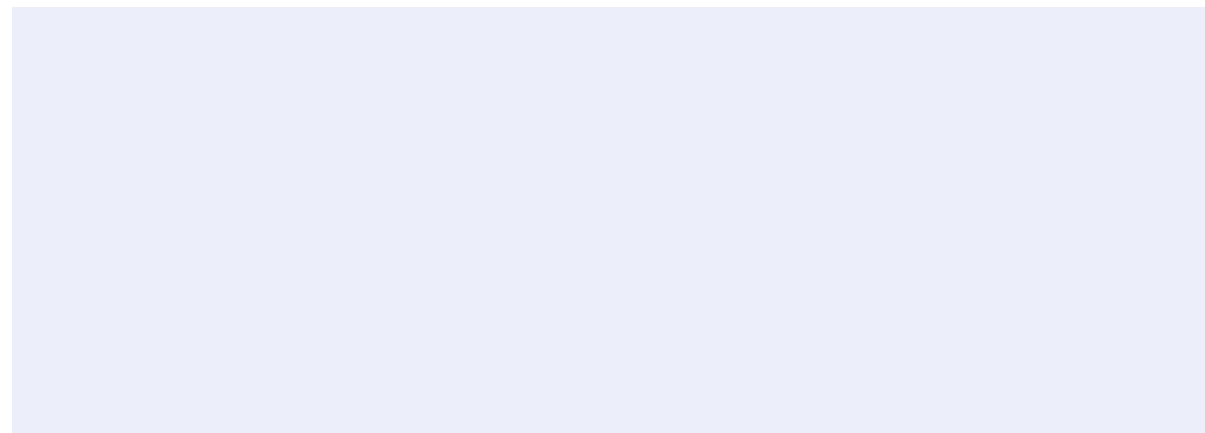


06/26/2015	Consumer Loan	Installment loan
07/15/2015	Consumer Loan	Personal line of credit
06/23/2015	Consumer Loan	Vehicle loan

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Managing the line of credit

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

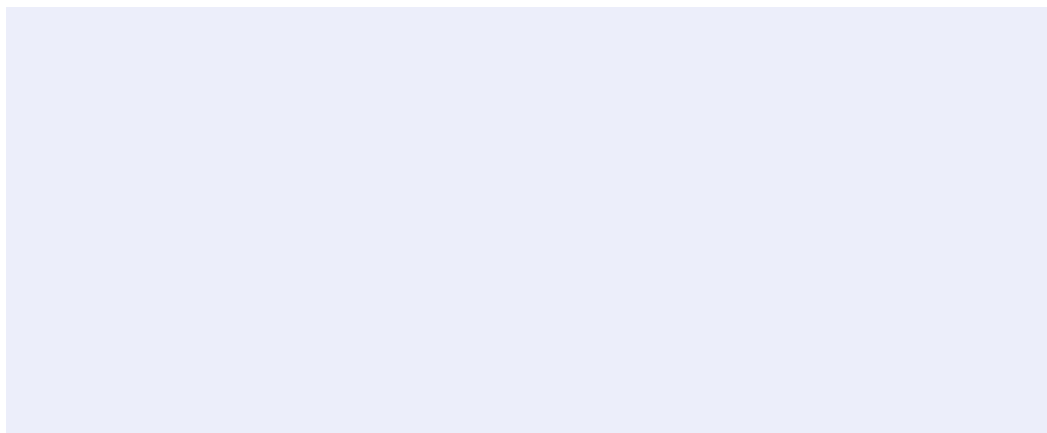
Based on Consumer Complaints

contract. I called back to request the terms of the loan. The person I talked to that time, said that it was not a payday loan, but that it was an installment loan. I told him that I was aware that it was an installment loan, but that I still wanted a copy of my loan paperwork, since none was ever made available to me, and it was n't sent when I had just asked before. Again they sent a copy of the payment schedule, again, not what I was asking for. I looked back in my emails from them to see if I missed something and all I found was information I should know about my loan which included a notice that failure to make timely payments would enact applicable tribal law, and they would send over the loan to a XXXX party in the event of default. That 's it.

I had previously submitted a complaint against USAA with regards to my auto loan. I was promised a lower rate over than what I am being charged. In addition, the term should have been XXXX months with XXXX payments rather than XXXX months. As a result of that complaint, USAA offered to essentially refinance the loan with the correct terms since they could not fix the original loan. However, I paid for a gap insurance product on the current loan which is tied to the loan, not the vehicle ... so refinancing would have voided the gap insurance and since the new loan would have been a refinance rather than a purchase, I would not have been eligible for repurchasing the gap insurance. The USAA person who was responding to my complaint was supposed to look into this but she stopped responding and none of the issues were ever addressed. I am still paying the higher interest and the amortization period is still wrong.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	MI	48038	N/A
Citibank	WA	98133	N/A
USAA Savings	IL	601XX	Consent provided
Mariner Finance, LLC	MD	21213	Consent not provided

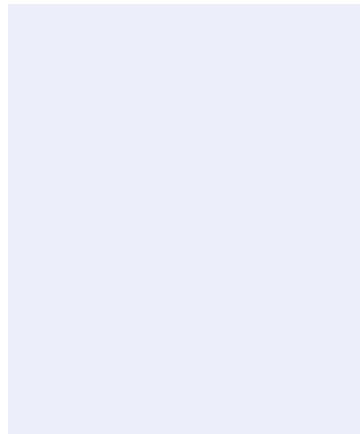
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	06/29/2015	Closed with explanation	Yes	No
Phone	07/15/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1439923

1468630

1433211

1469908

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015	Consumer Loan	Personal line of credit
07/07/2015	Consumer Loan	Vehicle lease

06/26/2015	Consumer Loan	Vehicle loan
07/07/2015	Consumer Loan	Installment loan

06/26/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Toyota Financial Services sent my account to a collection agency to collect lease termination fees even though those fees were paid XXXX XXXX 2014. The check was cashed by Toyota on XXXX XXXX 2014.

We leased a XXXX XXXX from XXXX XXXX in XXXX, OH in the year XX/XX/XXXX. The Owner of the vehicle was my friend XXXX XXXX. I was the co signer. We leased the vehicle for XXXX total years and always made payments on time. The lease worked in a such a way that, We could pay the rest amount of approximately {\$8100.00} at the lease end and own the vehicle. After the XXXX years however, XXXX XXXX and Toyota Motors together warned and requested us to drop the car off and the Customer representatives with XXXX confirmed with me that I would not owe them any money after I did so. We wanted to buy the car for the rest {\$8100.00} in balance but they did not let us do so. After some time, XXXX let me finance another XXXX XXXX as a single Owner (XX/XX/XXXX XXXX XXXX, Present Owner), But reported a {\$8100.00} balance to the credit report agencies as a debt I owed them for the earlier car I leased and returned. Toyota financials and XXXX XXXX acted unethically in a malicious way treating their loyal customers by not letting us buy the car and reporting a balance I did not owe them. I emailed XXXX XXXX back in the day to own the car for remaining balance of {\$8100.00} but they never replied as they intended to make more money from me and by also retaining the car. They did not try to help me out. I had so many problems because of losing the car and having a derogatory remarks on my credit.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

CNG Financial Corporation	CA	93306		N/A
Toyota Motor Credit Corporation	NJ	076XX	Older American	Consent provided

Westlake Services, LLC	MI	48219		N/A
Ditech Financial LLC	ID	83815		Consent not provided
Toyota Motor Credit Corporation	OH	447XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	07/07/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with monetary relief	Yes	No

Phone	06/29/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No

Web	06/26/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1439936

1455388

1439896

1455397

1439270

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

i applied to my bank for approximately the last 20 years capital onebank for a used car loan of approximately {\$10000.00}. now I have a credit rating of about XXXX, had over {\$30000.00} in my capital oneaccounts, had about {\$12000.00} left on an original mortgageof {\$130000.00} on which I had made additional principal payments onsince its origination. I was insultingly rejected for a car loan forreasons that made entirely no sense at all XXXX being " too manymortgages ", when I have XXXX and only XXXX and had not had another inabout 30 years. I went to my local capital one bank who could notunderstand the reasoning for rejection just as I could not. it made nosense. even brought it to the manager while I was there and hecould not make any sense out of it, but also acted like he couldcare less. it was after all. only a {\$10000.00} loan. well I could not carethen what bank I did my banking with either and told them I willwithdraw all my assets from capital one. I came back a week laterand did just that. the representative asked me why and needless tosay I gave him an earful. I still can't believe they would let a 20+year loyal customer just walk for no good reason, but they did. I reported this to the division of banking or whatever and alsoconsulted legal that 's

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC	TX	77379		N/A
Capital One	TX	77367	Older American	Consent not provided
JPMorgan Chase & Co.	CA	91733		N/A
Navy FCU	VA	23322		Consent not provided
DriveTime	GA	30364		Consent not provided
JPMorgan Chase & Co.	RI	02809		Consent not provided
Capital One	NY	117XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	07/02/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	No
Fax	06/29/2015	Closed with explanation	Yes	No
Web	06/26/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No
Web	07/20/2015	Closed with non-monetary relief	Yes	No
Web	06/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1441022

1469928

1439334

1439981

1455440

1473844

1441208

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015

Consumer Loan

Vehicle loan

07/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

how insulted I was. I now have XXXX and very happy but still bitter at my treatment by capital one.

I would like to explain the problem. I purchased a vehicle through Ally Bank XXXX. The vehicle was stolen and my insurance and gap insurance paid the vehicle off. I called Ally Bank to make sure they had received the money, they stated yes and they had no account number of the vehicle. Then, almost a year, Ally Bank started calling. They said that I owe them a month car note {\$650.00} and all of these late fees which was over a XXXX dollars. I asked them earlier about whether they had received the {\$23000.00} owed on the vehicle, they said yes and that was it. I spoke with someone and stated I do n't understand why I still owe them. Now, they are calling non-stop. They have even went as far as calling my family members on their jobs. They work at the XXXX and they are not allowed to receive such calls. They (Ally Bank XXXX are calling and asking them their names and if they know me. They have been harassing me and all family member for a number of weeks. I am not working and I ca n't pay them or anyone else. They start calling in the morning and they do n't stop until XXXX, everyday to include Sundays. I have never been harassed by anyone and I have always made sure that my bills have been paid. Ally Bank is calling cousins, friends, etc. and guessing that they know me. They are asking for me at the their jobs and they are just guessing names or just asking if they know the me. Please help me. They are the worst. I do n't know why they are calling all of these people and I only had my one older cousin as a contact. She has XXXX and they have been harassing her and it is n't fair to her or me. They are just calling everyone telling them that I owe them money and it is important that I contact them XXXX Ally Bank XXXX as soon as possible. It is n't anyone 's business about me. Ally Bank is the worst bank because they are

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	GA	30303		Consent not provided
Ally Financial Inc.	DC	200XX	Older American, Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

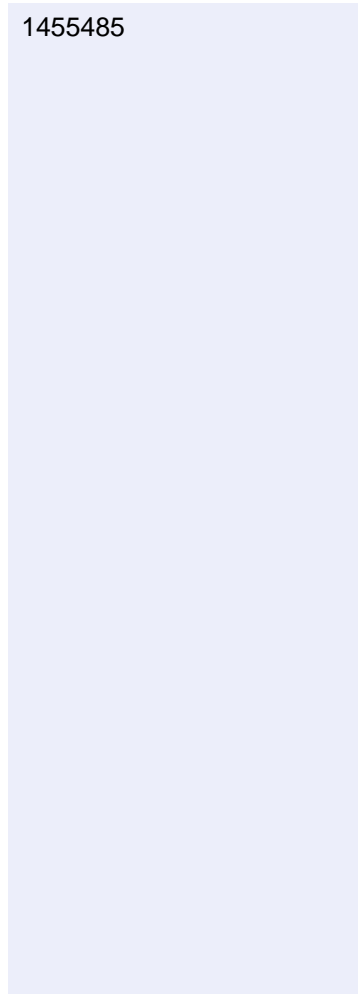
Web	07/07/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1455475



1455485

Consumer Loan Complaints

Based on Consumer Complaints

07/20/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Personal line of credit
06/23/2015	Consumer Loan	Vehicle loan

06/26/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Personal line of credit
06/26/2015	Consumer Loan	Installment loan
07/20/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the line of credit

Shopping for a loan or lease

Managing the loan or lease

Shopping for a line of credit

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

stalkers and they call everyday using different numbers or unknown numbers so you ca n't call them back. The one number I tried calling back after they had called was some place other then Ally Bank. I need them to stop immediately, it is very hurtful.

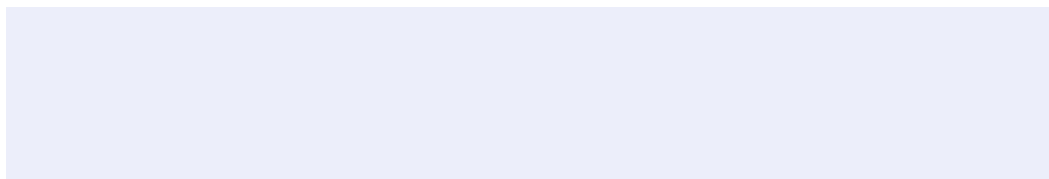
I currently have XXXX car notes with Huntington bank. On XXXX XXXX my payment was due and mailed in in a timely manner as to not be late. The check was stamped and addressed but did not clear my account until late XXXX which put me past 30 days late. I feel this is unfair as I gave ample time for my check to arrive. I have a good credit rating beside this and the negative rating is greatly affecting me and my wife 's ability to do a refinance. our payment was clearly sent way in advance of the due date and should not be reflected as 30 days past due.

Thanks, XXXX XXXX

XXXX COMPLAINT, I WANT REIMBURSEMENT FOR THE FUNDS I 'VE SPENT ON A ILLEGAL CONTRACT WITH ALLY BANK, ALLY FINACIAL, I 'M OUT OVER {\$15000.00} IN SIX MONTHS FIGHTINGTHESE PEOPLE, I WANT XXXX. XXXX NEW JERSEY TOO REIMBURSE XXXX XXXX CREDIT CARD FOR THE \$ XXXXIT COST TOO CORRECT THE DEALER FRAUD ON MY CREDIT CARD FROM XXXX XXXX XXXX? HE USED THE MONEY ON HIS SELF, NOT THE {\$6000.00} USED INFINITY

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	AL	35211		N/A
Tower Loan	MS	39443		N/A
The Huntington National Bank	KY	402XX		Consent provided
The Huntington National Bank	OH	44720		N/A
Synchrony Financial	TX	78244	Servicemember	N/A
Wells Fargo & Company	GA	30117		Consent not provided
Ally Financial Inc.	NJ	074XX	Older American	Consent provided

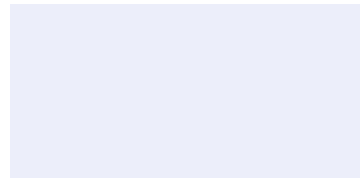
Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/21/2015	Closed with explanation	Yes	Yes
Phone	07/17/2015	Closed with explanation	Yes	No
Web	06/23/2015	Closed with explanation	Yes	No
Referral	06/29/2015	Closed with explanation	Yes	No
Phone	07/27/2015	Closed with explanation	Yes	No
Web	07/01/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1474872



1462352

1433194



1440041

1473817



1440067

1473921

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

THE DEPOSIT WAS GIVEN FOR.

HE ALSO RECEIVED {\$14000.00} FROM ALLY FINANCIAL INSTITUTIONS,
THEY WERE TOLD PRIOR TOO GETTING THE VEHICLE TITLE FROM XXXX.
THE XXXX XXXX WAS A BAIT & SWITCH TACTED, THE FINANCE COMPANY
STILL SAIDS THEY HAVE NO CONNECTION WITH DEALER, THAT 'S WAS
FOUND BY THE STATE, GOVERMENT, NJ XXXX XXXX XXXX, ALL
COMPLAINTS WERE FILED.

THE DEALER STOLE THE MONEY, GOT THE CAR BACK TOO RESELL AGAIN
THROUGH ALLY FINANCIAL RESELLING CAR BACK TOO THE NEW JERSEY
AUCTION IN XXXX XXXX.

XXXX COULD NOT FIX A XXXX XXXX NEEDED A MINIMUM OF {\$7000.00} IN
REPAIRS TOO MAKE CAR LEGAL IN NEW JERSEY.

THE CAR WAS IN A MAJOR ACCIDENT, UNDISCLOSED BY DEALER TOO ME
OR ALLY FINANCIAL!

I KNOW ALLY NEW BECAUSE I NEVER HAD A APPLICATIONS FOR CREDIT,
THEY SENT ME A TURN DOWN LETTER AS WELL AS XXXX OTHER
FINANCIAL INSTITUTIONS.

I WAS DECLINED FINANCING EVEN WITH A FICO OF XXXX IN XXXX DUE
TOO MY NEW XXXX LEASE IN XX/XX/XXXXTHE CREDIT BUREAU REPORTS
KEEP LYING ON THE REPORTS, THERE WAS A ACTIVE FRAUD ALERT ON
ALL THREE CREDIT BUREAUS REPORTS IN XX/XX/XXXXWE HAVE PROOF,
XXXX HAS DELETED ALLY FINANCIAL FROM THE CREDIT REPORTS AFTER
THRE INVESTIGATIONS.

I 'M TIRED, BROKE, AN CAN NOT STRAIGHTING OUT MY CREDIT CARDS,
OR PROBLEMS I NEVER LEGALLY BOUGHT.

I WANT ALLY TOO REIMBURSE MY COSTS, DEALER THE CREDIT CARDS,
WE HAD TOO FILE CRIMINAL CHARGES AGAINST XXXX.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/20/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Personal line of credit
07/01/2015	Consumer Loan	Installment loan

07/07/2015	Consumer Loan	Installment loan
07/20/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

THEY ARE ALL APART OF THE DISCRIMINATION CASE YOU PROCESSED
VIA DEPARTMENT OF JUSTICE, CONSUMER PROTECTION AGENCY IN
XXXX XXXX XXXX , ON XXXX, SOCIAL SECURITY ONLY WAS ABLE TOO
STARVE MYSELF, NO TRAVEL, NOW CAN NOT PAY ELECTRIC, SOME ONE
HELP ME GET SOME ONE TOO GET ALLY TOO REIMBURSE THE CAR, MY
COSTS, REPAIRS, ATTORNEYS FEES.
SIX MONTHS NOW, XXXX XXXX XXXX

It 's for a time share annual dues. The time share gave the debt because I forgot to
pay back in XXXX when my credit card was stolen, which I reported. When IO
finally got a reminder letter it had already been sent to collections around XXXX.
Meridian Financial is the company collecting. The original debt was for about
{\$680.00}, Meridian wants me to pay {\$1100.00}. The same person calls me,
during working hours which I have asked him not to call during those times, and he
states that he can not call me any other time to work out a payment plan or
settlement. When I aske him not to call me during working hours he argues with
me, that I should be able to take personal calls at work, and asked why I
answered. I answered so that I could let him know that i need a call back after
XXXX I believe my rights are being violated on XXXX fronts, I believe I 'm being
overcharged for this {\$680.00} debt, and calling during working hours, and
harassing me at work. I have phone records for verification upon request.

I returned my leased XXXX XXXX XXXX before the end of my lease period, on
XXXX/XXXX/XXXX, received a lease termination statement from the dealer, and a

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	NY	11212		N/A
PayPal Holdings, Inc.	MD	20705		N/A
Meridian Financial Services, Inc.	CA	908XX	Servicemember	Consent provided

Citibank	MS	39066		Consent not provided
Nissan Motor Acceptance Corporation	CT	064XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/21/2015	Closed with explanation	Yes	No
Phone	07/21/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	No	No

Web	07/08/2015	Closed with non-monetary relief	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1474930

1474965

1447393

1456334

1474974

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Vehicle lease

07/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

subsequent end of lease liability statement from Infiniti Financial Services showing {\$0.00} net liability. On XXXX/XXXX/XXXX, Infiniti Financial Services sent me a new end of lease liability statement indicating that I owe them {\$430.00} property taxes. On XXXX/XXXX/XXXX, I received a collection notice from XXXX XXXX XXXX, XXXX for the same {\$430.00}. XXXX has also called and left messages on my home phone. I called Infiniti Financial Services on XXXX/XXXX/XXXX and was told that the tax is for the period XXXX/XXXX/XXXX - XXXX/XXXX/XXXX, and that I owe this tax because the license plates were not turned in and " it is the customer 's responsibility to do so ". The rep also indicated that someone, though she could n't tell me who, submitted a " lost plate " affidavit to the state of Connecticut in XXXX of XXXX. I left the car at the dealer, with the plates attached, on XXXX/XXXX/XXXX. I did not receive any instruction indicating that I was responsible for returning the plates, nor did I file the lost plate affidavit, since I had no idea they were lost. I am a senior XXXX XXXX and paid this {\$430.00} amount on XXXX/XXXX/XXXX since I can not have this blot on my credit history, however this is ridiculous. I returned the car almost a year ago, paid everything I owed and left the car with the dealer in good faith. I am now being harrassed by a collection agency, not only for something I do n't owe, but a purported debt that was n't even billed to me until 3 days before it was turned over to this collection agency.

Our vehicle was a total loss in an accident. This happened during a Chapter XXXX Bankruptcy in through which the loan was paid off 100 % to Bank Of America per their claim in the bankruptcy court. However, B of A will not release the title to XXXX XXXX because they are saying there 's still {\$320.00} owed for something. They do n't know for sure if it 's even owed and ca n't tell me what it 's for. But they are holding us up from replacing our totaled vehicle even though there is a Court

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	90212	Consent not provided
Bank of America	SC	292XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/17/2015	Closed with non-monetary relief	Yes	No
Web	07/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1425669

1462464



Consumer Loan Complaints

Based on Consumer Complaints

07/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Order from the Federal Bankruptcy court ordering XXXX XXXX to give us the proceeds from the settlement so we can replace the car.

My wife and I applied for a used car loan through US Bank. We dealt with XXXX XXXX (The Branch Manager at their XXXX, CA location) who was nice at first, but proved to be a bad banker in general.

US Bank approved us for what we needed for the car (\$ XXXX) and offered us great terms. Despite applying together, XXXX advised my wife and I to remove me from the loan because she carries most of the income and I carry most of the debt. He claimed he could get us more favorable rates with just her. I was confused because our other lenders wanted my name on there and weren't concerned about it raising our rates, but we agreed and went ahead anyways : they were offering us great terms at a great rate. I spoke with XXXX many times before and during our purchase to make sure everything was OK with our loan. He told me a number of times everything was fine and we were greenlit to buy the car. He even issued us a pre-approval letter verifying the \$ XXXX my wife had been awarded. Within minutes of purchasing the car I got a phone call from him asking if I 'd been successful. I said yes, and then he dropped the bomb. He claimed that he had just received a call from their underwriter saying they 'd adjusted our loan down to \$ XXXX instead of the \$ XXXX we had a pre-approval letter for. Despite having a pre-approval letter and over XXXX phone conversations to confirm, somehow everything fell apart in the 10 min after I 'd bought a \$ XXXX vehicle and US Bank was no longer able to lend us what we needed for the car. This was very much a bait and switch tactic. I was told there was nothing they could do and I would have to return the vehicle to the dealer if what they offered us was not sufficient.

Based upon a conversation with a banker at a different bank we discovered that

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	920XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1462471

Consumer Loan Complaints

Based on Consumer Complaints

07/07/2015	Consumer Loan	Installment loan
07/15/2015	Consumer Loan	Installment loan
07/01/2015	Consumer Loan	Installment loan
07/10/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Vehicle lease
07/07/2015	Consumer Loan	Vehicle loan
07/07/2015	Consumer Loan	Vehicle loan
07/01/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX gave us some horrifyingly bad advice and mislead us as a banker. He misunderstood his own underwriter 's requirements and it was his advice that ultimately caused the underwriting issue. It should be acknowledged as well that the other banked also stated there should be no way for an underwriter to come back and change a loan amount after a pre-approval letter has been awarded. XXXX had suggested we take my name off the loan to remove some debt from the records, but neglected to realize that my wife had never been approved for such a big loan by herself before and as a result (according to XXXX) the US Bank underwriters became concerned with the fact that she 'd never had a comparable loan. Had he included me on the loan, that would not have been a problem.

It should not be the case that after 10+ conversations and a pre-approval letter that our loan could be unilaterally changed on us and it should not be the case that one bankers incompetence should be a burden we have to bear.

Lobel financial called me the employer several times requesting sensitive business information and kept threatening me that they were not going to give my employee the loan because of me. They asked for my banking information. They are just supposed to verify employment. Very unprofessional.

XXXX LOAN XXXX WAS AUTHORIZED TO PULL XXXX, XXXX AND XXXX ONLY! LIMITED TO REPORTING THOSE XXXX PER SIGNED APPLICATION. (

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Duvera Billing Services, LLC	WA	98198		N/A
Delbert Services	NJ	07052		Other
TD Bank US Holding Company	NY	10023		N/A
U.S. Bancorp	OH	44641	Older American	N/A
Ally Financial Inc.	FL	33146	Older American	N/A
Lobel Financial Corporation	CA	946XX		Consent provided
DriveTime	VA	22191		N/A
Avant Credit Corporation	IL	604XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/08/2015	Closed with explanation	Yes	Yes
Web	07/15/2015	Closed with explanation	Yes	Yes
Postal mail	07/01/2015	Closed with explanation	Yes	No
Phone	07/13/2015	Closed with explanation	Yes	No
Fax	07/22/2015	Closed with non-monetary relief	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Phone	07/08/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1455633

1470159

1447423

1461274

1479209

1455663

1455669

1446453

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

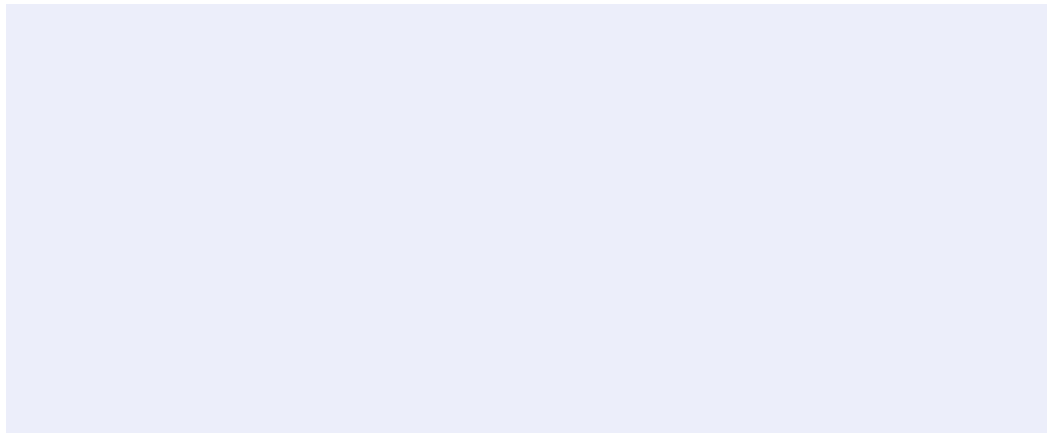
ONLY! LIMITED TO REPORTING THOSE XXXX PER SIGNED APPLICATION. (SEE ATTACHED). BUT BROKE THE TILA. AND DODD-FRANK REGULATIONS.

Previously had a vehicle loan with XXXX c. XX/XX/XXXX, which was sold /assigned to Santander USA (c. XX/XX/XXXX). This was for a XXXX Ford Explorer. Between XX/XX/XXXX and XX/XX/XXXX I was underemployed, then later unemployed. In approximately XXXX, XXXX, the vehicle sustained either internal or external damage to the Transmission. The Transmission was found to be in need of repairs that would cost somewhere between \$ XXXX {\$1500.00}. I subsequently sold the vehicle as scrap to a junkyard. Santander HAS CHARGED THE REMAINING BALANCE OF {\$800.00} OFF. They are now calling me (from : XXXX) ATTEMPTING TO COLLECT THIS DEBT. I know longer have the vehicle.

XXXX XXXX Financing the ones that financed the vehicle for XXXX auto at XXXX XXXX XXXX NY. The complains is the vehicle was over priced, also documentation is showing different salary income. I realized the payment of {\$660.00}. Monthly for a 2013 XXXX not fully loaded. Is too high. After speaking to the dealer, I was told to bring back in 6 months they did nothing, I spoke to the Financers CCF they ask for my income verification, I fax twice to them which proved I am paying beyond the income guidelines. They too only have empty promises. Eventually they did nothing and this is wrecking my credit because I am not able to properly make payments. Need urgent help. I can be reached at XXXXXXXXXXXXX

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Oklahoma Motor Credit Company	OK	73160	Consent not provided
Santander Consumer USA Holdings Inc	FL	334XX	Consent provided
Santander Consumer USA Holdings Inc	NJ	08081	N/A
Hyundai Capital America	MD	20817	Consent not provided
Santander Consumer USA Holdings Inc	NY	104XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

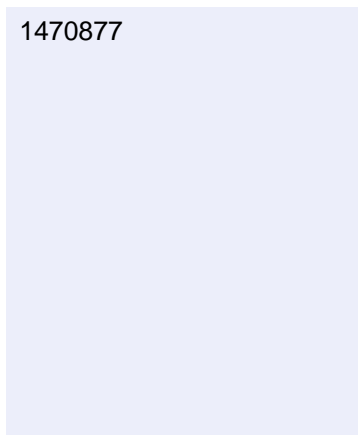
Web	06/26/2015	Untimely response	No	
Web	07/15/2015	Closed with explanation	Yes	No
Referral	06/30/2015	Closed with explanation	Yes	No
Web	07/01/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1440194



1470877

1439233



1447478

1470221

Consumer Loan Complaints

Based on Consumer Complaints

07/10/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

payments. Need urgent help. I can be reached at XXXXXXXXXXXXX

Lexus Financial ServicesXXXX. XXXX XXXX XXXX, IA XXXX - I am in Dispute of - THE RESULTS OF YOUR INVESTIGATION - FILE NUMBER- XXXX - DATE ISSUED XX/XX/2015TOYOTA XXXX XXXX XXXX # XXXX (Enclosed) Equifax- I am in Dispute of - THE RESULTS OF YOUR INVESTIGATION -CREDIT FILE DATED : XXXX XXXX XX/XX/XXXX Confirmation # - XXXX / of RECEIVED : XX/XX/2015 (ENCLOSED) EXPERIAN - I am in Dispute of - THE RESULTS OF YOUR INVESTIGATION - CREDIT FILE DATED- XXXX XXXX, 2015 - REPORT NUMBER- XXXX RECEIVED : XXXX XXXX, 2015 (Enclosed) To Whom It May Concern - REINVESTIGATION RESULTS/ BILLING ERROR DISPUTE / INACCURATE ACCOUNTIn response to CORRESPONDENCE RECEIVED FROM : LEXUS FINANCIAL SERVICES : Received on XXXX XXXX 2015. Dated XXXX/XXXX/15 : (See Attached Copy) Re : XXXX - XXXX XXXXThis account number does not correlate with the account numbers listed on my credit reports from the aforementioned above credit reporting agencies. I am in dispute of this misleading inaccurate deceptive statement. To be more specific, this statement does not give accurate details. For example, the VIN number for this account should be included on your statement.

Subsequently, inaccurate financial reporting may be the result of carelessness, lack of information, misinterpreting data or dishonest employees. Whatever the cause, the results can range from inconvenience to major problems. As a business owner, your company needs to be cognizant of the potential problems and be sure that your accounting is managed correctly. To take this action a step further, " The FTCA breaks down an " unfair or deceptive act or practice " into XXXX different legal standards : XXXX for unfair, and another for deceptive. A party is in violation of the act when they are found liable under either or both of these standards. Most important, " An unfair act or practice under the FTCA is one that can not

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation

GA

314XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/10/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1463034

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

reasonably be avoided by the consumer ; and causes, or is likely to cause, the consumer some sort of injury. The act or practice by the business will also be either no, or very little, benefit to the consumer. An act or practice is considered deceptive when it involves a material representation or omission that is reasonably likely to mislead a consumer. A representation or omission is material when it is an important or main reason for the customer 's decision to purchase the good or service. There is no need to establish intent to deceive in order to find a company liable for a deceptive act or practice under the FTCA ".

I am writing to dispute the account referenced above. I have disputed this account information as inaccurate with (you, and you have come back to me and stated you were able to verify this debt. How is this possible? Under the laws of the FDCPA, I have contacted LEXUS FINANCIAL SERVICES / XXXX XXXX XXXX agency myself and have been unable to get them to verify that this is indeed an accurate debt. First and far most, this letter is a formal notice that : Account 1) : XXXX LEXUS FINANCIAL SERVICES XXXX Account : XXXX - is an inaccurate account. This is the first inaccurate Noticeable point, I would like to imprecise. Next, Account 2) XXXX XXXX XXXX XXXX - Account : XXXX is an inaccurate account. ACCOUNT 3) XXXX Account : XXXX.

Therefore, this account is apparently a BILLING ERROR DISPUTE/ OR fraudulent account. Your re-investigation will determine, there is certainly more than one creditor, for the same vehicle/ with the same- Vehicle Identification Numbers (VINs) - Vehicle Identification Numbers are unique codes given to each on-road vehicle in the United States XXXX

I have a complaint with Ally Bank Automobile Loan. I have accrued late charges on a car loan totaling over {\$130.00}. Each time I try to make the payment online, it is applied to the vehicle payment. I have called and they have told my to add to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

NJ

082XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/17/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1425761

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015

Consumer Loan

Vehicle loan

07/10/2015

Consumer Loan

Vehicle loan

07/01/2015

Consumer Loan

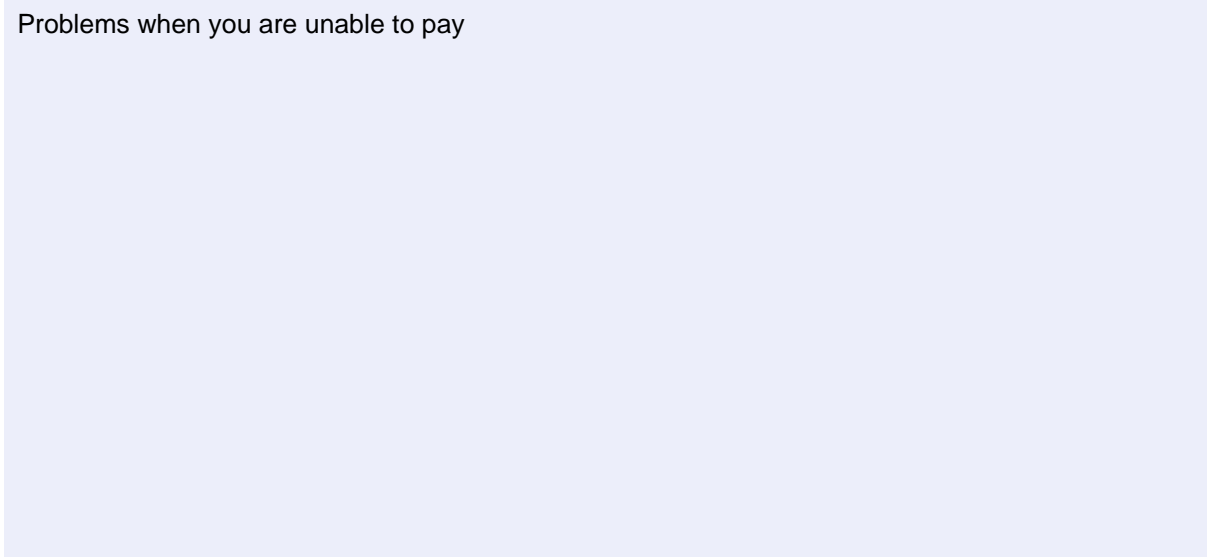
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

the vehicle payment. I have tried with no avail. They hung up on me during my last call even though I was pleasant but not understanding how the late charges work or are accrued.

I settled an account with GM Financial in XXXX 2014 ; however, GM continues to reflect an unpaid balance. I spoke to a representative in the " Escalation Department " that told me that the only way to remove any showing of a balance, even after paying the settlement off, is to pay off the difference. The pre-settlement balance was approximately {\$6000.00} (uncertain of amounts). GM and I agreed to a settlement of approximately {\$2100.00}, but continue to report that owe approx. {\$3900.00}. Is this double jeopardy? Although they agreed to the lesser amount, they 're telling me they wo n't remove the unpaid difference from my credit report. I 've asked for a letter from GM that states the account was settled for \$ XXXX with a {\$0.00} balance due, but they will only send a letter that says the account was " settled in full ". I 'm not sure what that 's supposed to mean to me and other creditors when GM is still showing a {\$3900.00} balance due? I 've tried working with them, but I 'm not getting anywhere.

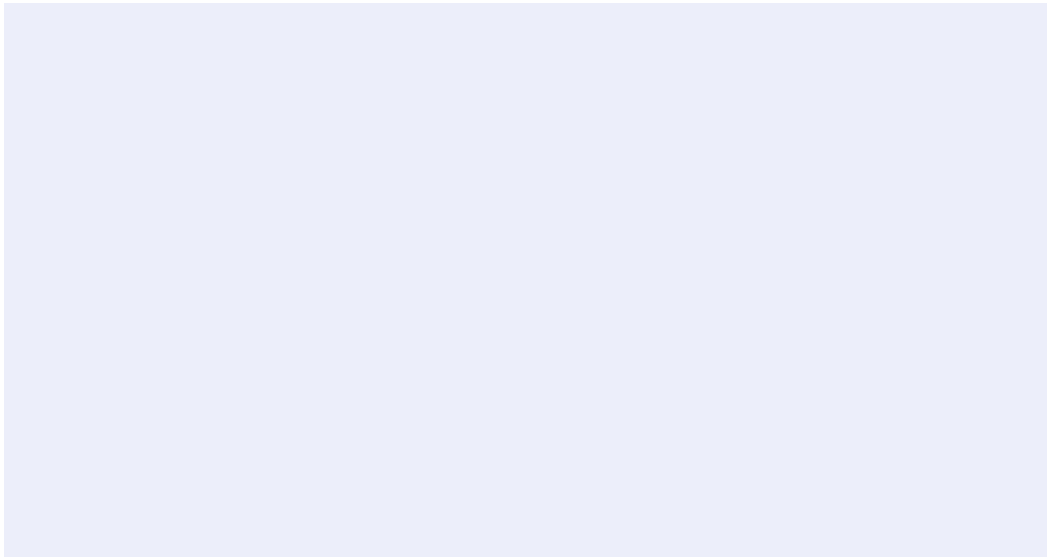
The name of the company is Consumer Portfolio Services (CPS) and I had a car loan with them that opened on XX/XX/XXXX. Unfortunately a few months after the purchasing the vehicle it started requiring thousands of dollars of repairs and I could not afford to fix it and pay the monthly payment of XXXX dollars. At the time my payments started becoming late and CPS started calling my friends, family and work telling them that I owed money on a loan and trying to shame me into paying. Also they started adding on fees on top of other fees and so forth.

Finally because I could n't handle the stress of the car loan and the harassment from their collections department I told them to take it. The harassment continued

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

WA

98030

N/A

GM Financial

VA

225XX

Consent provided

Consumer Portfolio Services

VA

235XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	06/29/2015	Closed with non-monetary relief	Yes	Yes
Web	07/10/2015	Closed with non-monetary relief	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1439236

1461459

1447506

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

from their collections department I told them to take it. The harassment continued after that so I started to threaten legal action. I believe the person I spoke with was named XXXX XXXX. She told me they would stop calling and remove the information from my credit report.

To my surprise I went to get a new car loan, after waiting six years because of the trauma of dealing with CPS, they were still reporting the account negatively XXXX my credit. I then put in a dispute with XXXX and XXXX, citing the previous promise from one of their employees, but the dispute was rejected by them.

I just want this awful company out of my life, I spent six years avoiding credit and financing because of their horrible practices and still they are affecting my life.

Unfortunately I do not have the documentation for the loan it was lost during a move from XXXX to XXXX

On XXXX XXXX, 2015 I received XXXX separate phone calls from a XXXX XXXX with Consumer Portfolio Services. The first call was received at XXXX EST and a voicemail was left. I received another phone call at XXXX EST which I answered. XXXX XXXX indicated that I owed a balance on my loan of around {\$9700.00} and wanted to know how I would like to pay the remaining balance. I informed XXXX XXXX that I make monthly payments on the account. She seemed very confused and confirmed that I was making monthly payments and then said that my account had just been placed in her department and she was calling to introduce herself. She said if I had any questions to contact her at XXXX ext XXXX. The conversation ended with that.

On XXXX XXXX I again received XXXX separate phone calls from XXXX XXXX. The first call was received at XXXX EST and a voicemail was left. I received

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services

ME

044XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/01/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1440915

Consumer Loan Complaints

Based on Consumer Complaints

06/17/2015	Consumer Loan	Installment loan
07/10/2015	Consumer Loan	Vehicle loan
07/08/2015	Consumer Loan	Installment loan
07/08/2015	Consumer Loan	Installment loan
07/20/2015	Consumer Loan	Vehicle lease
07/15/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

another phone call at XXXX EST with another voicemail being left. I returned the phone call and spoke with XXXX XXXX which I informed her that this was the fourth call she has made to me in less than a week. She said that she needed to know when I make my payments. I told her that CPS services my loan and should know when I make my payments. I asked her if the account was past due and she said no at which time I told her that she really has no need to be calling me unless my account is past due. She said that my payments are inconsistent at which I responded that they are usually made within XXXX days of the due date. I told her I work XXXX hours a week and I 'm attending school for my XXXX degree so, yes, sometimes making the payment on the exact due date does not happen. I told her that I have had this account for almost a year and that no one from CPS has ever called me to indicate that there was any issue with how I make my payments. I informed her to not call me again unless my account falls past due.

Good Afternoon, Last year around XX/XX/XXXX timeframe, I purchased a car from Drivetime located near XXXX XXXX After driving the car for about a month I noticed the car was overheating. After checking the coolant level myself I put

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Eastpoint Recovery Group, Inc	CA	95008	Consent not provided
World Omni Financial Corp.	NC	282XX	Other
OneMain Financial Holdings, LLC	CA	95340	Consent not provided
D. SCOTT CARRUTHERS	CA	91730	Consent not provided
U.S. Bancorp	OH	45150	Consent not provided
JPMorgan Chase & Co.	MA	02125	N/A
DriveTime	CA	920XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/22/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	No	No
Web	07/20/2015	Closed with explanation	Yes	Yes
Referral	07/20/2015	Closed with explanation	Yes	No
Web	07/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1425773

1462567

1456218

1456342

1475134

1468821

1470289

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

coolant into the car and after several days the car started overheating again. I then contact the car warranty company and was told to take the car in to the nearest repair shop to have it looked at. I took it to the service station on XXXX and was told that the coolant would not stay in the car and that the new brakes had been placed on rotors that needed replaced. After spending money to have what I thought was minor repairs. The car continued to overheat causing me to take it again into the shop. This time it had to have extensive work done to it. The head gasket had to be replaced, the belts, the thermostat and several other things that cause me to have to utilize a loaner car until the dealership could contact the warranty company to see what they would cover. After about a month, I went to pick up my car and noticed that the check engine light that had been on prior to me taking it into the shop was still on. At that time I was told to leave the car for further diagnosing, after several days I received a car from the XXXX dealership informing me that the catalytic converter needed to be replaced along with the battery and also the alternator. After paying the fees that were out of pocket that the warranty company didn't cover. I fell so behind on my car payments and requested assistance from the car covers and was told that they would look into it. After XXXX to XXXX around the month of XXXX after giving the dealer that everything was changed and fixed, I arrived in XXXX where the car started to overheat again. I stop at an autoparts store and a technician after I purchased coolant came out to assist me and my XXXX small daughters with putting the coolant in the car. He informed me that the coolant was leaking from the car and to have it looked at immediately. I arrived in XXXX safely and immediately after getting settled located an XXXX dealership and took my car in to find out that the coolant had leaked all through the car causing the catalytic converter to go bad again and so they had to replace it and the belts again due to the leaking problem. After paying over XXXX dollars to get car out again. A month had passed and the car stopped again while

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/01/2015	Consumer Loan	Vehicle loan
06/17/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

at the gas station. Had to get it jumped and was warned it might be an electrical problem and not to drive it. Drove it about a XXXX and then it stopped at the store and wouldn't start again with a jump. So the vehicle had to be towed back to the dealership at the time I was informed to trade the car because the converter needed to be replaced and there were other problems that couldn't be seen and could be other problems that are unknown at the time.. Contact the company trying to get a resolution and was told they would not help me. I sent a check with order and was told no help would be granted. I also requested that it be removed off my credit report due to a request to have a security clearance. They are reporting a charge off and refuse to try and work with me. So on today XX/XX/XXXX I received a call from a rep to fill out a form to surrender the car. I can no longer afford to pay XXXX dollar for current repairs or afford to get stranded on the roadside with my family

Hello, I'm one of the borrowers from Honda Financial. I've purchased a car from Honda on the year of 2013 since then I was paying \$ XXXX {\$650.00} a month. I was not aware of the high interest rate that I have. I've talked to a couple of people there and they were saying I'm paying way too much for a car loan that most people are, and the first place my car is a brand new (SUV) base model. I do not know if it is because of my race. My friend who has the same credit as me and bought a higher model car is paying less, I'm very confused and disappointed. I hope someone from your good office can review this and help me out. Thank you.

Here's my story, I went to chase to take out a Loan in 2008 to buy my wife a car. I contacted the loan officer for about XXXX days, They continued to put me off. After several attempts to secure the Loan, I decided that since they did not want to help me with the loan I went back into my local branch and told the loan officer that

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	CA	956XX		Consent provided
------------------------------------	----	-------	--	------------------

Fifth Third Financial Corporation	GA	30045		N/A
Santander Consumer USA Holdings Inc	CA	91750		N/A
JPMorgan Chase & Co.	TX	772XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	07/09/2015	Closed with explanation	Yes	No
Postal mail	06/22/2015	Closed with explanation	Yes	Yes
Web	07/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1470297

1448245

1426329

1462621

Consumer Loan Complaints

Based on Consumer Complaints

07/01/2015	Consumer Loan	Personal line of credit
07/10/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Installment loan
07/08/2015	Consumer Loan	Installment loan
06/17/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a line of credit

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

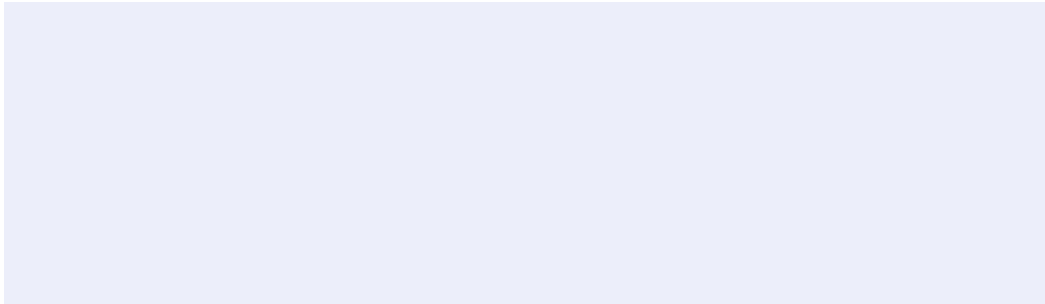
Based on Consumer Complaints

help me with the loan I went back into my local branch and told the loan officer that I no longer wanted the loan, and paid cash that I had in my saving account. I was told that because they went through the process that I would have to pay them XXXX dollars. I could n't believe what I was hearing. So I thought that the matter was over. I checked my credit report and found that they charged me XXXX dollars and this is still on my report, I 've written to each agency and they would not remove this from my report. That my story.

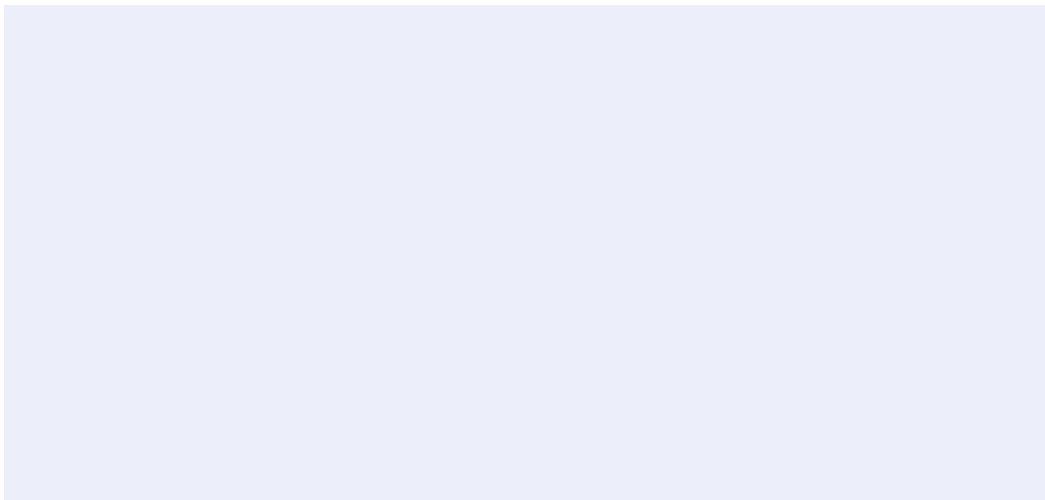
On XX/XX/2014, a finance adviser at XXXX XXXX XXXX confirmed an approved vehicle loan application with Fifth Third Bank in my name. That day at the dealership, I was given a Fifth Third Bank Note to sign and I was able to leave with vehicle. Waiting for Fifth Third monthly payment statements. I received a demanding letter for payment from a different bank XXXX. I was suspicions that this was fraud and a scam, because listed on my vehicle title as a lien-holder was only Fifth Third Bank and the finance adviser at XXXX XXXX never mentioned XXXX. I sent notices to both banks demanding for answers. For months, I was unsuccessful in finding clarification. Without a court order or notices my car was illegally repossessed by XXXX. On XX/XX/2014, a letter sent by a Fifth Third Bank specialist, XXXX XXXX stated that my loan application was declined on

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	OH	45895	Older American	N/A
Santander Consumer USA Holdings Inc	DC	20002		Consent not provided
Speedy Cash Holdings	IL	60543	Older American	N/A
Ditech Financial LLC	GA	30094	Servicemember	Consent not provided
U.S. Bancorp	CA	90808		Consent not provided
Fifth Third Financial Corporation	KY	405XX		Consent provided

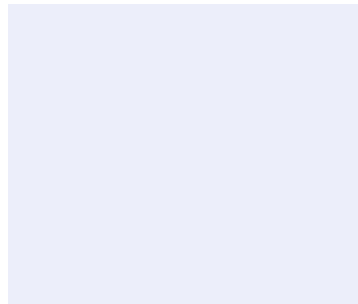
Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/01/2015	Closed with explanation	Yes	No
Web	07/14/2015	Closed with explanation	Yes	No
Phone	07/16/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with non-monetary relief	Yes	No
Web	06/17/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1447589

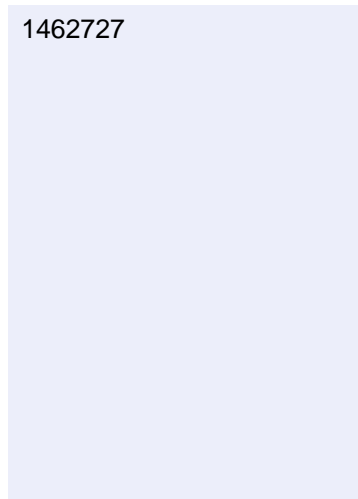
1462632

1462635

1456166

1425886

1462727



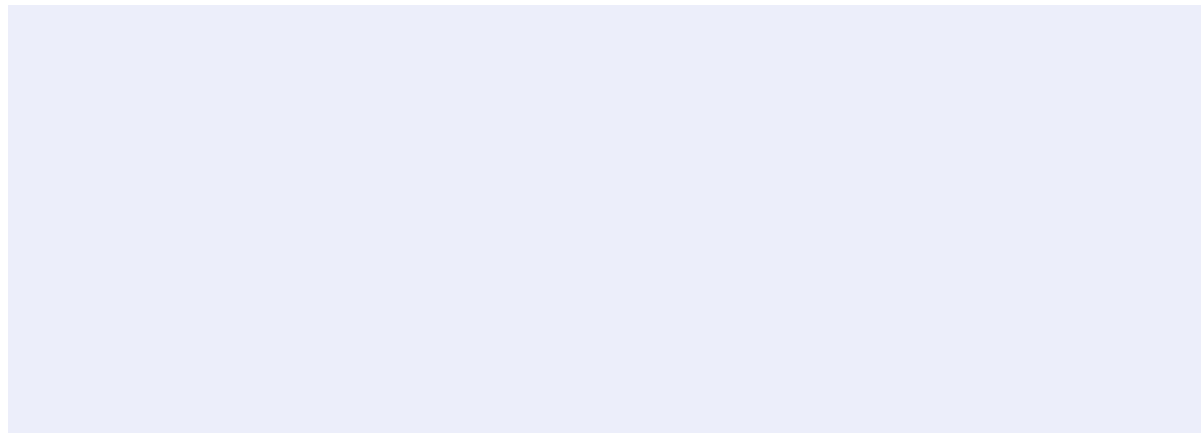
Consumer Loan Complaints

Based on Consumer Complaints

07/20/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Installment loan

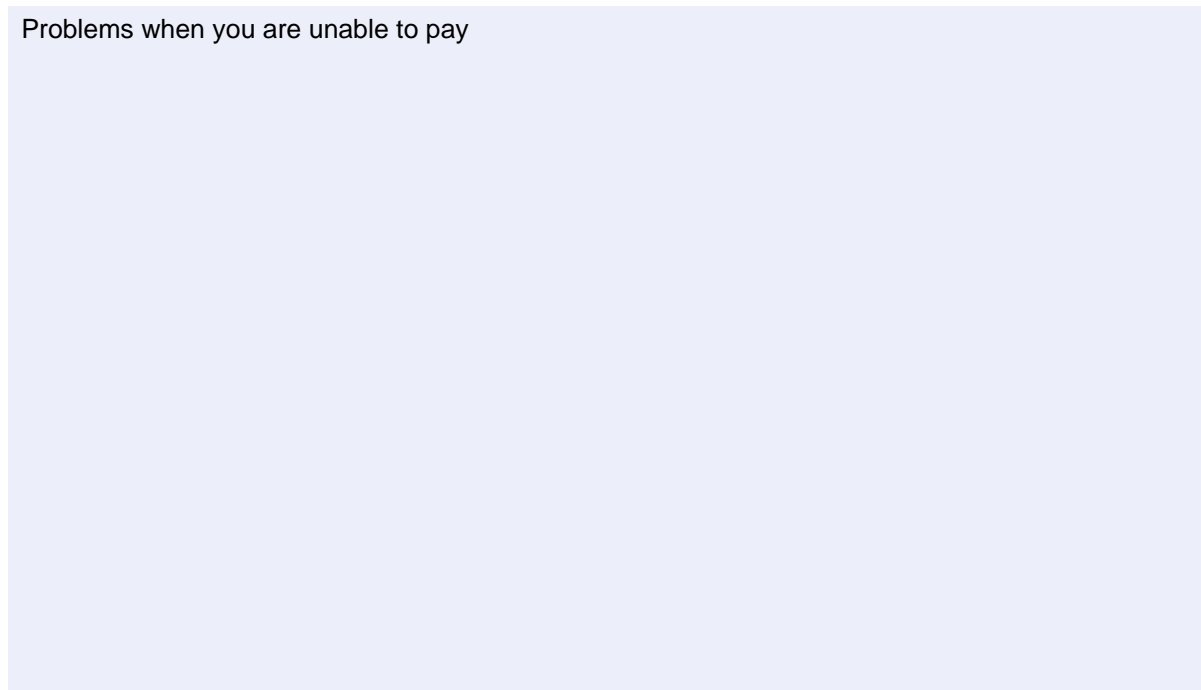
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay



Consumer Loan Complaints

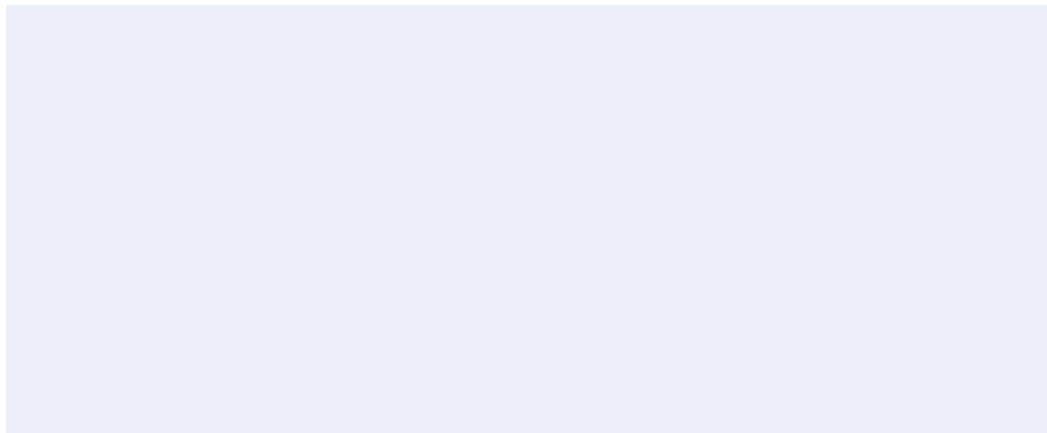
Based on Consumer Complaints

XX/XX/2014, and the bank routed my declined application to Santander for approval. I did not authorize this transaction and I was denied the right to declined XXXX 's loan offer. XXXX have illegally repossessed vehicle before and there is a case against them that proves that. United States of America vs. XXXX XXXX XXXX. Furthermore, the dealership never asked for the car back, because of a declined loan XX/XX/2014 and I never received any notices of explanation from Fifth Third Bank or the Dealership before or on XXXX stating that my loan was declined. Both banks and the dealership have been deceptive with the loan transaction and Fifth Third Bank are still listed on my vehicle title. I also have letters from XXXX contradicting Fifth Third claims.

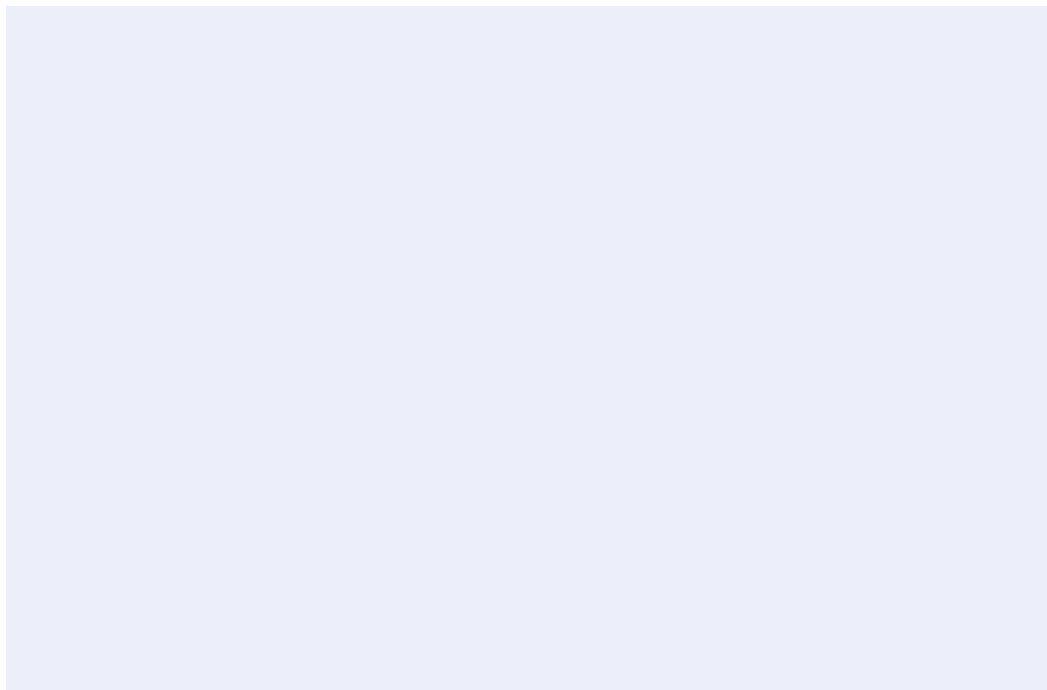
My wife and I acquired a home equity loan in XX/XX/XXXX, the payments of which were on an automatic deduction at a specified date of each month. The last payment in this cycle was current at the end of XX/XX/XXXX. In XXXX of this year, I stopped the deductions from my primary account which raised the interest rate the loan was figured with. By XXXX, this note was six months delinquent. I was blessed with spousal support to help remedy three months of payments. A total of 3 months payments, combined with 3 months of late fees was paid. The lending institution credited the account with an amount of one month plus {\$57.00} of the second month, the balance left from that was taken for interest charges, no credit issued for late charges. Is this fair?? On XXXX occasion, I questioned them about why the interest payment credited was more than the interest payment of the previous month, they just gave me the runaround about it, their answer did not set well, as I knew I was being cheated into paying more than the loan was for. The accounting method used by this bank, as well as others, needs to be explained every month to the borrower as to how the payments are calculated. I know they will get their interest first. The loan originated at 6.9 % (.069), the interest on my

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MS	39044	Servicemember	N/A
JPMorgan Chase & Co.	IN	463XX	Older American	Consent provided

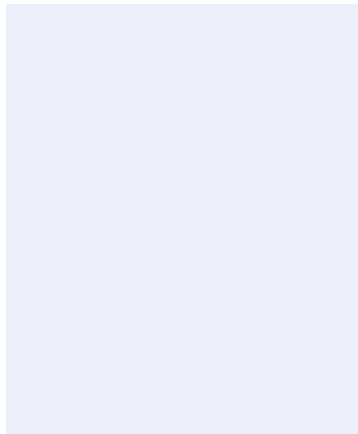
Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/21/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	Yes

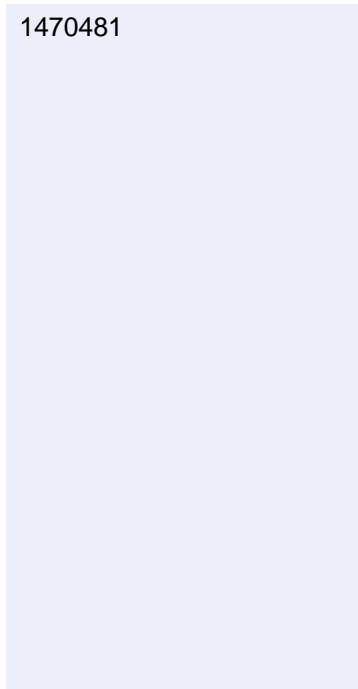
Consumer Loan Complaints

Based on Consumer Complaints



1475335

1470481



Consumer Loan Complaints

Based on Consumer Complaints

07/01/2015	Consumer Loan	Installment loan
07/10/2015	Consumer Loan	Installment loan
06/26/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/01/2015	Consumer Loan	Vehicle lease
07/20/2015	Consumer Loan	Vehicle loan
07/01/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

primary account, the bank was paying me was .01 % (.001).

I am needing an advise on what to do with CashCall. I have the loan with them around XXXX. I have been paying religiously and try not to be late with that company. But when I called last month my loan is still \$ XXXX. I asked how come the loan never came down and was told that only {\$3.00} goes to principal. I was shock and blame myself for taking this loan as last year was very hard for my family and I. I was working as a contract for work and did the CashCall loan as we need it. I have paid them to date {\$1600.00}. The reason why I tried to keep on paying on it is because I read alot of how they harassed their customers. I cant afford to pay this anymore and afraid that if I stop paying they might harassed me at work and I am still new in here. Can you please help me as what to do. Thank you so much and god bless ... If you published this please change the my name. Thank you again.

XXXX XXXX represents a " time-share " company which will not honor its agreement. Have tried numerous time to use their services which we are paying for to no avail.

Citizens One Auto Finance which is my lender has been charging late fees, stating they did n't receive payments for certain months. Or stating they received partial

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Discover	OH	43216		Consent not provided
CashCall, Inc.	CA	926XX		Consent provided
Monterey Financial Services, Inc.	MA	020XX		Consent provided
BMW Financial Services	TX	75044		Consent not provided
Toyota Motor Credit Corporation	IL	60642		N/A
Capital One	DE	19713		Consent not provided
U.S. Bancorp	CA	93401		N/A
Citizens Financial Group, Inc.	GA	303XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/01/2015	Closed with explanation	Yes	No
Web	07/10/2015	Closed with explanation	Yes	No
Web	07/02/2015	Closed with explanation	Yes	Yes
Web	07/21/2015	Closed with explanation	Yes	Yes
Referral	07/30/2015	Closed with explanation	Yes	No
Web	08/07/2015	Closed with explanation	Yes	No
Referral	07/02/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1447691

1462747

1440456

1471244

1448248

1475445

1448262

1470591

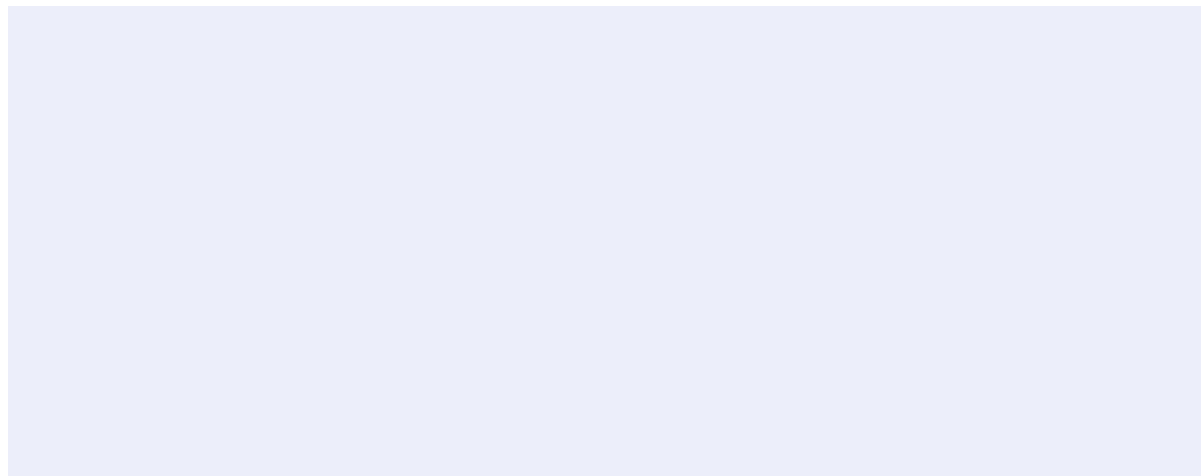
Consumer Loan Complaints

Based on Consumer Complaints

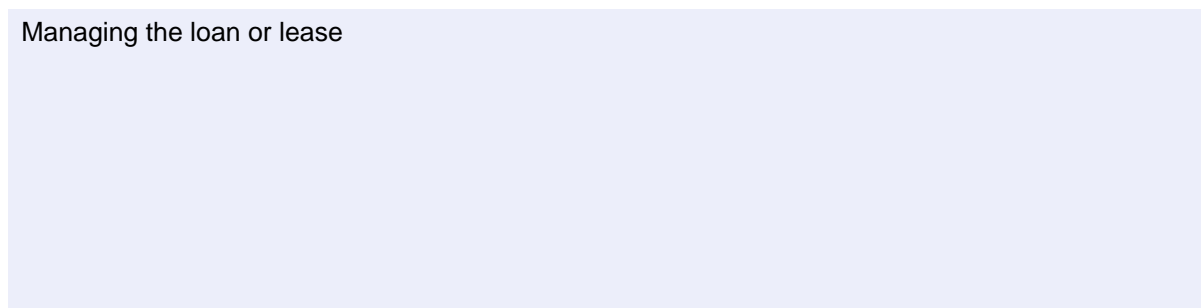
07/16/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
07/10/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

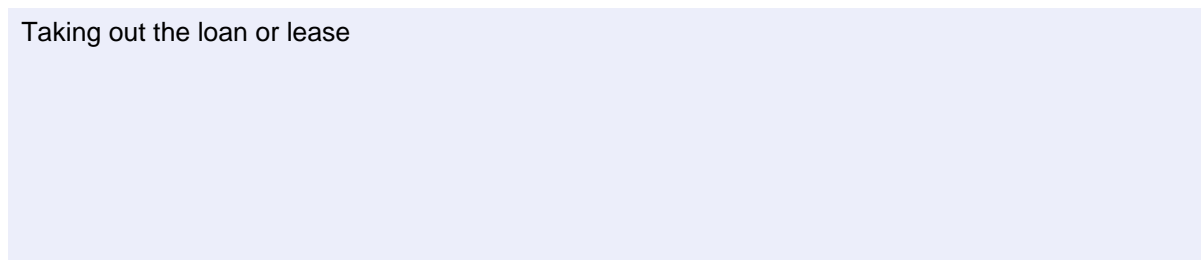
Based on Consumer Complaints



Taking out the loan or lease



Managing the loan or lease



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

payments and reporting falsely to our, (my husband and I, joint account) credit bureaus. We have sent them bank receipts, We have told them we did n't make payment amounts they have us down as making or the dates they have recorded for us. THEY said we have contacted them 8 times and the matter is closed. They sent someone else information to us once. THEY have missing payments on history list, they have sent us. We have sent bank receipts for these missing payments and asked where is the money we paid to them. They just said their records do n't match ours and that the matter has concluded and is closed. {\$480.00} is due by the XXXX of each month. We also have a XXXX day grace period before late fees are due. We always send payment by XXXX of month in amount of {\$500.00}.

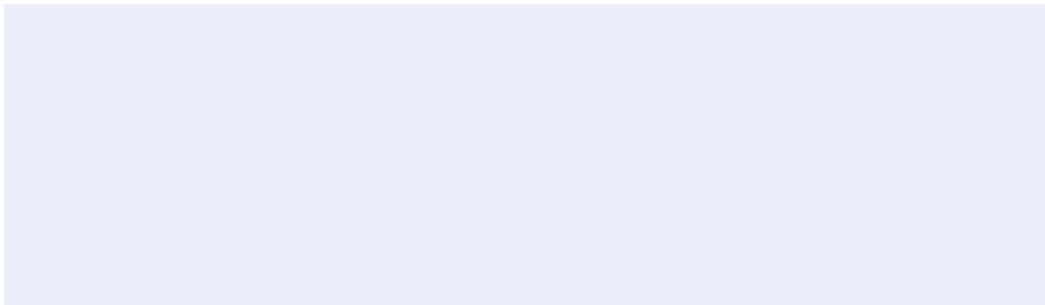
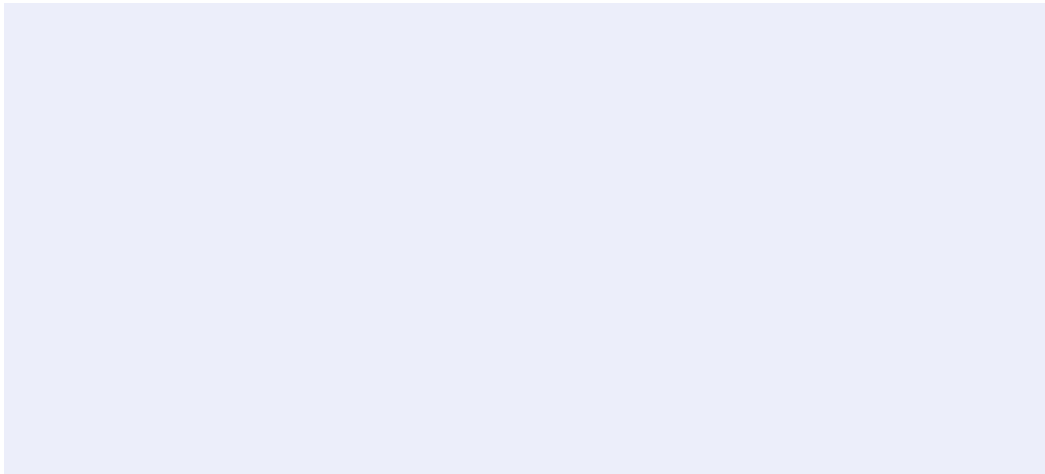
I read that Honda Financial Services settled for racial discrimination. How can I find out if I was discriminated against when I signed for a car loan?

I bought a truck from XXXX and financed it through Santander. I paid for the additional GAP Insurance. In XXXX 2012, I was rear ended by another vehicle and my truck was totaled. The other driver was considered at-fault. His insurance and my gap insurance should have covered the entire balance of the truck. I find out a month ago that Santander claimed I had a balance left over and wrote it off as a repo. This is a False Repo that is now preventing me from purchasing a new vehicle. I need this fixed!

Pinnacle Credit Services , LLC XXXX XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX Violated the FDCPA by placing an account with XXXX XXXX into collections status with all XXXX credit bureaus without validating the debt of alleged XXXX with XXXX XXXX using XXXX and XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX letter dated XXXX XXXX, 2015 was sent to both party 's requesting validation of this debt which was not responded to.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	PA	190XX	Consent provided
Santander Consumer USA Holdings Inc	TX	773XX	Consent provided
Navy FCU	IL	60653	N/A
Pinnacle Credit Services, LLC	CA	953XX	Consent provided

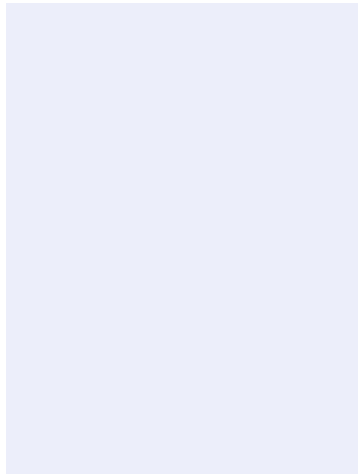
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/16/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Phone	07/16/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1471243



1471240



1462867

1471263

Consumer Loan Complaints

Based on Consumer Complaints

05/04/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/16/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

requesting validation of this debt which was not responded to.

Chase Auto Finance assessed a XXXX late fee on my account that was 21 days past due. The total balance left on the account is XXXX and I believe this is excessive as most creditors will charge at the most XXXX as a late fee. The excuse I got from the creditor is " that we already gave you an adjustment last month and the system will not allow it ". I believe they are trying to make up for all the other adjustments they gave during the course of my 72 month loan.

I made a payment of \$ XXXX over the phone for my XXXX payment. However as of XXXX XXXX, the payment has not been posted. Chrysler Capital claims that the payment was made on XXXX XXXX and because of the holiday, the payment is delayed in posting. I am now 31 days late and now do for XXXX. I have reason to believe that because I called and was upset, Chrysler Capital is being vindictive and delaying payment processing. I believe that this is a form of harassment, that is a violation of the FDCPA. The payment has cleared my bank, and Chrysler Capital admits that the payment is there. They just refuse to post it.

I told them I could work out an arrangement with World Acceptance Corporation. They said no. They keep calling my job after they told them no.

Like many of the military veterans USAA serves, I filed for bankruptcy. I immediately confirmed my intention to pay my vehicle loan in full. However, USAA eliminated online access to the loan and refuses to even send paper statements. The only way I 'm allowed to verify account information is to call a separate phone number that rarely works, apparently due to under-staffing in the bankruptcy

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp	TX	77379	N/A
JPMorgan Chase & Co.	CA	906XX	Consent provided
Santander Consumer USA Holdings Inc	MO	633XX	Consent provided
World Acceptance Corporation	OK	731XX	Consent provided
Reliable Credit Association, Inc.	WA	98002	Consent not provided
Ally Financial Inc.	NY	14837	N/A
USAA Savings	MD	214XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	05/09/2016	Closed with explanation	Yes	
Web	07/20/2015	Closed with explanation	Yes	Yes
Web	07/16/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	No
Referral	07/16/2015	Closed with explanation	Yes	No
Web	07/01/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1909880

1475504

1471035

1471295

1471034

1463350

1447865

Consumer Loan Complaints

Based on Consumer Complaints

07/10/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

department.

USAA will permit you to set up monthly automatic payments for your loan, but a representative warned me that they do not stop the payments once the loan is paid off. After inexplicably making it more difficult for members in bankruptcy to access their accounts, the policy of accepting over-payments is tantamount to stealing from USAA 's most economically vulnerable members.

USAA also blocks members who have come through bankruptcy from full online account access granted to all other members. I was told this was " corporate policy. " Considering the unique financial challenges facing so many of our nation 's veterans, I would hope USAA would support (rather than exploit) members who go through bankruptcy.

I had an auto loan with Prime Acceptance and I defaulted on it. They have since sold the debt to XXXX XXXX XXXX. XXXX XXXX bureau is now collecting and has been since 2011. But Prime Acceptance is also still collecting and reporting the same debt. So they are double reporting. I have disputed it several times yet they claim it is valid. How can XXXX companies collect on the same debt and that be valid? It is not based on my research.

Hello, I have recently inquired about transferring my personal property into my business which would require me to obtain a business loan. I have been attempting to do this with XXXXI began working with XXXX XXXX XXXX XXXX # XXXX) in XXXX of 2015. It has been a nightmare dealing with her and I have found her conduct to be extremely unprofessional. Initially she took all of my information, and I was extremely transparent about my goals and quick to respond with financial information as needed. Eventually communication began to wane

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	CA	90712		N/A
Farrell Holdings, LLC	UT	841XX		Consent provided
BB&T Financial	CA	948XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/14/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1463353

1475579

1475437

Consumer Loan Complaints

Based on Consumer Complaints

07/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

with financial information as needed. Eventually communication began to wane and weeks were going by without an update. She would haphazardly ask for different forms at the last minute, and would not bother to call or make sure these "last minute" request were received. At one point after asking her for an update, calling both her work and cell phones AND sending an email, she emailed me back saying the loan was cancelled-she did n't realize that everything had to be completed within 21 days of initiating the request, AND she tried to say it was my fault because she asked for a form on Friday and it was n't there on Monday XXXX the same day it was cancelled apparently XXXX.

I still proceeded to try to re-apply and continue the process with XXXX XXXX and BB & T. I had to consistently XXXX her down for updates. There were 2 WEEKS where I have heard NOTHING. I eventually caught up with her on her cell. She proceeded to tell me that she "thinks" the hold-up is some additional paperwork that she "personally" has some concerns about, AND when I asked if it were possible to just check in regularly even if there is no new information (which I 've never heard of), she basically refused.

Eventually I complained to BB & T about the process, and after talking with her apparently, they said my application was in underwriting and they were n't sure when I would hear back. That is totally bogus and I know this because I have 3 other loans and I know how the process works. Coincidentally, I received an email from XXXX XXXX a week later saying they could n't help me with my loan. No REAL or clear reasons, AND this was more than 2 weeks after my last interaction with her. I found this experience to be totally unfair, unprofessional, and unacceptable.

I have been harassed, called before XXXX my time, been harassed even after I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

AFS Acceptance, LLC

AZ

853XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/10/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

obtained and Attorney for Bankruptcy, called nameThe list go 's on and on

I have a loaned of {\$3000.00} on XXXX 2014, My balance never goes down I am late with my payment sometimes. All the payments its goes only in the interest because of being late and charged me XXXX a day. I almost paid about XXXX or more but my balance still {\$2800.00}. If i do not pay on time my payment will only go on interest.. This is too much interest. The company is Consumer portfolio services of california. Its located at XXXX california. My name is XXXX XXXX XXXX, MY PHONE XXXX MY ACCOUNT NUMBER IS XXXX XXXX

XX/XX/XXXX, I purchased a Scion FR-S via XXXX from a XXXX XXXX XXXX XXXX d.b.a. XXXX XXXX of XXXX. They are (were) located at XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, XXXX XXXX.

The sender was the same exact Employee that took my required-after-auction WIN {\$500.00} down payment. His name is XXXX XXXX. XXXX XXXX was my Salesman.

It is now XX/XX/XXXX and I have nothing. Why? Because XXXX XXXX and his Manager (Finance Mgr) called me 8 days before my car was to arrive in XXXX, XXXX when I received a phone that I thought was a joke from XXXX XXXX 's Manager, when he called me directly and said he had bad news. The bad news? That in-transit, going through XXXX, the transit-truck they chose went up in flames and so did my Scion FR-S! From there, I called them at least two dozen times and asked what do I do now. What have other people done in this same incredibly

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	MD	20748	Consent not provided
Wells Fargo & Company	FL	33756	Consent not provided
Consumer Portfolio Services	CA	940XX	Consent provided

Santander Consumer USA Holdings Inc	MN	553XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/01/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1475847

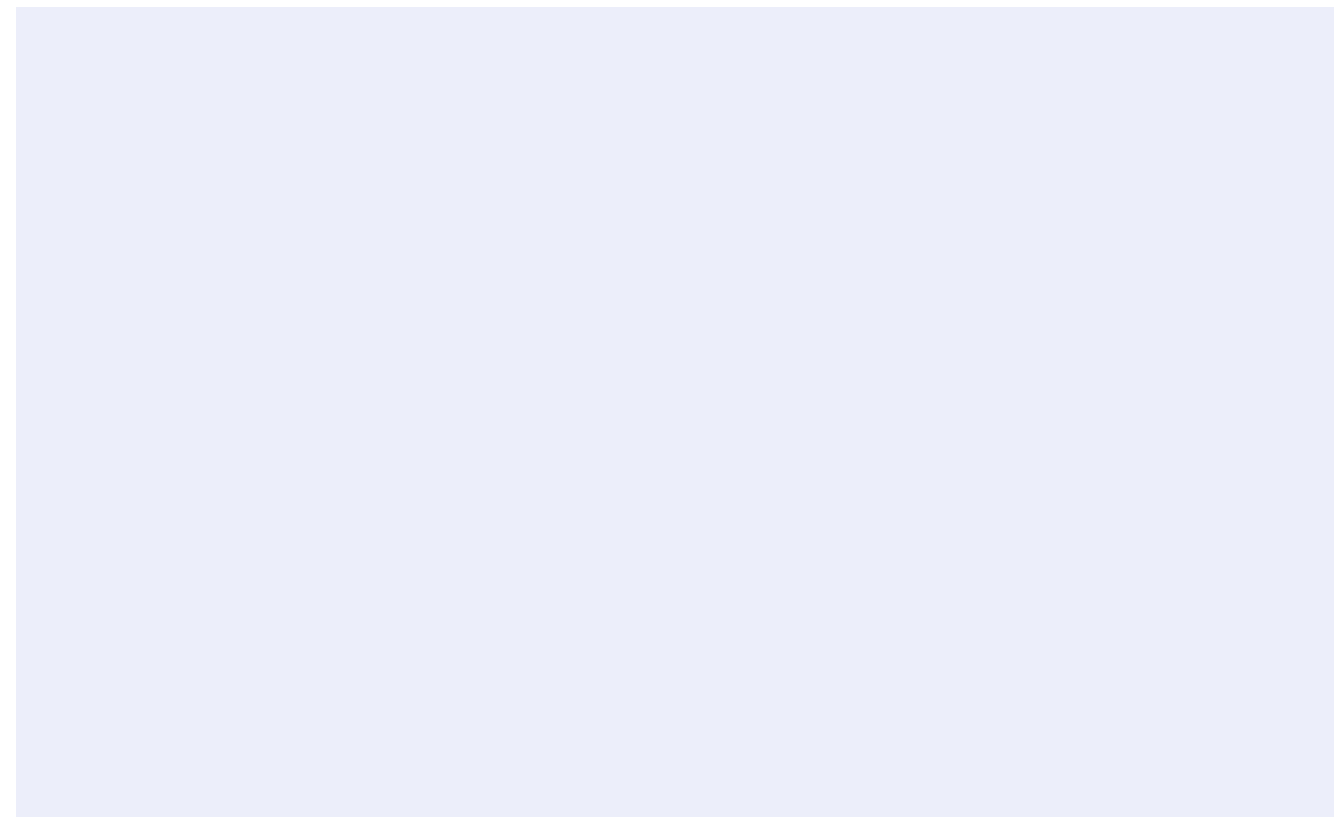
1447949

1463005

1463081

Consumer Loan Complaints

Based on Consumer Complaints



07/10/2015

Consumer Loan

Vehicle loan

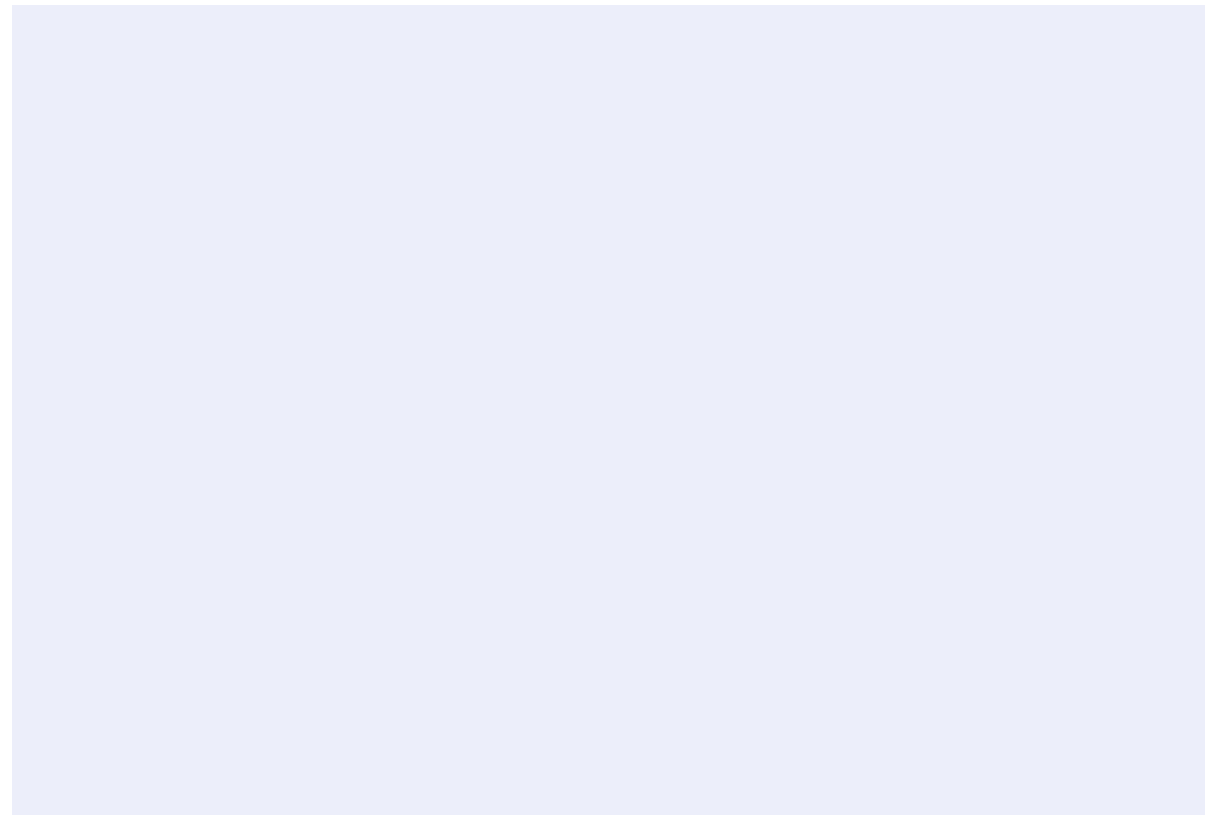
07/20/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

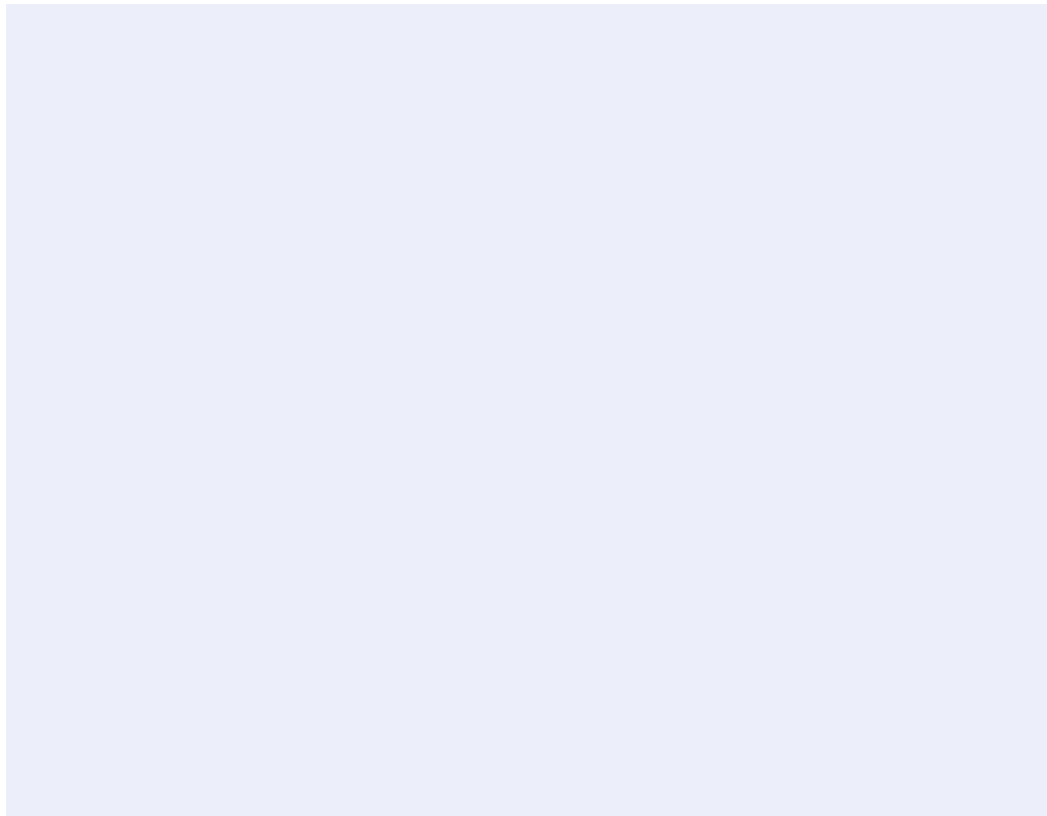
Based on Consumer Complaints

asked what do I do now. What have other people done in this same incredibly unique situation? He said " you are not responsible for ANYTHING, Sir " and " I will keep you closely informed. " I then told XXXX XXXX and they could hardly believe it. Since then, NO ONE has compensated me a dime from XXXX who supposedly has an iron-clad guarantee, anyone at XXXX of XXXX or XXXX XXXX. The people that did contact me was XXXX (XXXX) continuing to call, mail, talk my neighbors and send repo vehicles to follow me day and night. I finally confronted one of them when they came and peered into my front house window and asked if this is matter is in regards to the car I never received. They said yes, and I assured them it was NEVER DELIVERED but had NO contacts for him. He said if I could call XXXX (Roadloans) using the phone # he carried with him, and put the XXXX rep on speaker and have her speak her name and confirm that no car was delivered, I would never hear from him again. I lost XXXX FICO points (myFICO), a repo on my record and my utilization is over XXXX because of this. Needless to say, I need immediate help as I am not able to purchase anything on credit. If this does not get resolved amicably by any party involved, I will not only have any choice but to file Bankruptcy XXXX & file suit against all negligent parties. I 'd like a police report, video they said they had and this removed from my credit reports immediately. Thank you.

I had bought a used car from a dealer that arranged finance through " Santander Consumer USA ". I received my first payment invoice in the mail XXXX day prior to the due date. Upon calling their service number to arrange a payment I was informed that there was a fee nearly of XXXX dollars either by phone or internet. The next month 's statement arrived in a timely manner. The third, (this month XXXX) arrived on a Thursday with a due date of Monday.

Consumer Loan Complaints

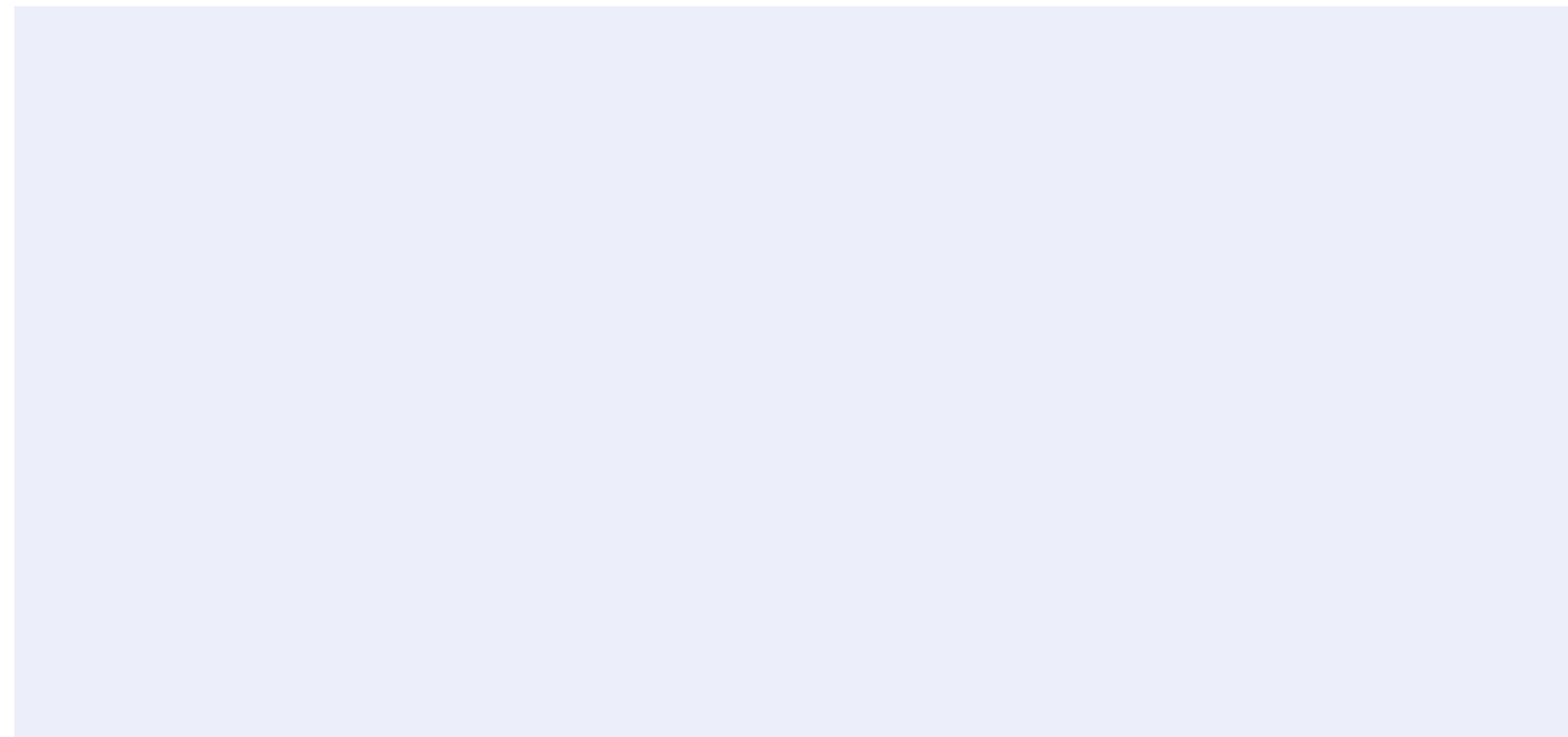
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

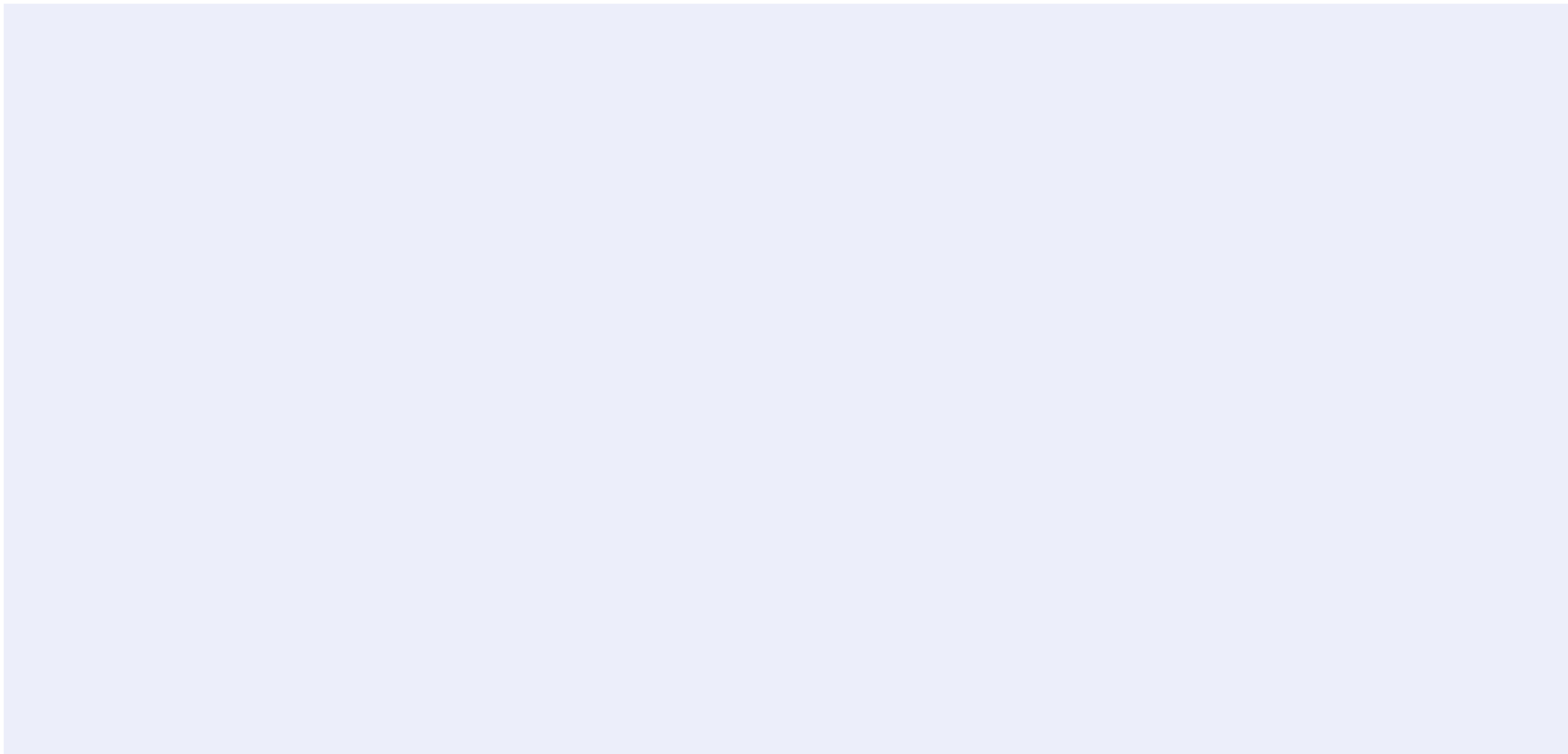


Santander Consumer USA Holdings Inc	MD	216XX	Consent provided
-------------------------------------	----	-------	------------------

Ally Financial Inc.	GA	30080	Consent not provided
---------------------	----	-------	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

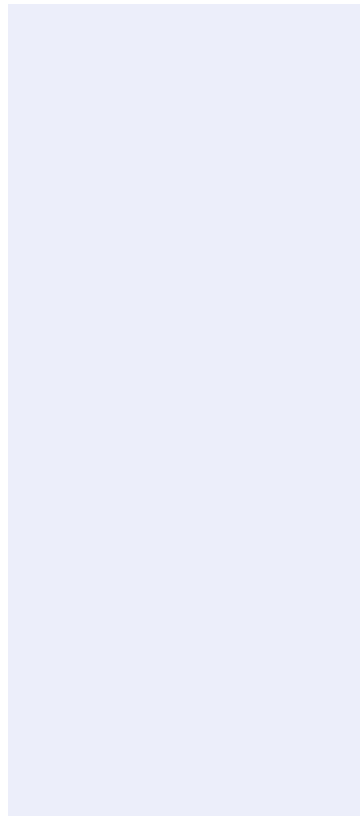


Web	07/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1463013

1473740

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Vehicle loan
07/01/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Installment loan

09/21/2014	Consumer Loan	Vehicle lease
07/20/2015	Consumer Loan	Personal line of credit
07/20/2015	Consumer Loan	Vehicle loan
07/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Portfolio Recovery has been calling my home for over 2 years, I have no business with them I already told them the person they are looking for does not live here but they call every day. I have no clue what type of loan it is because I am not the person they are looking for. I selected the options above because the web site wont aloe me to proceed if I do n't select an option but I am not the person they look for.

I closed the account XX/XX/XXXX.why is still showing on my credit report.I want to remove from the credit report.

I, XXXX XXXX XXXX give permission to assist me in this matter that I am submitting today. I have called today to inform the credit agent to please submit my dispute to report the correct Account History field to read, " Debt included in Chapter XXXX Bankruptcy was filed and reported to Regional Acceptance Corporation in XXXX XXXX! XXXX continues to report incorrect information on my credit profile. XXXX is not properly validating the true file date of my BKXXXX to be XXXX XXXX to be reflected onto the ACCOUNT HISTORY field of my report, but keeps reporting the incorrect BKXXXX date as XXXX XXXX, XXXX. The credit agent at XXXX is making an attempt to fulfill my request to validate and confirm the correct BK-XXXX file date to Regional Acceptance to show is XXXX XXXX and NOT XXXX XXXX, which should not reflect any late payments prior to filing a sole petition alone and without my husband to correct my BK-XXXX is WHY its very

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	ME	04401		Consent not provided
American Honda Finance Corporation	CA	90020		N/A
DriveTime	TN	38116		N/A
Portfolio Recovery Associates, Inc.	AZ	856XX		Consent provided
Fifth Third Financial Corporation	NJ	08854		N/A
Capital One	CA	945XX		Consent provided
Wells Fargo & Company	GA	30041	Older American	N/A
BB&T Financial	NV	891XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/26/2015	Closed with explanation	Yes	Yes
Phone	07/21/2015	Closed with explanation	Yes	No
Phone	07/08/2015	Closed with explanation	Yes	Yes
Web	07/24/2015	Closed with non-monetary relief	Yes	No
Web	09/26/2014	Closed with explanation	Yes	No
Web	07/20/2015	Closed with non-monetary relief	Yes	No
Phone	07/20/2015	Closed with explanation	Yes	No
Web	07/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1440682

1475649

1447983

1475663

1038008

1475591

1475692

1463666

Consumer Loan Complaints

Based on Consumer Complaints

06/26/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

important to change the Account History date field on my credit report. Please make the necessary corrections, this is to stay on my file until XXXX XXXX, and I want the revision completed as soon as possible! I have submitted documents from the credit reporters database to show the discrepancy and to have it fixed right away. I have also left a message (XXXX), for XXXX XXXX XXXX of Regional Acceptance Corp/BB & T XXXX XXXX to make this correction and re-insert this account back onto my account that was not supposed to be deleted off of my XXXX # XXXX, dated XXXX/XXXX/XXXX. it 's not supposed to be removed off any of my credit reporting accounts, and is to stay on my report until XXXX XXXX. Why are these companies getting away with violating FCRA laws? I am tired of the deceit and unlawful credit reporting that is done behind my back! These credit reporting agencies and Regional Acceptance has created costly damages to my credit scores that I will not be able to regain nor recover from XXXX XXXX. According to their letter dated XXXX XXXX, XXXX, Regional Acceptance was to re-insert the trade line - it was not done, and does not show in my XXXX report at all Will you please assist me in this matter? Thank you.

I was contacted by someone named XXXX XXXX who said he worked for a company called GE Capital. He said that I had been approved for a {\$5000.00} loan, but since my credit score was so low that I would have to pay a {\$150.00} fee via XXXX. I went to XXXX and wired the company {\$150.00} plus a {\$3.00} transaction fee. I was then later informed by XXXX, the accounting clerk that I had to pay an additional {\$130.00} fee to process the loan. I wired the company {\$130.00} plus a {\$3.00} transaction fee. This all occurred on XXXX/XXXX/2015. On XXXX/XXXX/2015, they contacted me again and said the funds could not be transferred into my bank account and I had to pay a {\$200.00} transaction fee in order to receive the funds. After going back and forth all day, I told them that i could not see them any additional money and I just wanted my money back. This

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial

LA

707XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

06/29/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1440719

Consumer Loan Complaints

Based on Consumer Complaints

07/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/20/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Installment loan
07/01/2015	Consumer Loan	Vehicle loan
07/11/2015	Consumer Loan	Installment loan
06/26/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

is when I knew for sure that they were n't a reputable company. The wanted me to go to the pawn shop and pawn my valuables and the so-called manager told me that since I could not come up with the money that, in his words, I should go get "XXXX " and pay them the fee. I told him that I had morals and any other reputable company would not speak to me in that manner and not charge me upfront fees for a loan. When I asked them to please send me my money back, he stated that he could not send it back.

I financed a truck with my now ex-husband. In my divorce I received the vehicle and was making timely payments until I lost my job. The finance company came and got the vehicle. I paid what I was behind to get the truck back. After picking it up I discovered that the transmission had been destroyed in the towing process and would cost me nearly {\$4000.00} to repair. The finance company and towing company refused to help me resolve the issue and I sent the truck back. The finance company now says I owe more than I originally financed, claims to have sold the vehicle but refuses to provide me with documents showing in detail what it was sold for and what I owe. They call me and harass me every day and still refuse to provide me with documentation, even though it has been nearly a year since they originally picked up the vehicle.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation	MI	496XX	Consent provided
-------------------------------	----	-------	------------------

Santander Consumer USA Holdings Inc	CA	92571		N/A
Wells Fargo & Company	CA	94536		Consent not provided
DriveTime	TX	75251	Older American	N/A
Citibank	CA	94957		Consent not provided
Capital One	FL	32327		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/11/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Phone	07/21/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/02/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Web	07/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1463413

1475712

1475592

1448082

1463243

1441483

Consumer Loan Complaints

Based on Consumer Complaints

07/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

LoanMart took unfair advantage of XXXX year old XXXX XXXX by charging 101 percent interest on a car title loan. XXXX XXXX borrowed {\$14000.00} to fund a sweepstake scam and was forced to pay over {\$44000.00} in interest fees for the loan on a car valued at approximatel {\$20000.00}

We have no delinquent loans, and our telephone numbers are on the national Do Not Call registry. Despite this, we continue to receive unsolicited and unwanted telephone calls from (XXXX) XXXX in XXXX XXXX, XXXX. This number is registered to Portfolio Recovery Associates Group, XXXX XXXX XXXX, XXXX, XXXX XXXX.

On XXXX XXXX, 2015 I contacted Capital One Auto Finance via online message. I advised them I was ill and in the process of going on XXXX and that I wished to make arrangements to satisfy my contractual obligation to my auto loan. I advised them I could continue paying monthly once my XXXX payments begin and asked to defer a payment or for help with an arrangement. They responded and advised me to call in and request the deferral and arrangements as well as offer to fax my

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Preferred Credit, Inc.	WA	980XX		Other
Westlake Services, LLC	MI	48127		N/A
Wheels Financial Group, LLC	CA	945XX	Older American	Consent provided
Portfolio Recovery Associates, Inc.	OR	971XX	Older American, Servicemember	Consent provided
Wells Fargo & Company	NC	286XX		Other
Commerce Bank	KS	66762		Consent not provided
Santander Consumer USA Holdings Inc	TX	77078		N/A
AmeriCash Holding LLC	IL	60563		N/A
CashCall, Inc.	CA	92056		Consent not provided
LendingTree, Inc	TX	77449		Consent not provided
Capital One	GA	300XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	No
Phone	07/01/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with explanation	Yes	Yes
Web	07/13/2015	Closed with non-monetary relief	Yes	No
Web	07/01/2015	Closed with explanation	Yes	No
Web	07/11/2015	Closed with explanation	Yes	No
Phone	07/08/2015	Closed with explanation	Yes	No
Phone	07/02/2015	Closed with explanation	Yes	No
Web	07/02/2015	Closed with explanation	Yes	No
Web	07/14/2015	Closed with explanation	Yes	No
Web	07/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1463440

1441198

1463487

1463513

1441511

1463528

1448823

1448820

1448822

1448789

1463328

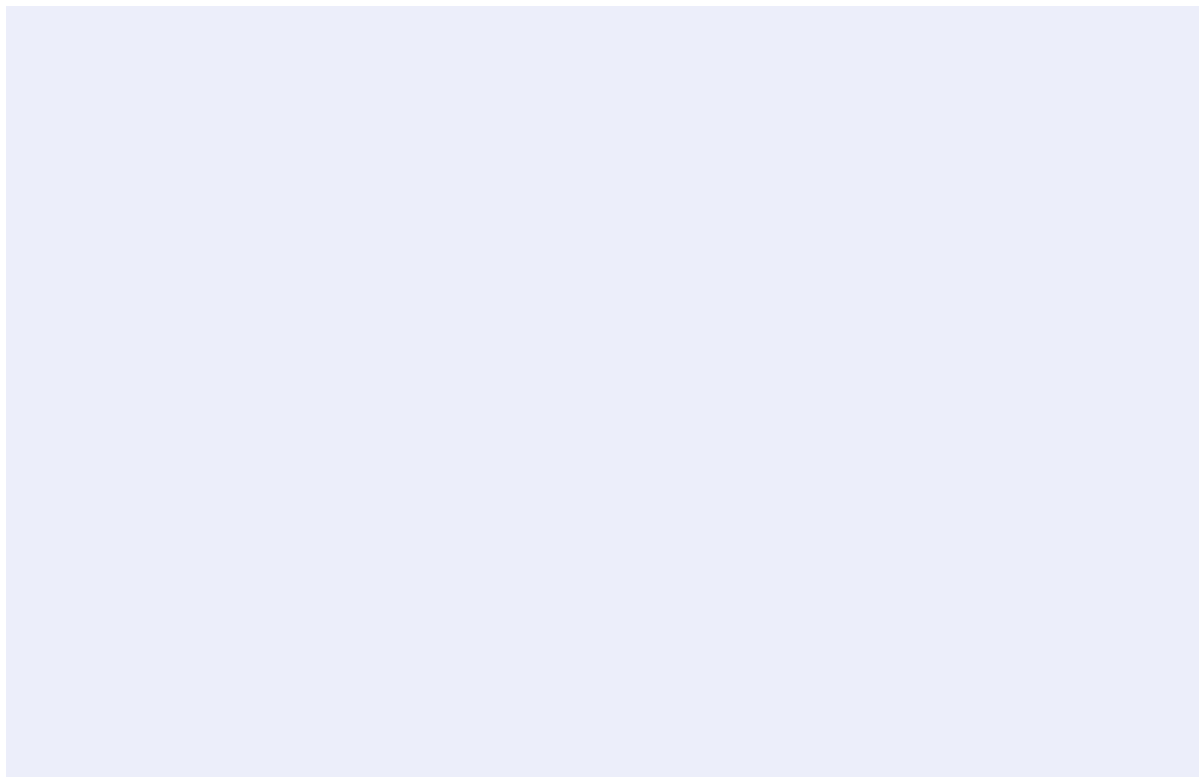
Consumer Loan Complaints

Based on Consumer Complaints

07/20/2015	Consumer Loan	Installment loan
07/09/2015	Consumer Loan	Vehicle loan
07/20/2015	Consumer Loan	Installment loan
07/21/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

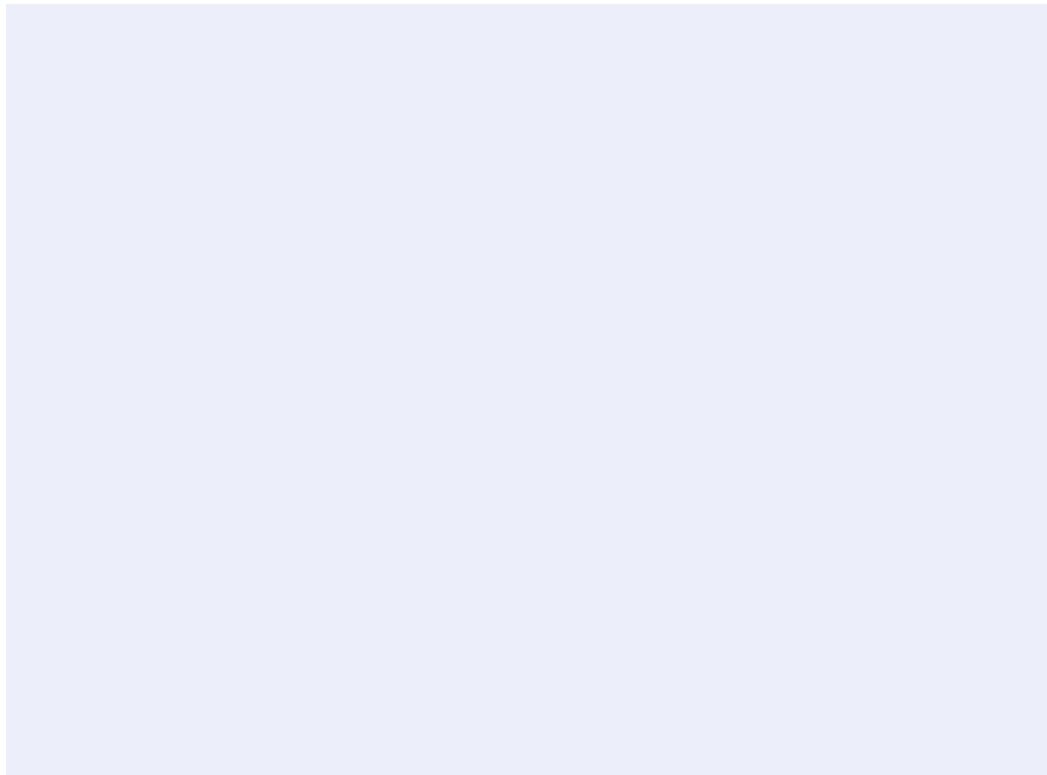
Based on Consumer Complaints

me to call in and request the deferral and arrangements as well as offer to fax my medical documentation. I did as they asked, and was told that even though I am past due 1 payment, I do not qualify for any hardship plans or assistance. I have made numerous calls to Capital One asking for help with an arrangement and am constantly being told I do not qualify because I am not past due enough. I have been encouraged by Capital One Auto finance to fall further past due as I may qualify once I get more than a payment past due. It is my opinion that Capital One Auto Finance is violating my rights under the FDCPA by misleading me with different information each time I call. Further, why would a lender encourage a customer to fall behind which will generate more late fees and financial stress? I got a letter post marked XXXX/XXXX/2015 accusing me of not honoring the contract to pay on time. The letter further states " while we have accepted late payments in the past, we did not waive our right to enforce the contract ". It goes on to state they intend to strictly enforce the contract in the future and threatens to exercise its rights to " accelerate the debt and repossess the collateral (the car). " This statement is an obvious violation of FDCPA as it threatens the consumer with misleading reporting, collection tactics and consequences. Further, this letter accuses me of being in " default " when I simply past due 1 payment.

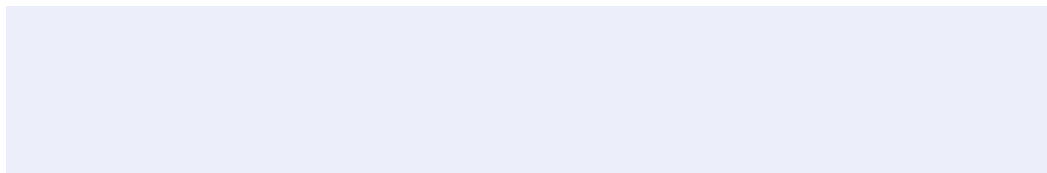
In 2005 I got a loan from XXXX XXXX. I paid every month, never missed a payment. After a couple of years, with life events, the balance got maxed out at {\$14000.00}. When i started with them, the payment was {\$75.00} and eventually got up to {\$260.00}. I never missed a payment. They sold my account to someone

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	CA	90710	Consent not provided
Santander Consumer USA Holdings Inc	VA	24263	N/A
Bank of America	OR	97027	Consent not provided
OneMain Financial Holdings, LLC	WI	531XX	Consent provided

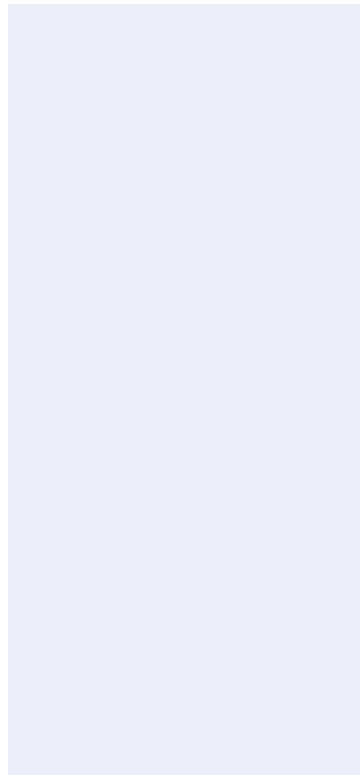
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/21/2015	Closed with explanation	Yes	No
Postal mail	07/09/2015	Closed with non-monetary relief	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1473865

1461207

1476115

1478340

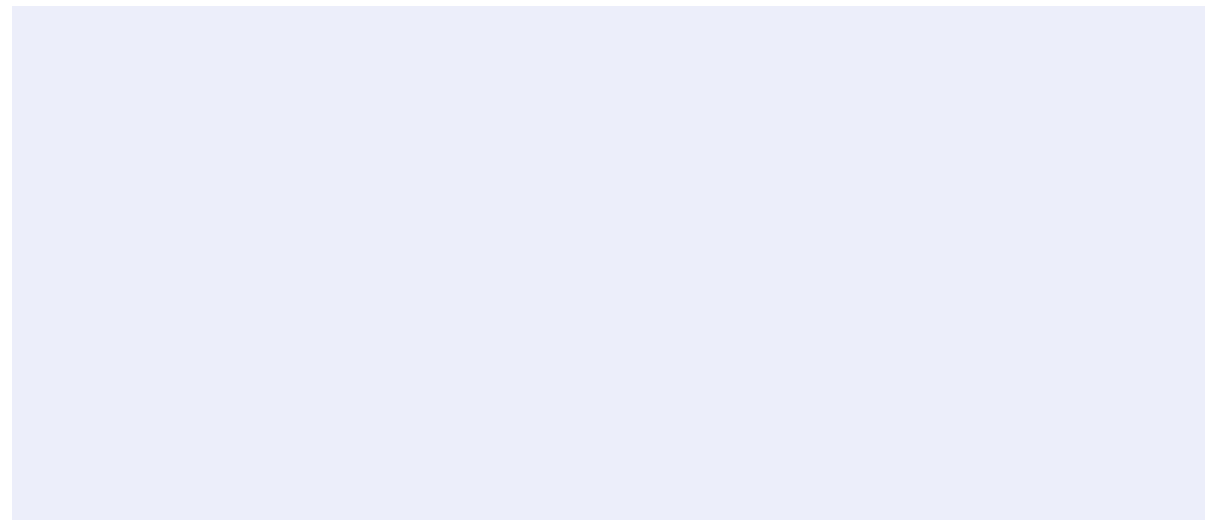
Consumer Loan Complaints

Based on Consumer Complaints

07/21/2015	Consumer Loan	Installment loan
07/21/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

got up to {\$260.00}. I never missed a payment. They sold my account to someone else and then finally sold it to Springleaf Finance. I never, in all those years missed a payment, with any of the company's. I did have to file for a hardship recently due to the fact that my Pensions took a hit when I turned XXXX. Springleaf agreed and helped me with a lower payment and a lower % rate. I have never missed a payment with them. After 10 years of paying and never missing any payment, my balance has gone down by {\$50.00}!!!! It has never gotten below {\$13000.00} and at times has gone above the {\$14000.00} max. How can that possibly be legal. I will be turning XXXX in a couple of months and I had expected to have this paid off by then, but the balance has never gone down. I have not used the account in years except to pay the payment. Do I have a recourse with this? Should I hire an Attorney?

I have been harassed by Synchrony Bank for the last month. They say they never received my XX/XX/XXXX payment even though they processed my electronic payment. I have the proof from my bank but they say they won't accept an email, I must fax or mail the proof. I did not make the mistake and I am not willing to do all the work when it is their mistake. I need to buy a car and they are preventing me from being able to qualify for a car loan. I want them to make THEIR mistake right.

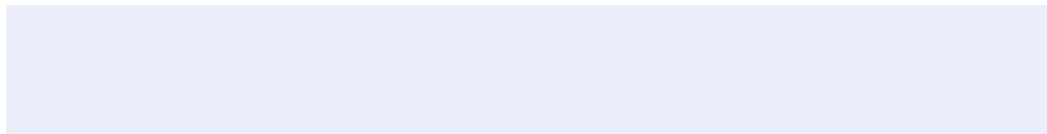
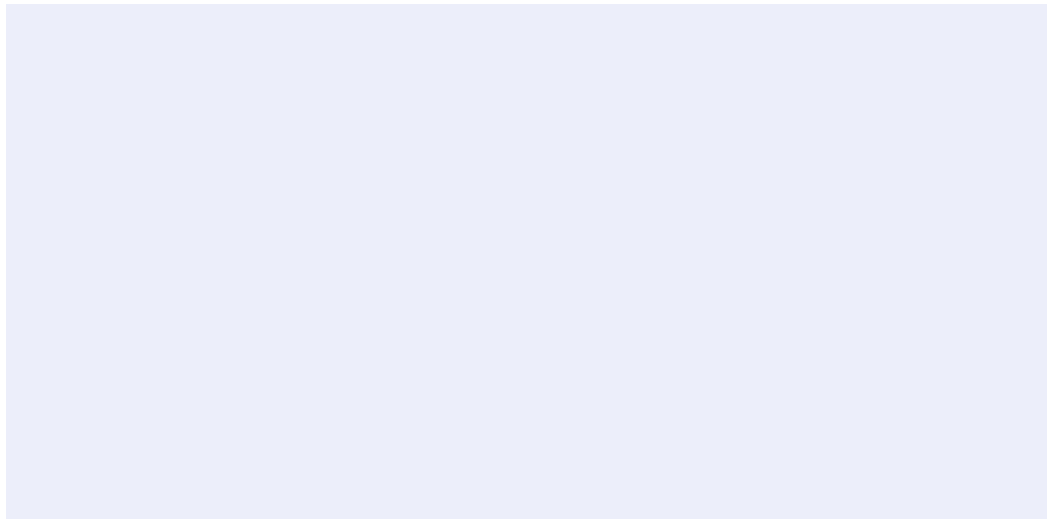
This account was paid in full since XXXX 2015. They have yet to update it as paid in full and closed to the credit bureaus. The late payments are also incorrect. I have been on time with payments since XXXX 2015.

My Loan Company is UAC, they call my References stating I have applied for a job with their company and they are trying to reach me.

XXXX one of their Reps sends me Repo letters when my payment is late one day.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	CO	801XX		Consent provided
Security Finance	TX	786XX		Consent provided
Universal Acceptance Corporation	CA	946XX		Consent provided
First Premier Financial, Inc.	CO	80538	Servicemember	Consent not provided

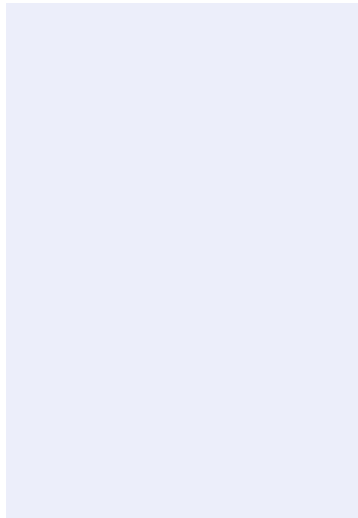
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/21/2015	Closed with monetary relief	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with non-monetary relief	Yes	No
Web	07/22/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints



1478363



1476747

1471330



1451279

Consumer Loan Complaints

Based on Consumer Complaints

07/05/2015

Consumer Loan

Vehicle loan

07/05/2015

Consumer Loan

Vehicle loan

07/05/2015

Consumer Loan

Installment loan

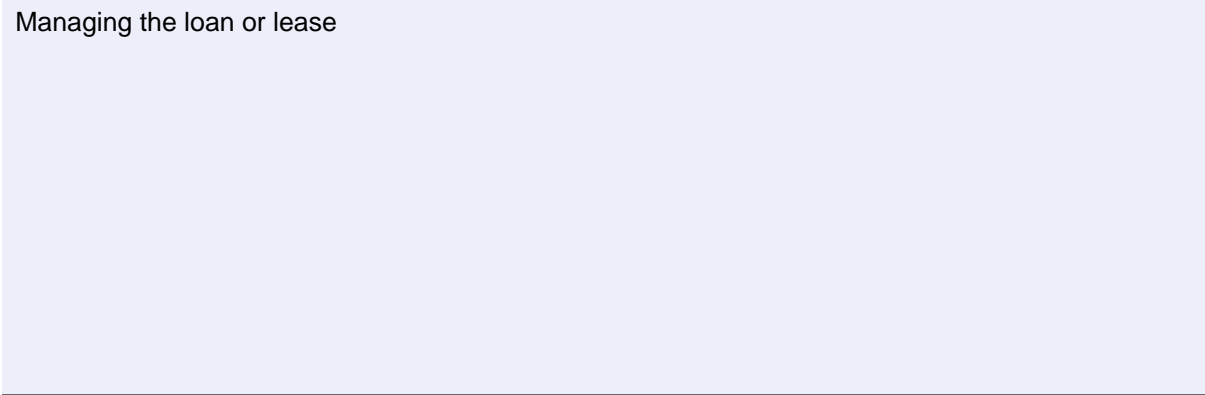
Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

Over charging of interest on auto loan. I purchased a XXXX Volkswagen Jetta on XXXX XXXX, XXXX in the amount of {\$20000.00} and on XXXX XXXX, XXXX I went to trade the vehicle in and was told that I still owe {\$19000.00} and the value of the vehicle is only {\$6000.00}. I called to speak with a representative at Santander Consumer USA with whom I have the car loan with and they confirmed that the payoff amount for the vehicle is {\$19000.00}. I inquired why I still owed almost the same amount on the vehicle after paying {\$520.00} for 24 months that I purchased it for and was told that the simple interest loan that I have draws interest everyday whether I make on time payments or not and that they added to the {\$20000.00} an interest amount of {\$17000.00}. I told the representative that amount was not disclosed to myself and the co-signer on the vehicle. Back in XX/XX/XXXX I had to defer two payments and then another two payments in this fiscal year due to a car accident I was in and could not work. I would desperately like for someone to help me with this problem as I would like to trade this vehicle because of so many mechanical problems. Thanks in advance for an help you can give.

Wellsfargo financial misapplied my XXXX 2014 payment, per XXXX XXXX, which led the bank to apply a late charge.

My monthly payment is {\$64.00} but because of the one misapplied payment (I overpay every month) the bank, per XXXX, was assessing late fees and placing them into my principal balance, which led to strictly late charges causing my delinquency and they continued to assess late charges almost every month there after, all to my balance which would incur interest.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

MD

206XX

Consent provided

Credit Acceptance Corporation

MI

48186

Consent not
provided

Wells Fargo & Company

AZ

856XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/05/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1451387

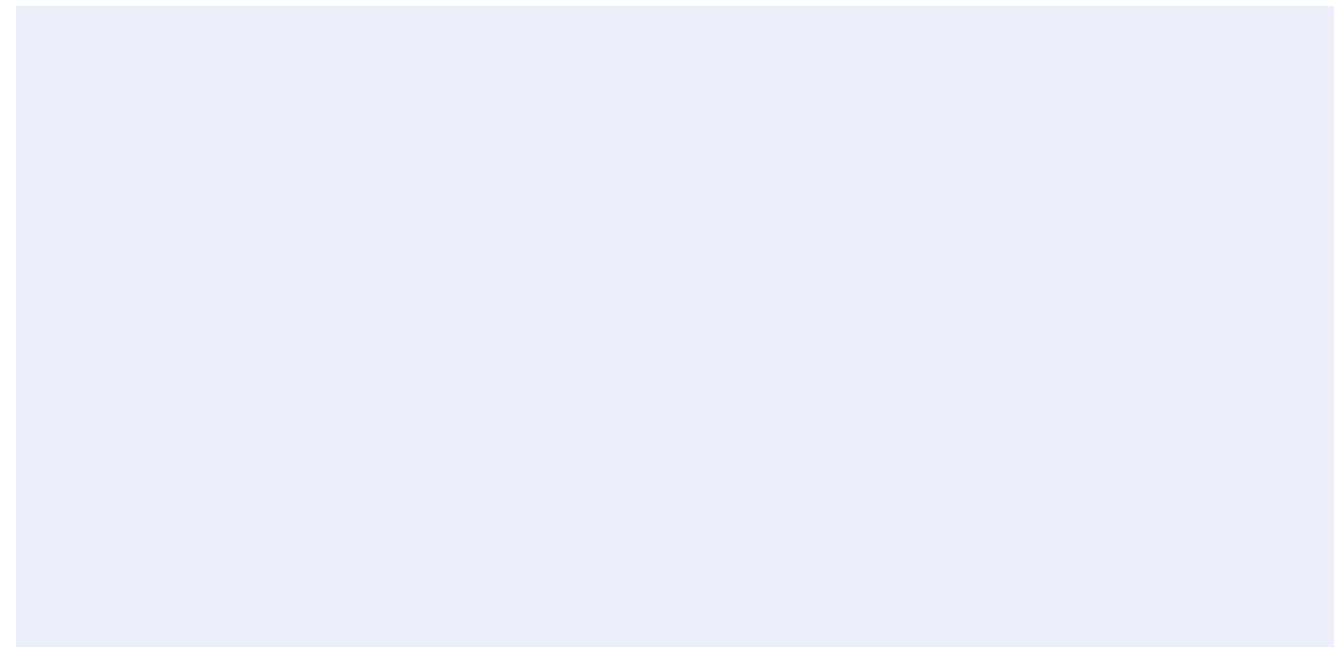
1451441

1451435



Consumer Loan Complaints

Based on Consumer Complaints



07/09/2015

Consumer Loan

Vehicle loan

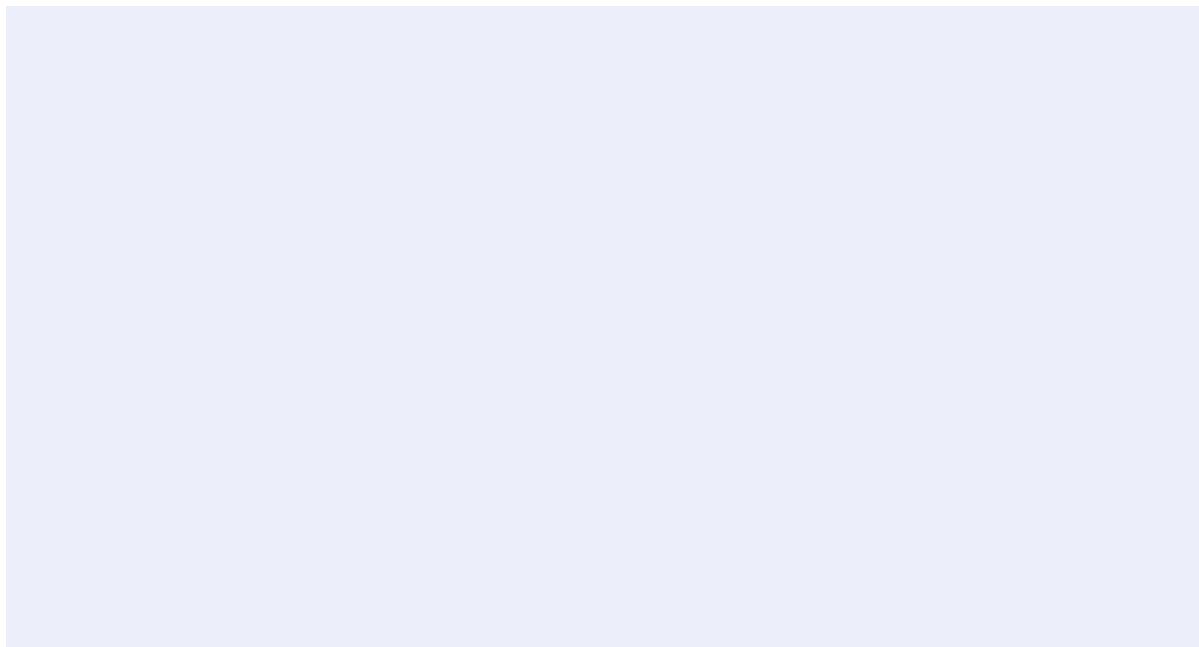
06/29/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My understanding is that banks can not charge interest on late fees and late fees can not cause a loan to be delinquent.

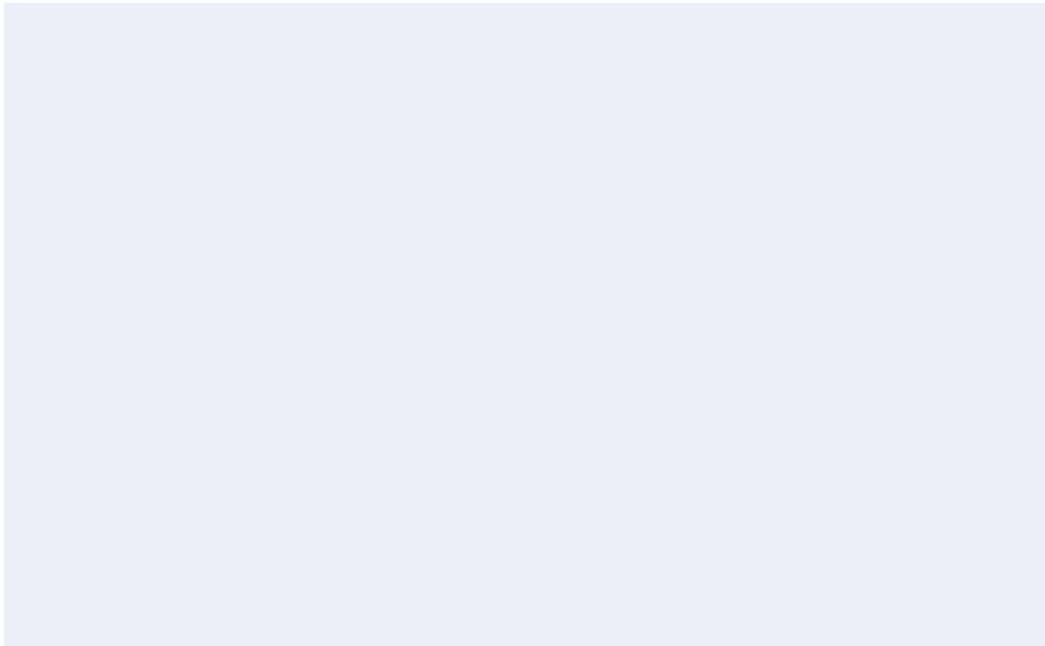
The bank admitted their error but told me before waiving all of the inappropriate late fees (all late fees) that I had to pay over {\$200.00}, much more than my {\$64.00} payment. Had I not been an employee of another financial institution and well aware that they could not make me pay money 's not owed I might have paid to resolve my account, they did insist I pay it to get myself current so they could fix their posting errors and remove the late fees that I have and would be paying. I refused and asked to speak to XXXX 's supervisor, whom I 'm sure was n't there on a Sunday, and cited that how they treated my account, if it was as XXXX described was in direct violation of FDCPA/CFPB regulation and I 'd have to lodge a complaint. She did correct my account supposedly, but I fear for other customers, who knows what they are doing, and honestly I wo n't believe my account is fixed until I see it, particularly all of my overpayments correctly applied.

I applied for an account on lending tree.com because I am thinking about refinancing my auto loan but I wanted to look into various options before committing to any hard credit inquiries. I signed up on leaning tree because it explicitly says in the sign up process that it would only be a soft credit inquiry against my credit. Within a week, I had XXXX hard credit inquiries hit my credit score and lower it from a XXXX to a XXXX. I have been working very hard to build my credit and it is not easy especially when I have so many inquiries within a short period of time. All I wanted to do was look into a couple of different options without any hard inquiries.

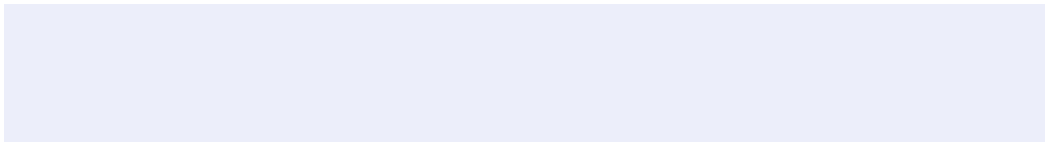
I reviewed my credit report and found an auto loan issued by CarMax Auto Finance, XXXX XXXX XXXX, XXXX, VA XXXX list. I do not have a car or loan with this company. I did accompany a friend to the CarMax dealership and he

Consumer Loan Complaints

Based on Consumer Complaints

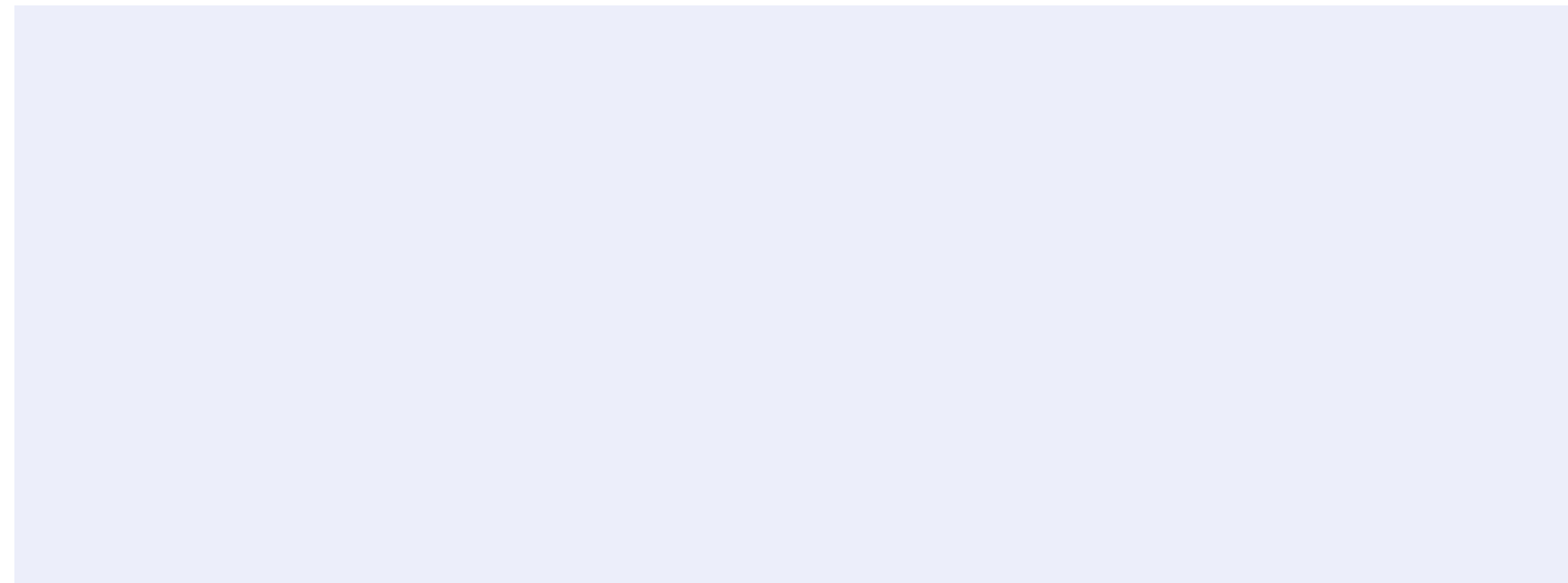


Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints



LendingTree, Inc

GA

300XX

Consent provided

CarMax, Inc.

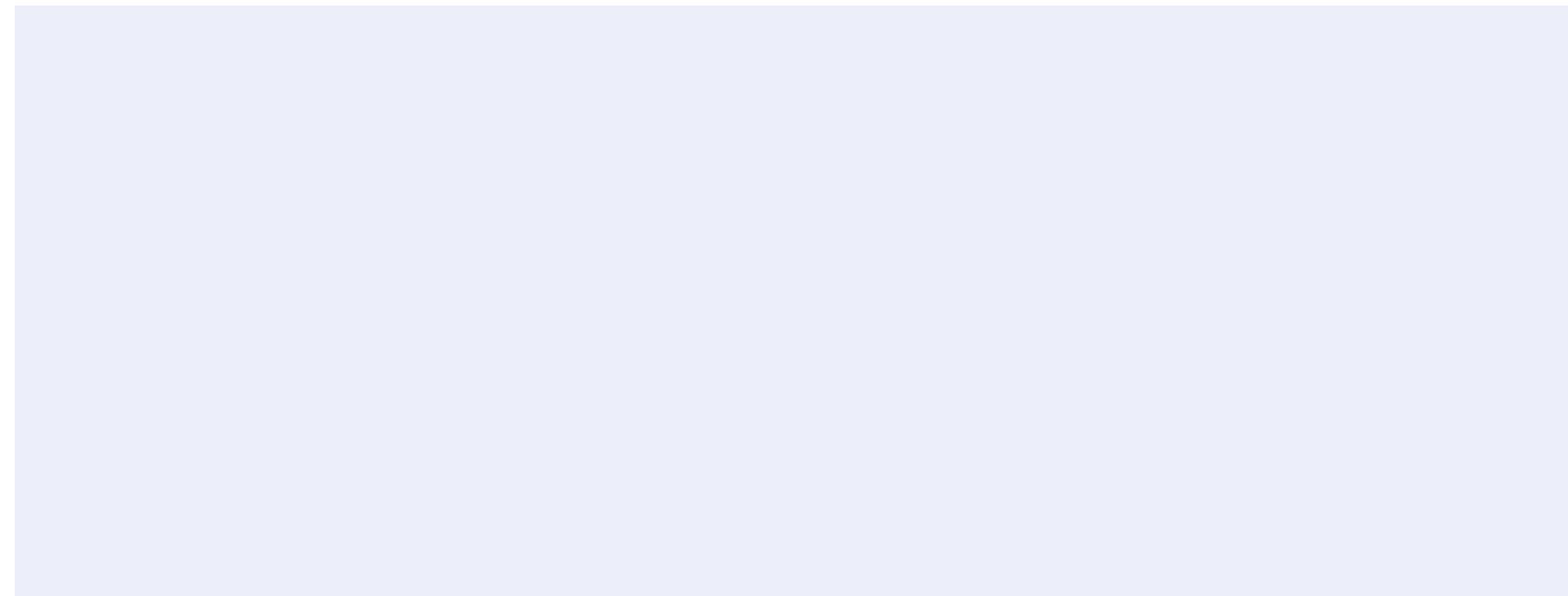
GA

305XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

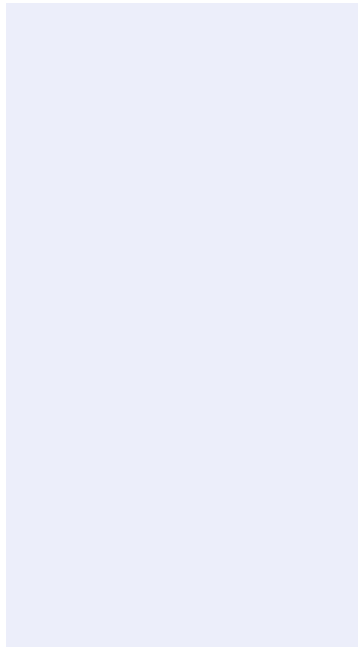


Web	07/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1459083



1443508

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



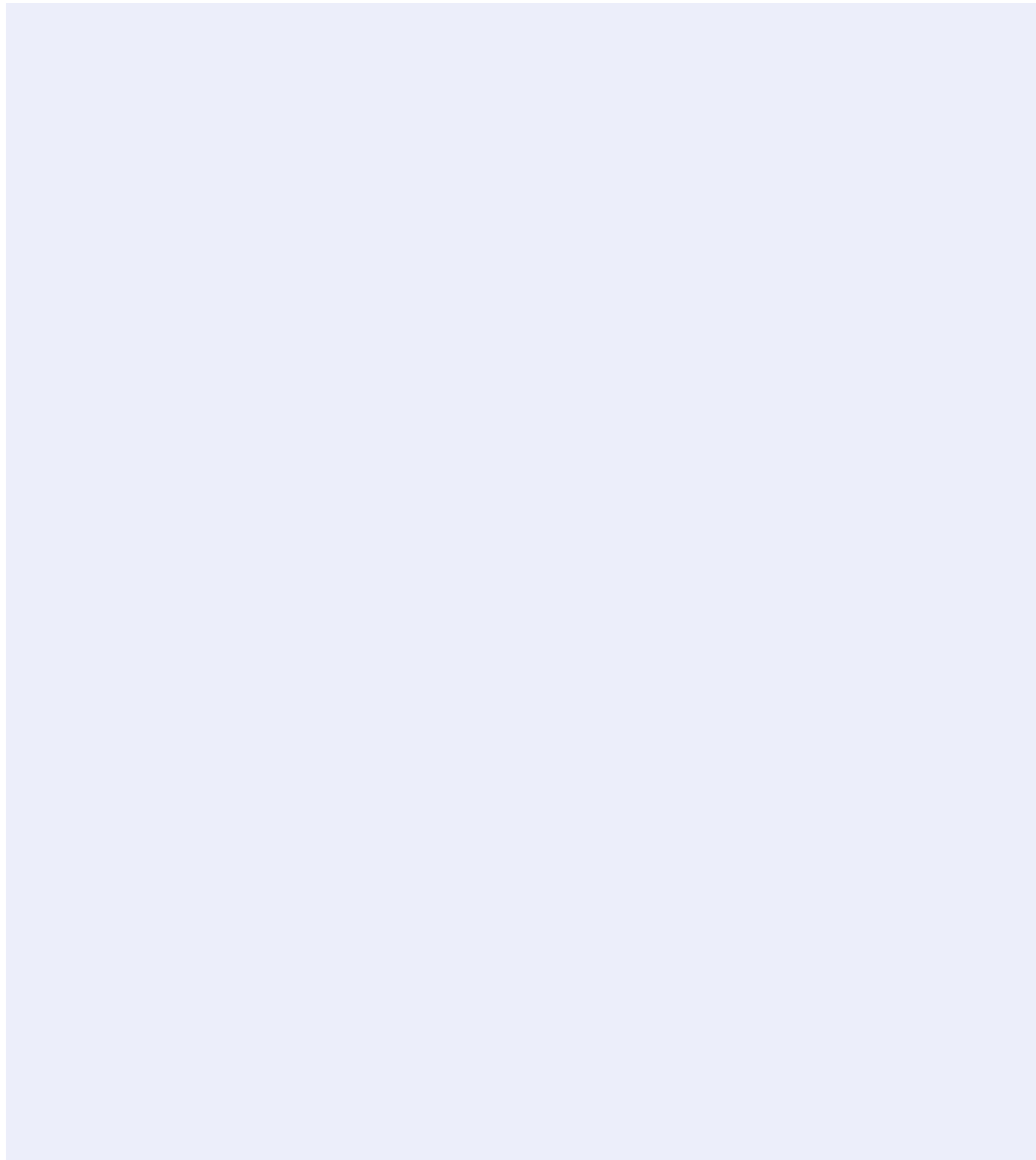
Consumer Loan Complaints

Based on Consumer Complaints

purchased a truck. At that time, the dealership indicated he (XXXX XXXX) was buying a car. They had me sign some paperwork. But I do not know what I signed and they did not provide me with documentation. I was approximately XXXX year old ' working XXXX. My income was sufficient to pay my own bills, but not someone else 's. The salesman indicated I would not be responsible for XXXX 's car payment. They just needed someone to vouch for him that had good credit. I live at home and have no " real " assets. I am upset about this incident. I did not intend to or realize I would be liable for this debt or it would reflect on my credit report. I was pressured by the Saleman and XXXX XXXX. At the end, I really do not have any idea what I did. The dealer did not provide any information for me to keep. How can someone understand their obligation and responsibility if a company does not provide the information. They just kept telling me to " sign here ", etc ... I do not have an account number for XXXX XXXX 's loan. I do not believe the loan has been past due. However, neither the bank or the dealership has since communicated with me regarding the status of the loan. This is an unfair and deceptive act on the part of the salesman and the bank. If XXXX XXXX was not qualified for the credit, he should have been denied. The lender should not have insisted (on the spot) that I sign documents to support his loan. This has placed me in an awful position as a young female. I do not believe the Car salesman would have treated a male " friend " in the same manner. If XXXX XXXX needed someone else on his loan, the lender should have required someone with an income that would support XXXX 's payment and their own credit obligations. the bank should have required someone with sufficient savings or other assets to cover the loan. An unrelated-person should not be permitted (or in this case ... pushed) into a contract with another person. I did not understand the position the lender was placing me in when they asked me to sign documents that I did not understand. I did not agree and did not understand I would be responsible for this

Consumer Loan Complaints

Based on Consumer Complaints



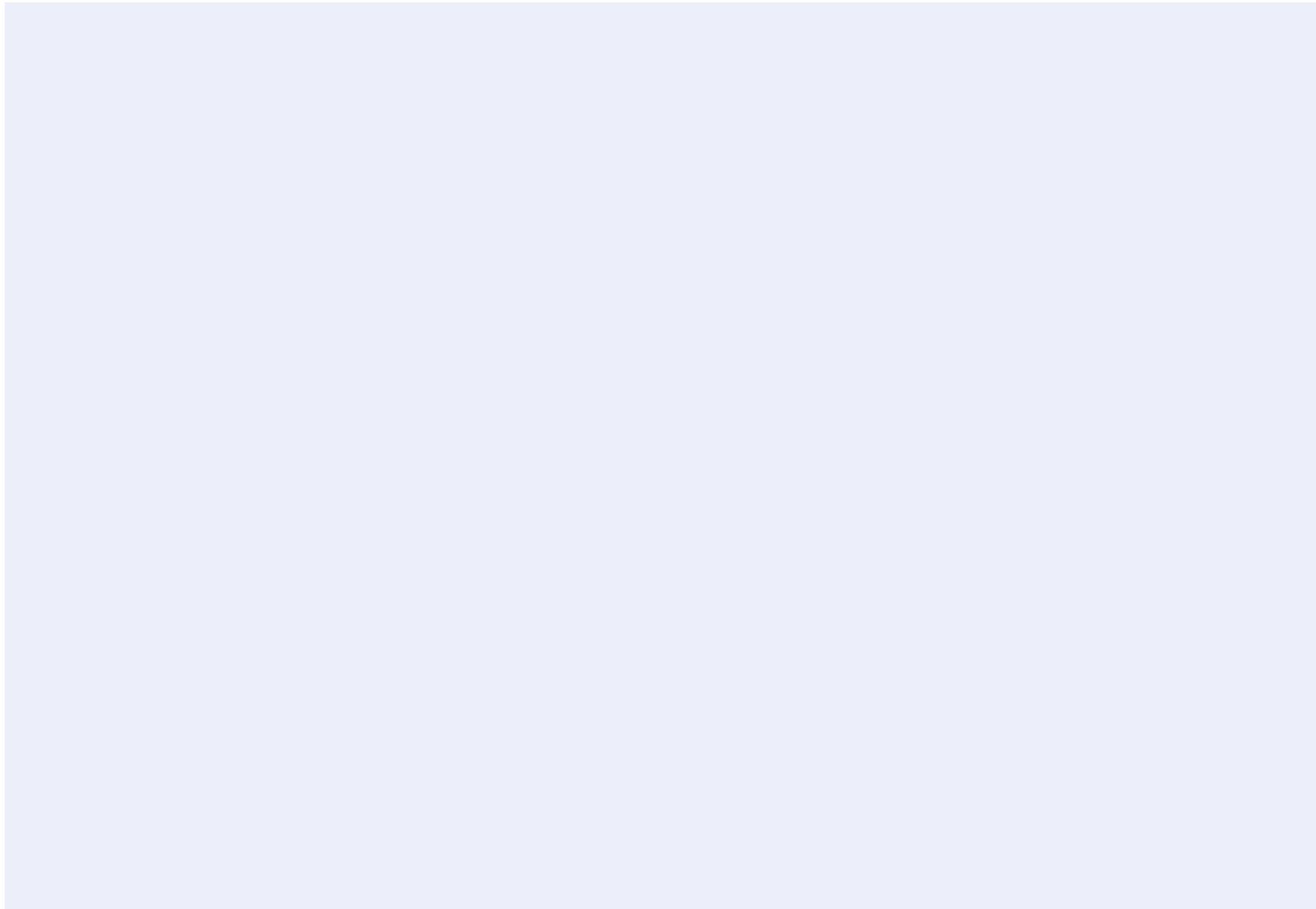
Consumer Loan Complaints

Based on Consumer Complaints



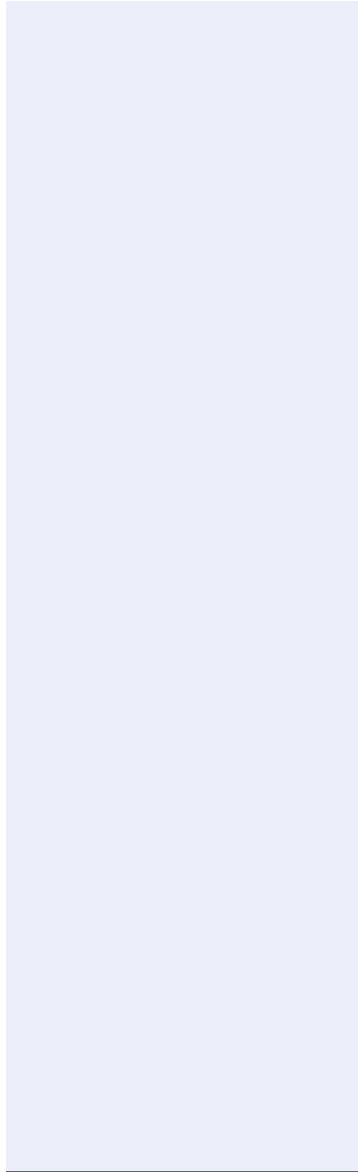
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



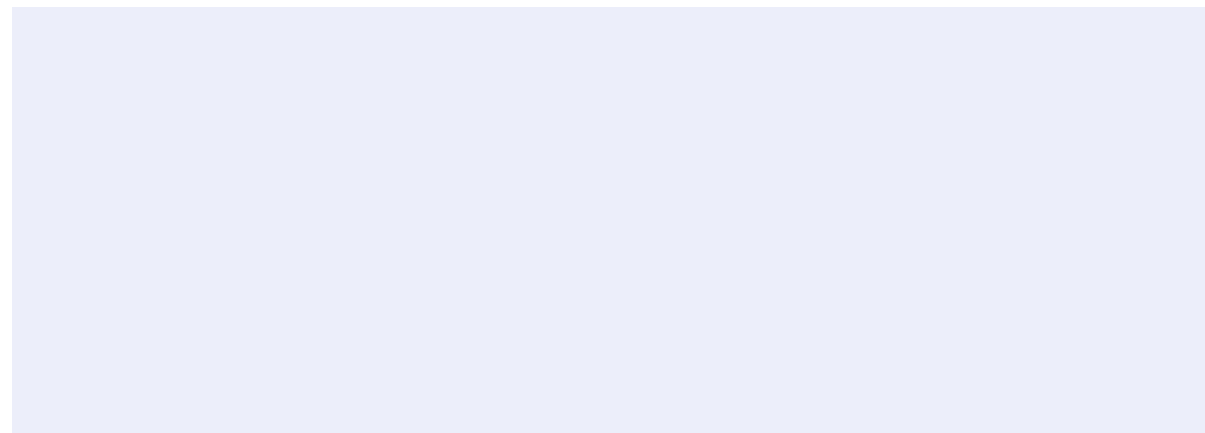
Consumer Loan Complaints

Based on Consumer Complaints

07/09/2015	Consumer Loan	Vehicle loan
09/10/2015	Consumer Loan	Vehicle loan
07/09/2015	Consumer Loan	Vehicle loan
07/05/2015	Consumer Loan	Vehicle loan
07/06/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

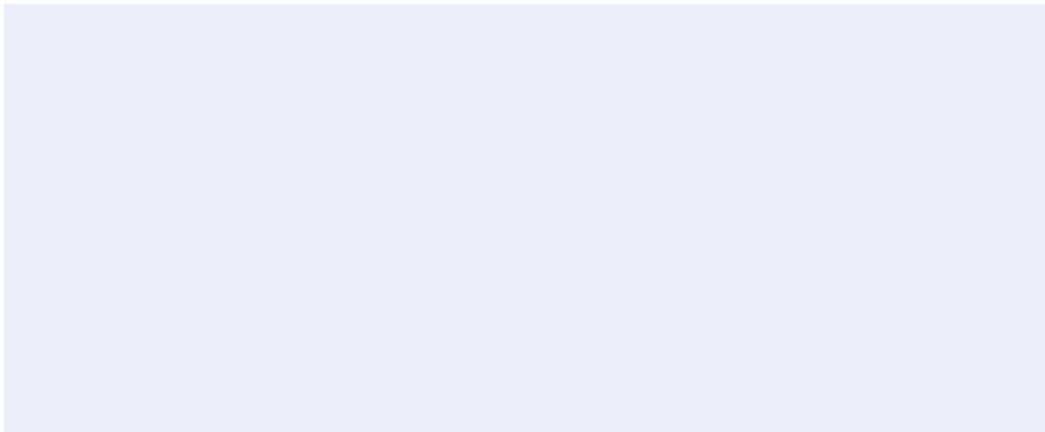
debt or the credit would show up on my credit report. Because neither the salesman or the bank provided me with documentation of the contract and other documents related to this transaction. I should be released from all obligations and the credit reported on my credit report should be removed. How can someone be held responsible for a contract if they were never provided copies of the contract or provided the opportunity to read and understand the documents/ situation. I have been bullied and harassed into this situation. The practices of CarMax and the salesman are unethical, unfair, and deceptive. I bet the salesman would be very upset if someone did this to their daughter or spouse. Please help me resolve this nightmare. thanks.

I have had my car that is finance through XXXX XXXX XXXX for 2 years as of XXXX. Since XX/XX/XXXX the was no longer reporting. I have back in fourth for almost a year with the finance company and the credit buruea on which both are stating that are not at fault. I also back in XX/XX/XXXX submitted a complaint through this agency Consumer Protection and back in XXXX I stop receiving updates and no response of the status nor when I looked online.

I am disputing the debt of a voluntary repossessed vehicle.
The company did not allow me time and notification to recover vehicle once repossessed.I never received notice of sale amount.And the Deficiency balance is extremely high not giving credit for payments made.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Chaparral Inc	OH	441XX		Consent provided
Santander Consumer USA Holdings Inc	FL	32424		Consent not provided
Santander Consumer USA Holdings Inc	AL	35756	Servicemember	Consent not provided
Bank of the West	NV	891XX		Consent provided
Santander Consumer USA Holdings Inc	IL	61824		Consent not provided

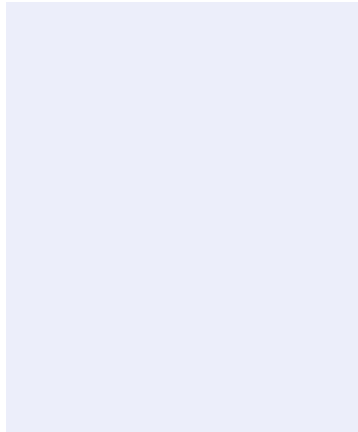
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/26/2015	Closed with explanation	Yes	No
Web	09/10/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	No
Web	07/05/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1458755



1558890

1459132



1451470

1451761

Consumer Loan Complaints

Based on Consumer Complaints

06/29/2015	Consumer Loan	Vehicle lease
06/29/2015	Consumer Loan	Personal line of credit
07/06/2015	Consumer Loan	Installment loan
06/29/2015	Consumer Loan	Installment loan
07/09/2015	Consumer Loan	Vehicle loan
07/13/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Vehicle lease
06/30/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Installment loan
06/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have been working with XXXX for over 3 years. My auto loan is at a rate of 24 percent. The phone calls are relentless beginning at XXXX daily. I am trying my best with these people but nothing is good enough. I am exhausted due to their overwhelming phone calls.

I got a loan from Cash Call for {\$2500.00} - a year later, I've paid it back and more. I finally was able to pay off said loan so I logged into my account, noted the payoff amount and mailed a check. (They do not make it easy to pay online. (ie need to make mult payments to pay full amount - plus fees for each payment) I mailed a check - now they say that 's NOT the payoff amount because they got check 2 days later. And they want more money!

I will NEVER again do business with Cash Call and DO NOT recommend them. They are PREDATORY.

I purchased a Motorcycle using HDFS in XX/XX/XXXX. During my loan obligation of XXXX months, I had several months when the loan was late. In XX/XX/XXXX I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation	CA	94404		Consent not provided
Wells Fargo & Company	NC	27607		N/A
Wells Fargo & Company	DC	20011		Consent not provided
Banco Popular North America	KY	40353		N/A
Santander Consumer USA Holdings Inc	CT	06424	Older American	Consent not provided
Hyundai Capital America	NY	11225		Consent not provided
U.S. Bancorp	CA	90292		Consent not provided
BB&T Financial	FL	321XX		Consent provided
CashCall, Inc.	CA	900XX		Consent provided
Harley-Davidson Financial Services, Inc.	CA	956XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with explanation	Yes	No
Referral	06/30/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with explanation	Yes	No
Phone	06/30/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	Yes
Web	07/19/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1441997

1443580

1451777

1443592

1458723

1465932

1444348

1444355

1444359

1444362

Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

received a deferment and was told I would need to pay an additional month at the end of the loan. After regaining a positive payment record during the last XXXX months of the loan, I came to the end of the loan and inquired as to how much interest remained due to late payments. I agreed with the amounts and asked SPECIFICALLY " Do I continue to make payments as usual? " and was told " YES ". Despite specifically inquiring about due dates and payment terms, XXXX was notified of a mandatory " LUMP SUM " Payment XXXX I received a late mark on my credit report. When I asked the customer service representative as to where in my contract it stated the " LUMP SUM " balance was due, there was none. When I asked about the XXXX month extension I received during my deferment, I was told by a supervisor " I 'm sorry I do n't know, I cant help you ". I expressed then that this is not fair credit reporting as I am making payments each month as I was advised to do, yet I am receiving added interest daily PLUS a late mark on my credit. A company should properly disclose to customers what they are being charged for, when it is due, the amount due and dates due by. XXXX XXXX was called to confirm next steps and failed to provide accurate information, continued to take payments yet reported to the credit bureaus as late. The male supervisor guaranteed the terms were spelled out clearly in my contract and I later spoke to a female supervisor who stated XXXX that it was n't. My credit is ruined and even after the long history was told " Common sense should have told me it was all due in XXXX ". I do n't deserve to be insulted and this is business.

Professionally I would like this resolved. I have made the payment of the balance in full and am demanding my credit file be updated to reflect what I as a consumer was told by the finance company I trusted.

I purchased a XXXX XXXX around XXXX that was financed through Lobel Financial. Shortly after purchasing the vehicle it began to have major mechanical problems. I went back to the dealer who would not help me.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Lobel Financial Corporation

CA

932XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/07/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1444380

Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/09/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My ex-husband took the vehicle to his mechanic without my knowledge.

This mechanic did work on the vehicle that cost more than what the vehicle was worth and I did not authorize the work. I could not pay for this. I called Lobel Financial and let them know what was going on. I gave them the information for the mechanic. They did not want to help me either. They told me I was still responsible. I told them I could not pay for a vehicle that I did not have. I asked about lemon laws. No one would help me.

I received several threatening phone calls from Lobel's reps. They finally told that it would be charged off on my credit against me. Now XXXX years later, I go to purchase a vehicle and I am told that Lobel is showing XXXX days past due and that this is affecting my credit rating. I have called Lobel and even gone into the branch to try and get this resolved. They gave me the phone number to their attorney (XXXX) XXXX who I have called and left messages for with no return call. I do not know what else to do.

One main finance company has continued to call my job, have automated calls come through more than XXXX times a day, leave messages on work answering machine, calling my contacts harassing them, ask not to call job several times

I am writing to submit a complaint about unfair credit practices by Toyota Financial Services (TFS). I have tried XXXX times, unsuccessfully, to resolve the matter with TFS and am submitting this complaint.

TFS has filed derogatory and incorrect information on my credit report XXXX. TFS claims that my payment history is " XXXX, XXXX and XXXX, " whatever that means. I *think* they are saying I had late payments, but even asking for clarification on what that means was met with resistance from TFS. In fact, when I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	LA	708XX	Consent provided
----------	----	-------	------------------

Citibank	VA	24112	Consent not provided
----------	----	-------	----------------------

Toyota Motor Credit Corporation	CA	941XX	Consent provided
---------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with non-monetary relief	Yes	No
Web	06/30/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1444388

1458910

1444401

Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

questioned the meaning of that phrase, they took it to mean that I was acknowledging it was correct (see the XXXX set of correspondence to understand what I mean).

The payment history TFS placed on my credit file is incorrect. TFS never XXXX sent me a letter stating my account was late. TFS made absolutely no attempt to cure any debt with me, until XX/XX/XXXX 2014 when I finally received notice from a collection agency that there was a due amount. When I contacted TFS, they removed the collection and accepted payment. They never, EVER, contacted me to inform me there was any late payment. ALL payment to this account was made under the terms of agreement with TFS and with XXXX persons on the loan.

To summarize : TFS made XXXX attempt to notify me of any payment XXXX XXXX) due. To claim now that there were late payments is simply incorrect and now they are damaging me credit. I have maintained a perfect credit rating my entire adult life (almost XXXX years) and am baffled as to why TFS is trying to XXXX over.

I am attaching all correspondence between myself and TFS.

I request that TFS remove all derogatory information on my credit report/profile. I was never late with payments and am being treated with disrespect.

Best, XXXX XXXX XXXX XXXX. XXXX XXXX XXXX, CA XXXX

The creditor or the US Postal System failed to deliver my statement, and this resulted in missed payments, and derogatory account information. It is my right as a consumer to receive statements about my account in the mail. I also requested a

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial

ID

835XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/07/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1444409

Consumer Loan Complaints

Based on Consumer Complaints

07/14/2015

Consumer Loan

Vehicle loan

07/14/2015

Consumer Loan

Vehicle loan

07/06/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

change of address with the creditor, and the company 's failure to update this in their system might have influenced this situation. I live in a large apartment complex and sometimes the mail man mixes up the tenant 's mail.

I have a loan with XXXX. They charged the account off in 2014 but kept collecting regular payments from me. I was never notified of the charged off status. I still have the vehicle. I am making my monthly payment on time but the day after my payment I get a call for another payment. I can not get XXXX to tell me how these payments are being applied or even if they are being applied.

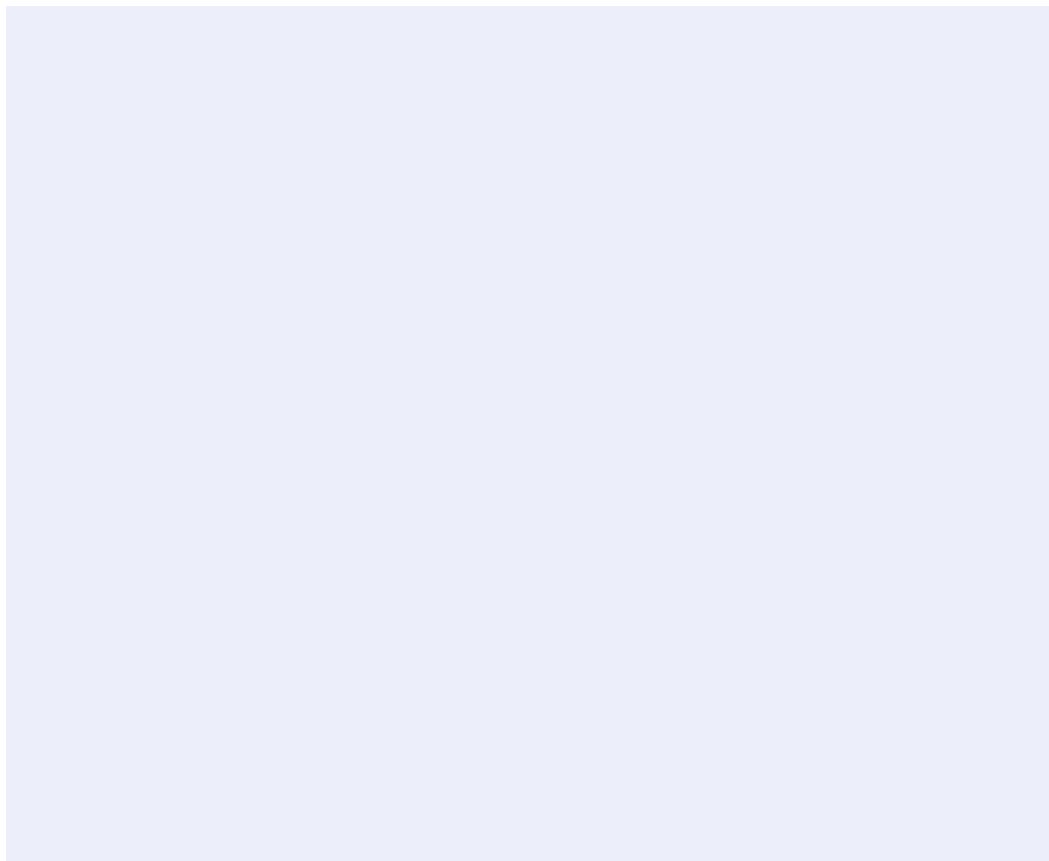
When I call their office nobody can unlock my account on the system to tell me the status. I have had my agent contact them (with a power of attorney) and for the last two weeks they say " the account can only be opened in legal and we can not give you their extension or transfer you. We can only give them your number and have them call you back. " They have not called me nor my agent back.

Since the account has been charged off, their system obviously took it out of the normal billing status so it does not show payments applied. I believe they are simply trying to get as many payments out of me as they can in a month 's time without advising me of their application. I have paid {\$220.00} on XX/XX/XXXX for the XX/XX/XXXX payment. {\$220.00} on XX/XX/XXXX for the XX/XX/XXXX payment. {\$220.00} on XX/XX/XXXX for XX/XX/XXXX and {\$220.00} on XX/XX/XXXX for XX/XX/XXXX. I just mailed {\$220.00} On XX/XX/XXXX for July.

I have attached a copy of the page on my credit report showing where they charged the balance off in 2014. I have a right to speak to someone who can give me a detailed analysis of how my payments were applied and when.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	WA	98031	Consent not provided
Santander Consumer USA Holdings Inc	PA	193XX	Consent provided
Wells Fargo & Company	AL	35007	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1468379

1466764



1451958

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015	Consumer Loan	Personal line of credit
07/14/2015	Consumer Loan	Installment loan
07/17/2015	Consumer Loan	Installment loan
02/05/2016	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Installment loan
06/24/2015	Consumer Loan	Vehicle loan
07/17/2015	Consumer Loan	Installment loan
07/17/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

The agent for the company, XXXX, called my references after I was less than 1 week late on making my payment. They only made XXXX attempt to contact me which was by calling my home phone at XXXX when I, like most other people was at work and did not leave a message. When she called my references She gave detailed information as to why she was calling to my references so to embarrass me I assume. They were not given permission to contact or discuss my account or situation with anyone other than myself.

Synchrony Bank is adding late charges, penalties and interest to my regular monthly payments being made on my RoomsToGo account even though my payments are getting to them 8 to 10 days before the due date. I can not get them to budge on this. I asked to speak with a supervisor and was told the supervisor is unavailable. I asked to have the supervisor call me when available they indicated that is not possible.

I have entered into a Debt relief program and they instructed me not to make monthly payments. One Main Financial in XXXX XXXX, NE has called me at least XXXX a day at home for the last XXXX weeks and has now called me XXXX at work, I am sure those practices are not legal. I have told them last night to never

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Regional Management Corp.	SC	29801		N/A
Security Finance	TX	763XX		Consent provided
Delbert Services	NJ	08054		Consent not provided
Bank of America	TX	78216		Consent not provided
GreenSky Trade Credit, LLC	CA	917XX	Older American	Other
Santander Bank US	NY	11743	Older American	N/A
Synchrony Financial	GA	308XX		Consent provided
Lobel Financial Corporation	ID	83605		N/A
Citibank	NE	691XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/08/2015	Closed with non-monetary relief	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No
Web	02/05/2016	Closed with explanation	Yes	No
Web	07/20/2015	Closed with monetary relief	Yes	No
Phone	06/25/2015	Closed	Yes	No
Web	07/21/2015	Closed with monetary relief	Yes	No
Phone	07/23/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1451961

1466523

1477120

1775898

1466853

1436150

1477150

1477155

1436147

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

06/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/17/2015	Consumer Loan	Pawn loan
------------	---------------	-----------

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Managing the loan or lease

Managing the loan or lease

Applied for loan/did not receive money

Consumer Loan Complaints

Based on Consumer Complaints

call me at work again, so we will see. I have called XXXX XXXX XXXX and informed them of One Main calling me at work and they stated I needed to make a report through you and they were going to send them a letter to stop.

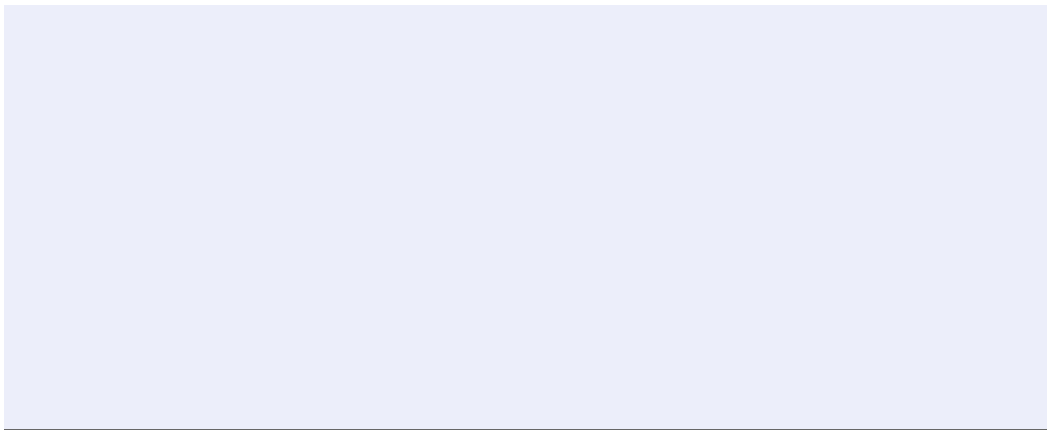
This car payment has been paid in full since XX/XX/2015 it is still showing that I owe. This is damaging my credit

I received an auto loan from Santander Consumer. Two years after receiving the loan for a vehicle the car was totaled out due to flood in XX/XX/XXXX. I was informed that XXXX and XXXX both would cover the remaining balance of my loan and that I would not be responsible for paying anything out of pocket. About a month ago (XX/XX/XXXX) I went to buy a new car and I was told that my credit score had a charge off on it posted by Santander Consumer. I received no correspondence from Santander. No email, no letter, no phone call, nor voicemail. Needless to say I was blindsided by a charge off on my credit report that I had no idea of prior to going to purchase a new vehicle. I believe it was a very unfair practice for Santander Consumer to charge off a balance as they did without speaking to the loan holder about possible payoff on the account.

In XX/XX/XXXX, I applied for a home equity loan with key Bank for the amount of XXXX. I built the home in XX/XX/XXXX and with the use of my personal credit cards I bought items needed to finish the home. I applied for the equity loan with the option of paying off the balances of all credit card debt. Off. Key Bank was paying the credit card debt directly form the loan. The home was appraised at XXXX I have a XXXX dollar montage on the home. This low mortgage and the value of the home gives me the equity needed to pay off the credit cards, finish decks, sidewalks etc. I have NO debt other than my mortgage / which is XXXX a month. Taxes are XXXX per year, land and school. My income is XXXX per year. without credit card debt, i have the necessary income to live very comfortable

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	TX	77459		N/A
NATIONAL AUTO LENDERS, INC.	FL	330XX		Consent provided
Santander Consumer USA Holdings Inc	AL	366XX		Consent provided
KeyBank NA	NY	124XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/20/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with non-monetary relief	Yes	No
Web	07/06/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

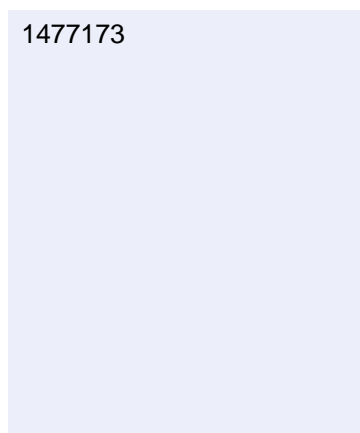


1474380



1444568

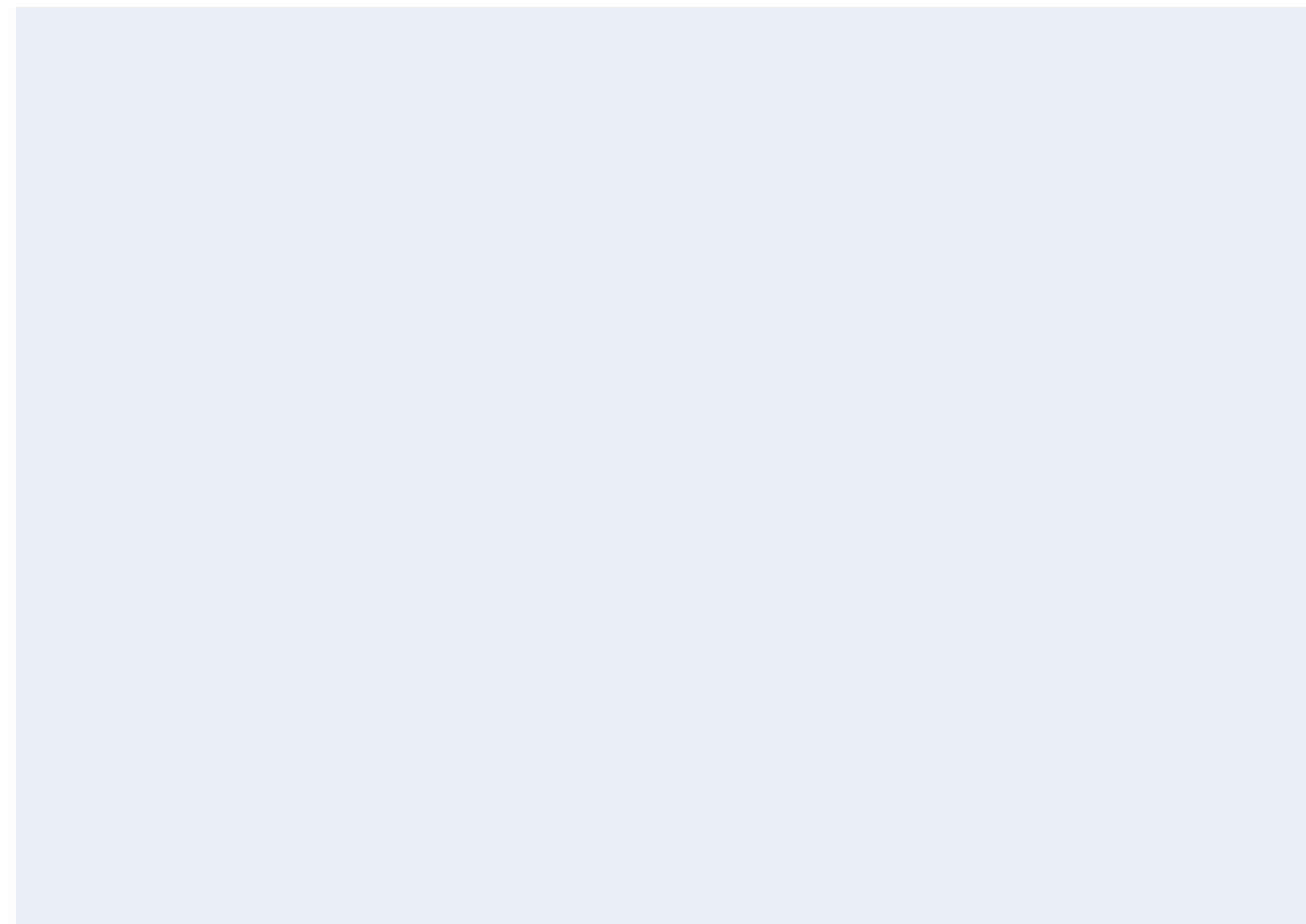
1452094



1477173

Consumer Loan Complaints

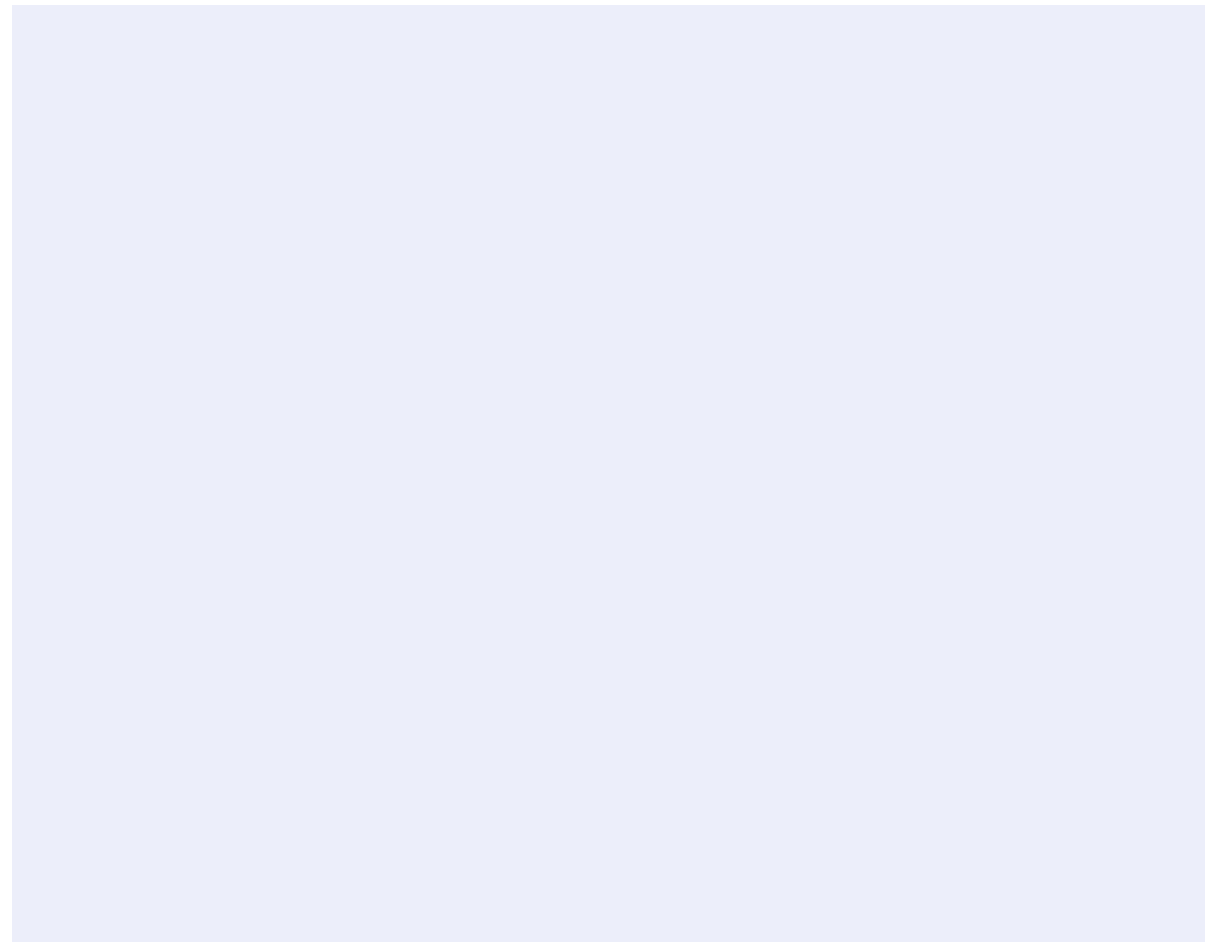
Based on Consumer Complaints



07/14/2015	Consumer Loan	Vehicle lease
09/15/2014	Consumer Loan	Vehicle lease
07/17/2015	Consumer Loan	Personal line of credit
07/06/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

without credit card debt, i have the necessary income to live very comfortable financially. In XXXX, key Bank came back to me with an offer of XXXX. I rejected the offer as it was only paying off credit cards, not giving me enough to finish the touches around the house. My credit score at that time was XXXX. In XXXX, SOMEHOW.. A mistake was made to the credit agency XXXX. Key Bank reported that I had been late on a mortgage payment! This never happened. I called the mortgage company XXXX, told them of the situation they said, (usalliance NEVER reported a late payment. That I have never been late) I called XXXX they said, (they did not receive a late report either.) finally a Letter was Faxed to Key Bank stating that this was an Error with XXXX and was rectified..my credit score was at a XXXX standing on XX/XX/XXXX. Key Bank sends me a denial of loan based on..

Balances to high on all open accounts (supposed to be paid off with loan. ON THE APPLICATION!) Proportion of balances of loan amounts to high.

Number of inquiries within XXXX months. (only with Key Bank!) Length of time since recent account open.

How is this possible? You tell me how I was approved for XXXX in XXXX XXXX, if any of this is true.

Then an ERROR WAS MADE ON MY CREDIT REPORT?!

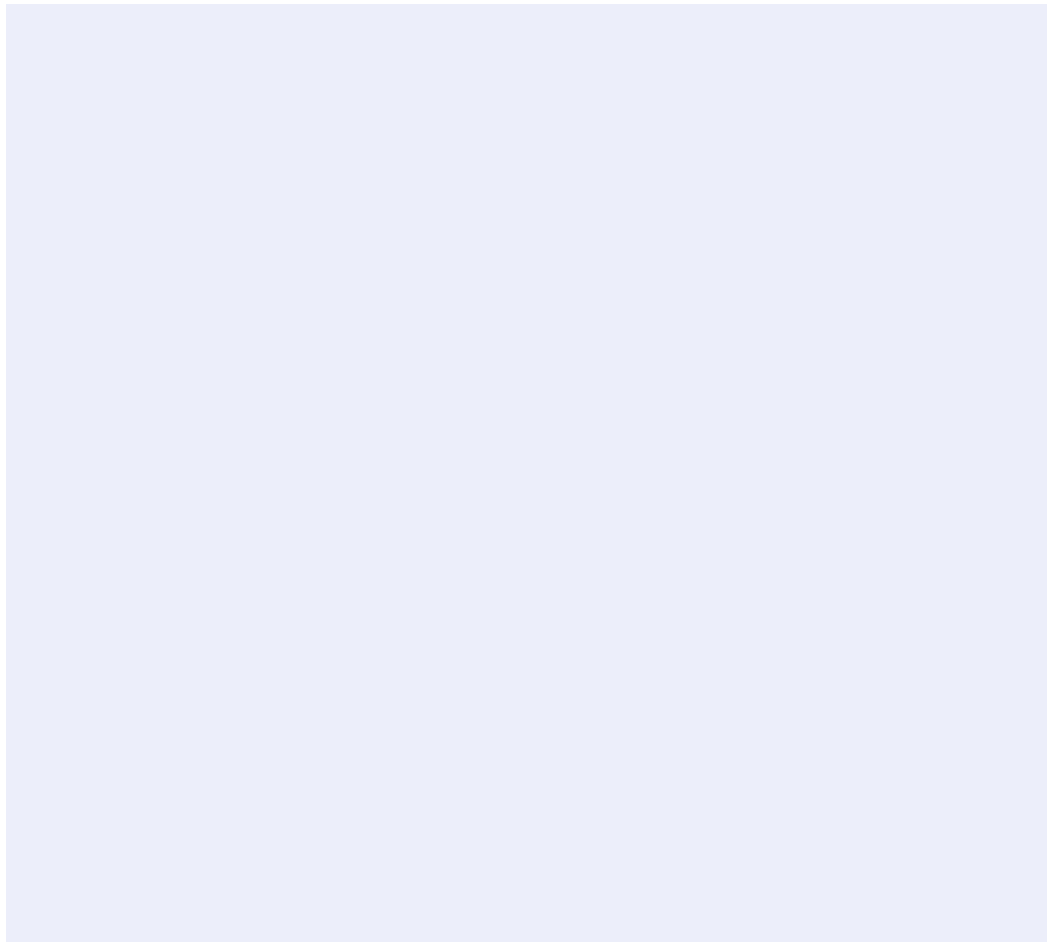
I am XXXX years young and BELIEVE that this is a clear judgement of AGE discrimination! I will wait for your response before consulting my attorneys.

XXXX

payment not late, creditor calls XXXX a day starting at XXXX to XXXX.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	VA	201XX	Consent provided
Ford Motor Credit Company	MI	48080	N/A
Citibank	MI	48205	N/A
Exeter Finance Corp	NY	10804	Consent not

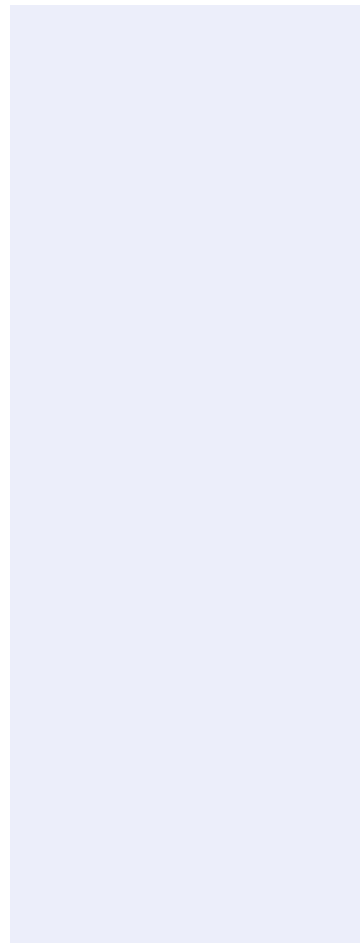
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/14/2015	Closed with explanation	Yes	No
Web	09/15/2014	Closed with explanation	Yes	No
Postal mail	07/23/2015	Closed with monetary relief	Yes	No
Web	07/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1466488

1028347

1477196

1452150

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have attached a detailed letter outlining the issues along with the appropriate paperwork.

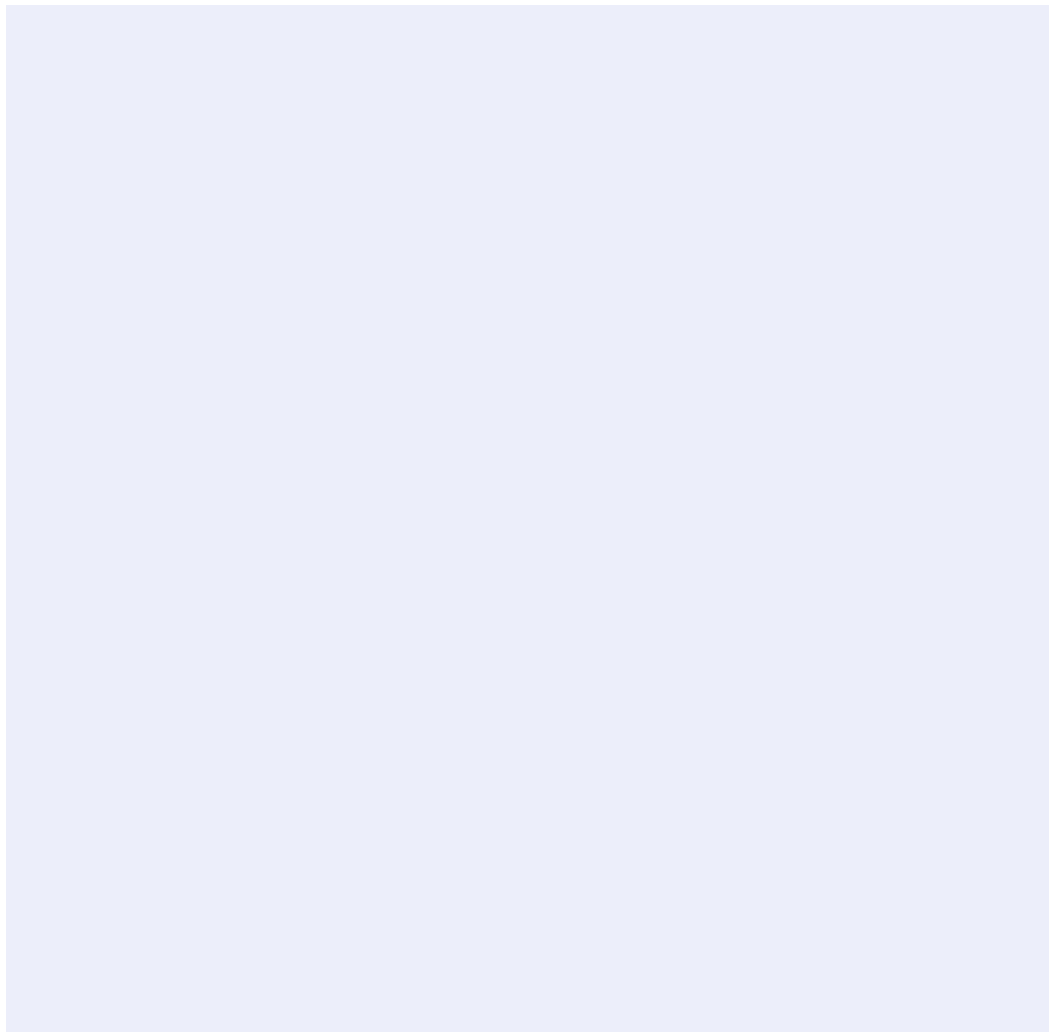
But basically, XXXX XXXX XXXX had a promotion, XXXX months same as cash. Furniture delivered would n't fit, manager agreed to allow me to return it. I wanted to return right away so I would n't be billed, and to ensure I could find something else I liked. He asked me to hold it in my home until I picked something else out and they would pick it up when they delivered the new furniture. This all happened about XXXX weeks later. I immediately shrink wrapped the cloth sofa and ensured that no one would sit on it since it was being returned. The same day I finally received my furniture I was billed at the same time and I have been trying every since then to explain I should not have been billed for the original furniture that they agreed to have returned but who also told me to keep in my home.

Secondly, as I began to complain that I was billed incorrectly as I never took possession of a bed ; that the billing due date was not correct it was associated with the original furniture ; and that they had been charging me late fees based on the original due date ; I eventually had a collection agency calling me and finally they sent derogatory alerts to the credit bureaus stating I was XXXX days late each time.

I was told I had to file a dispute which I did in XX/XX/XXXX and this process has continued with no resolution.

Consumer Loan Complaints

Based on Consumer Complaints



Based on Consumer Complaints

				provided
Tower Loan	MS	39553	Servicemember	Consent not provided
TD Bank US Holding Company	GA	303XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

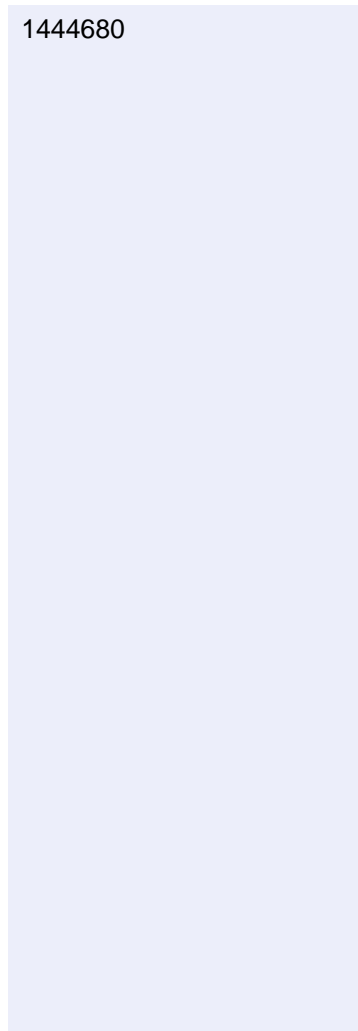
Web	07/23/2015	Closed with explanation	Yes	Yes
Web	07/14/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



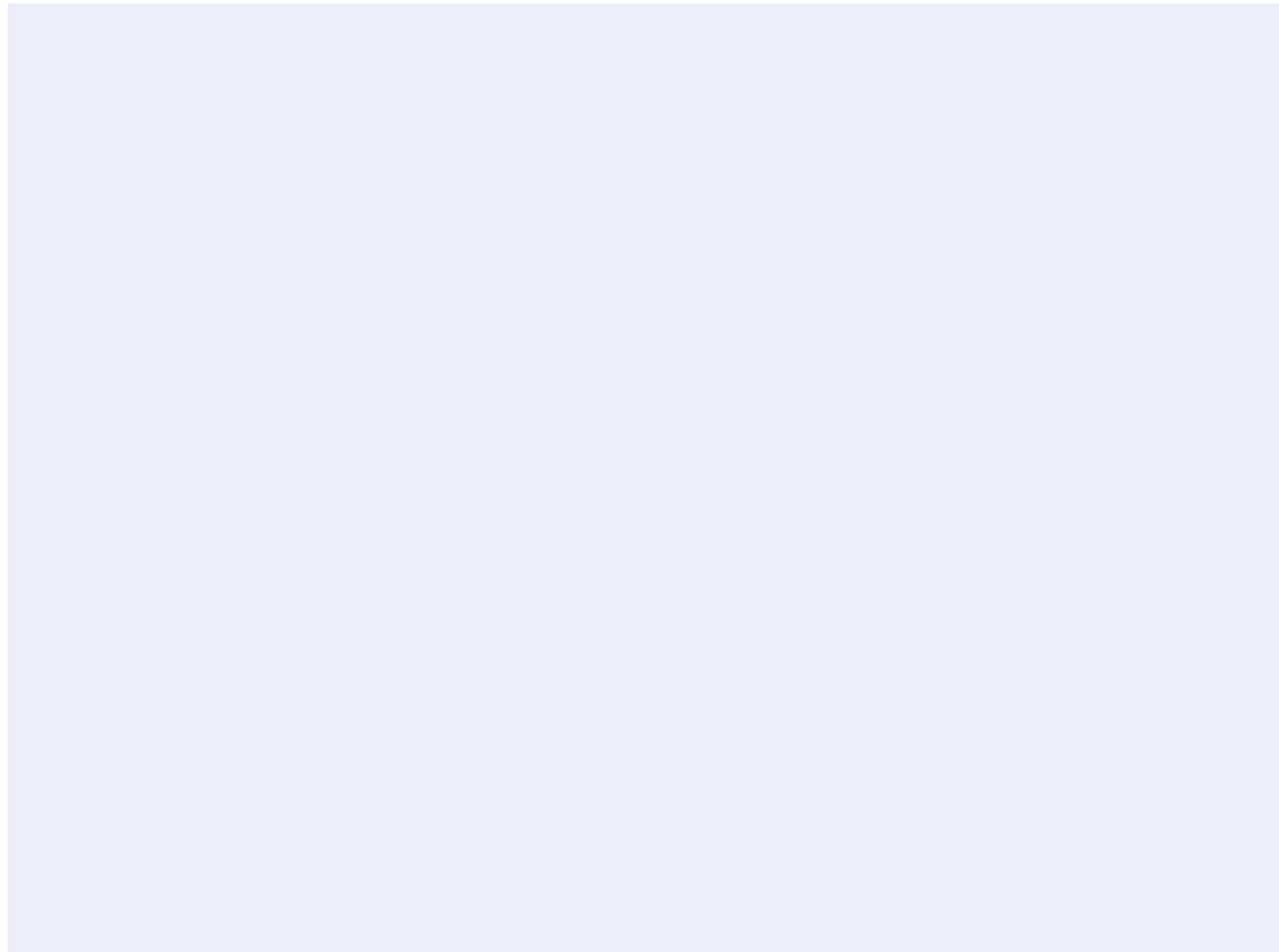
1478245



1444680

Consumer Loan Complaints

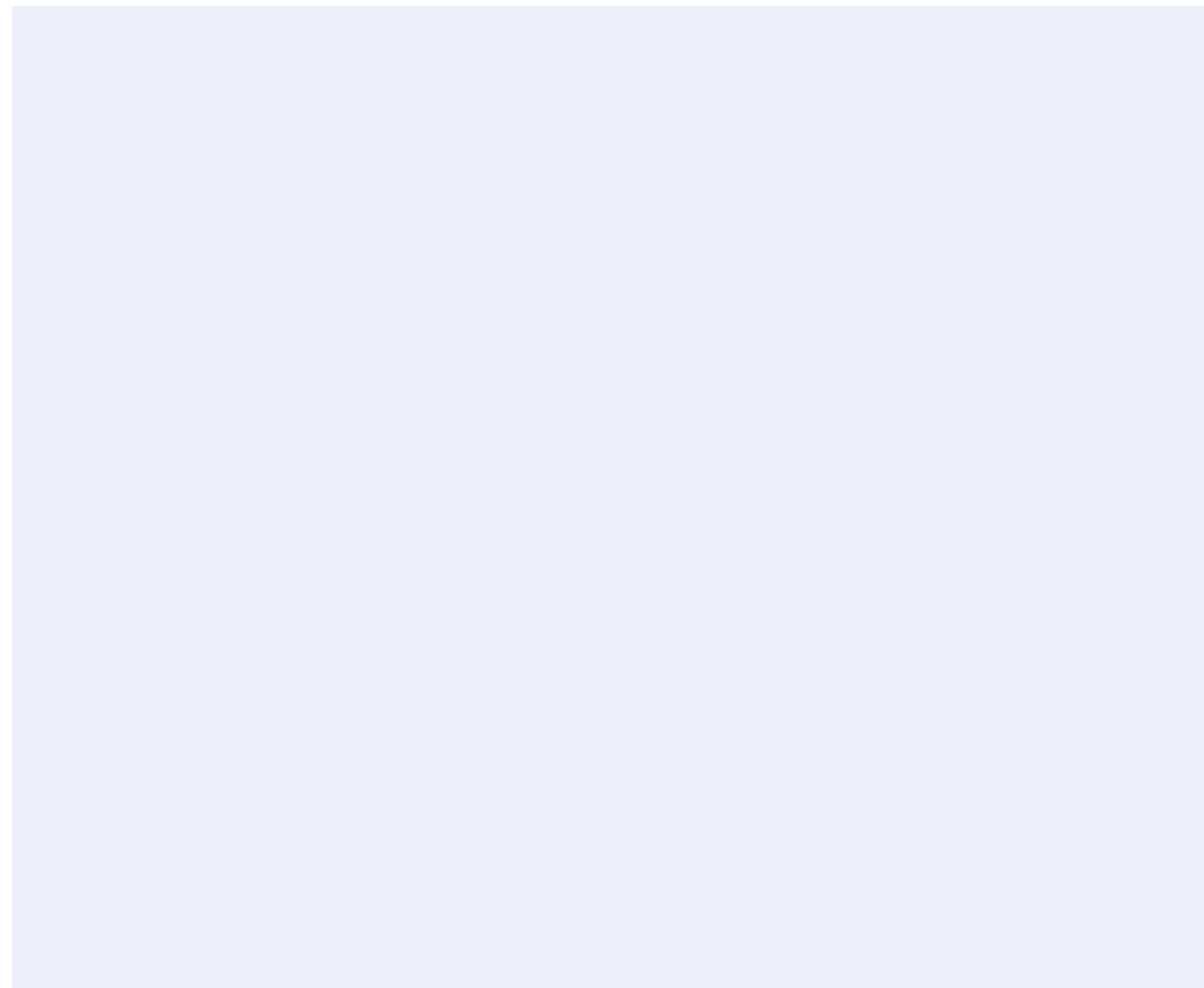
Based on Consumer Complaints



07/17/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I met with the store manager and he agreed that there was an error they still showed that I was responsible for a bed that I never took possession of. But he told me he could n't do anything about it.

I never received anything about how this loan process would work, penalties, etc., until finally after my visits back at the store, my disputes filed twice, the repeated phone calls to XXXX XXXX XXXX Corporate and finally a company called TD Retail Services which the actual loan was processed through (which I was never told) this TD Retail sent me paperwork on XXXX XXXX XXXX, 2015 outlining the details of the loan. Had I know the loan would not be with XXXX XXXX XXXX, I would have never taken the loan and/or furniture. They totally deceived me.

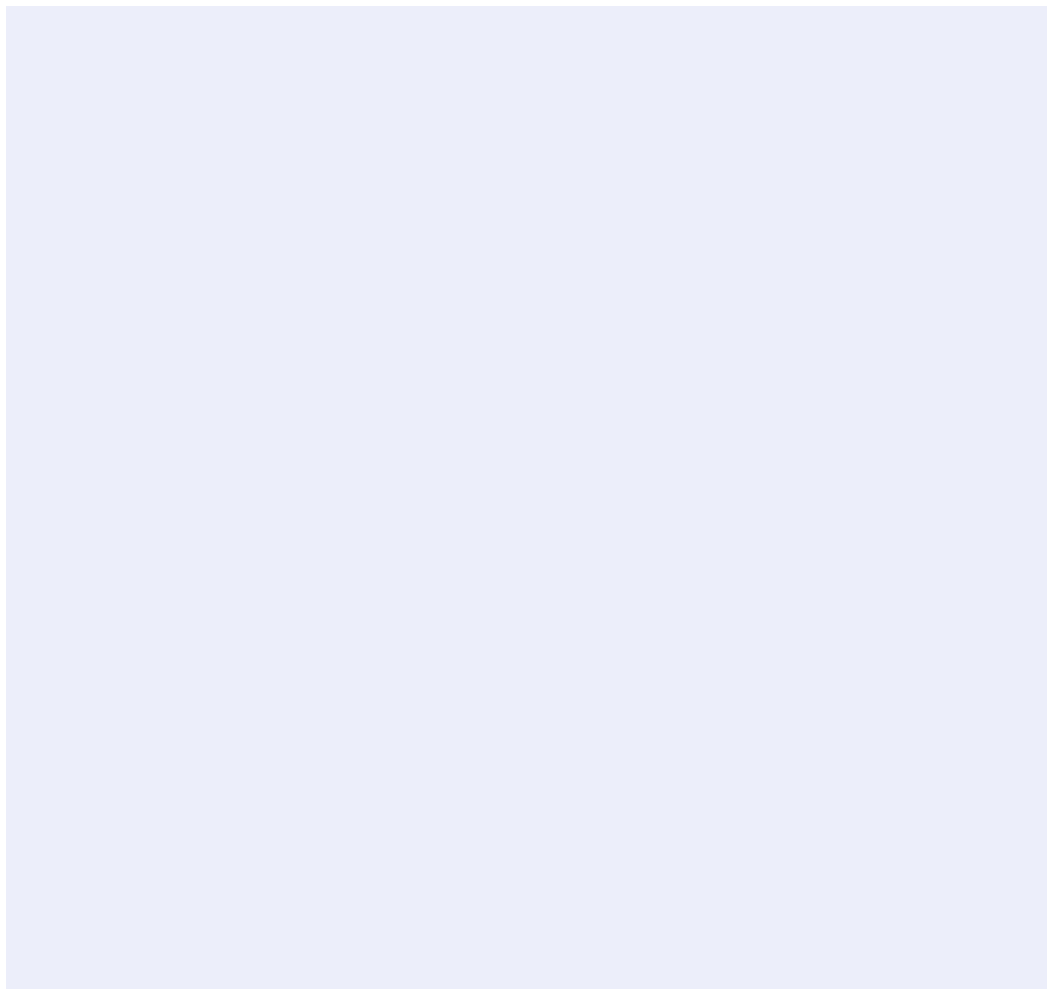
I felt they sent this on XXXX XXXX, 2015 to cover themselves.

I felt the entire process was deceiving by XXXX XXXX XXXX. I do n't trust XXXX XXXX XXXX nor this company and I really do n't want anything to do with any of them further.

I requested several times to speak with someone to address these concerns but all I kept getting was I need to go back to the store ... and the store needs to correct everything. The store kept telling me I need to go back to this TD Retail Credit Card company. Forget XXXX XXXX XXXX XXXX, they simply did not want to get involved at all.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Based on Consumer Complaints

BB&T Financial	NC	27863	Other
Santander Consumer USA Holdings Inc	MO	63031	Consent not provided

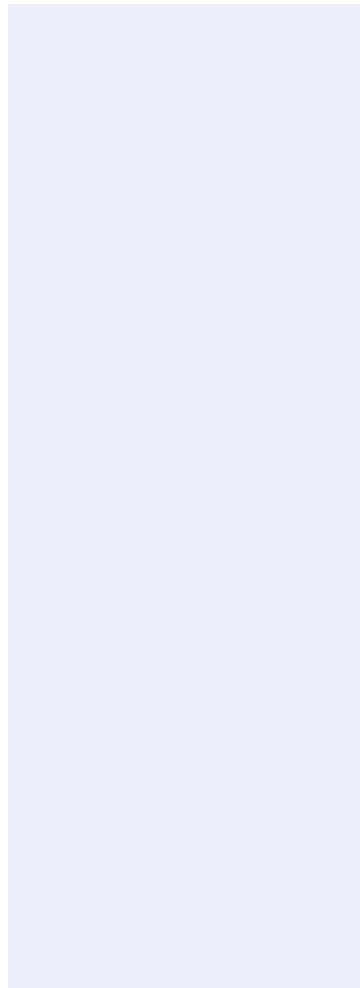
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1477244

1444695

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In 2012 by using the online service Swap-A-Lease and the approval of Mercedes Benz Financial Services (MBFS) we were able to swap a vehicle with XXXX XXXX. We asked MBFS if they had done business in the past with XXXX and their response was yes, which gave us peace of mind. Our vehicle was in outstanding conditions, we attached the XXXX Report with the swap information. On XXXX/XXXX/12 we successfully handed the vehicle over to a lady representative of XXXX and immediately mailed the payoff check to MBFS, who also sent us the Lease End Statement. Two months later MBFS sent us a letter saying the check had no funds and the car had been repossessed on XXXX/XXXX/12.

The original payoff letter/quote was valid until XXXX/XXXX/12, but MBFS repossessed the car a full day before the end of this commitment. MBFS never informed us of the insufficient funds check until XXXX. In the time MBFS kept this information from us we had already committed to a new smaller vehicle, a XXXX XXXX. We called XXXX XXXX to ask what had happened, they said they had asked for 3 more days to cover the check but since it had been taken from them, they now had no reason to cover that check. While the car was away somewhere it apparently had some hail damages which got fixed, again without our knowledge. So the balance on the account is XXXX + XXXX for repairs that we were never made aware of, we just simply have to pay. When a car is taken in for service even a {\$15.00} part is first consulted with the owner, but in this case nothing has been consulted with us, we feel this is Consumer Deception.

If MBFS really felt that we were still responsible of this car, why did they not get in touch with us as soon as they realized the check had no funds? We would 've reached out to XXXX and maybe offered to pay one more month in order to give them the opportunity to gather the funds for the check. Why did n't MBFS reach

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	FL	33421	Consent not provided
Mercedes-Benz Financial Services	DE	197XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/06/2015	Closed with explanation	Yes	Yes
Web	07/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1452186

1467062

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

out to us showing us the hail damages before proceeding with repairs? Until today we have not seen a single picture of the damages, it 's just been their word.

When a house is sold and the new owners default on their payments, the bank does not go back to the previous owners, they collect on the new owners. Why is MBFS collecting on a debt that we released with their approval and on which MBFS sent us a Lease End Statement? We feel that it was MBFS who broke the Agreement, they did not comply with the provided Payoff Date, they repossessed the car without our consent and they made repairs also without our consent. We believe MBFS did this knowing that the vehicle was no longer our responsibility, that 's why they made these decisions on their own. We have been called through several collection agencies and threatened with legal action.

Case number : XXXXChrysler Capital.

Office of the President.

Chrysler Capital at this time I have not been mailed any paperwork to pay of my car. I would be willing to pay off the car if damages from the repo was deducted.

Please send me some paperwork for payoff. I have not been sent any paperwork for payoff. For fear of late night repo chases and repo men calling my friends and family at home and work and the safety of my family and others. I am willing to accept a settlement offer for the payoff of the car. Please send me some paperwork or forward to collections.

XXXX XXXX XXXX XXXX XXXX XXXX, Texas XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	TX	751XX		Consent provided
-------------------------------------	----	-------	--	------------------

LoanDepot	MD	21244		N/A
Wells Fargo & Company	ME	04912	Older American	N/A
First Heritage Credit, LLC	MS	39553	Servicemember	Consent not provided
DriveTime	FL	32825		Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	07/23/2015	Closed with explanation	Yes	No
Postal mail	07/21/2015	Closed with monetary relief	Yes	Yes
Web	07/23/2015	Closed with non-monetary relief	Yes	Yes
Web	06/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1453877

1477273

1477290

1478249

1436319

Consumer Loan Complaints

Based on Consumer Complaints

07/09/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

During the week of XXXX XXXX, 2015, representatives from the Ally Financial collections department were calling my cell phone. The representatives would call over XXXX times a day, but the biggest issue was that they would call XXXX or more times in the span of XXXX minutes, causing my phone to continuously ring. I spoke with a representative and told her that I had no issue with them calling, but that I would appreciate it if they did not call multiple times in a row. I was responsive to their calls and did make a substantial payment in response, although it appears as though there was still some outstanding balance.

Instead of doing the right thing and following the law, the representative decided that on Monday, XXXX XXXX, 2015 she was going to call me repeatedly over and over again. Between XXXX and XXXX she called from the number XXXX XXXX XXXX XXXX XXXX times. I was on a field trip with my daughter that day and began seeing the calls coming in. Immediately my nice day with my daughter turned into a XXXX situation. I could not even use my cell phone to take pictures of my daughter on the field trip because my phone was continuously ringing. But the XXXX (XXXX XXXX phone calls is n't the end of the harassment I would endure that day. Between XXXX and XXXX the representative called another XXXX XXXX XXXX XXXX times from the same number. And it did n't even stop there. Between XXXX and XXXX the representative called from the same number an additional XXXX XXXX XXXX XXXX times. That means that in a span of less than XXXX hours, an Ally Financial representative called me XXXX (XXXX XXXX times. But she was n't done. The representative called again around XXXX and at that time the field trip was over and I was able to answer. I picked up the phone, stated that she was out of line with the repeated calls and that I did not wish to be contacted via telephone any more. Instead of allowing me to exercise my legal

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

PA

171XX

provided

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/09/2015

Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1458902

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

rights, the representative argued with me. Then she told me I could not request that they stop calling without speaking to a supervisor. I told her that I knew that was not the case, to stop calling and I ended the call. What was her response? To IMMEDIATELY call me back yet again and continue to argue with me about my ability to request that they stop calling. I again stated that I did not want to be contacted via phone again and ended the call.

I have evidence of these calls, and since that time, Ally has continued to call, using other numbers. They have not called repeatedly since then, but I made the request to cease phone contact which they have not honored. Furthermore, I specifically told the representative not to call my work, and she agreed to take that number off of the list. Ally stopped calling for a short period of time but has again started using that number.

Since that time, I have sent emails, faxes and letters to Ally with absolutely no response. I sent an email to a Customer Service email address listed on their website and was told that this was not the correct email address and that the representative had " no possible way " of directing my correspondence to where it needed to go. I find it absolutely impossible to believe that the email could not have been sent to legal or anywhere else to get it into the hands of the right people. So I have finally decided to take this action to get some kind of a response and resolution.

To Whom it May Concern, Enclosed is documentation regarding our dispute with Ally Bank. We had a 36 month lease agreement with Ally on automatic bill pay with our bank. Ally bank took {\$99.00} out of our account for the last payment so we assumed that was the balance due. Then we got a bill claiming the balance due plus late fees which we paid. We tried to get them to waive the late fee. They

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

NY

144XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/17/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1474215

Consumer Loan Complaints

Based on Consumer Complaints

07/09/2015 Consumer Loan Installment loan

06/24/2015 Consumer Loan Vehicle loan


07/14/2015 Consumer Loan Pawn loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease



Can't contact lender

Consumer Loan Complaints

Based on Consumer Complaints

refused. Then we received a bill for the XXXX ding in the windshield. We asked them for a receipt as our insurance company said they would pay it. They refused to give us a bill. Now they are adding late fees to the bill. Attached is the documentation.

Thank you for any help you can give us, XXXX XXXX

When my loan payment was setup for autopay from my bank account there was a mistake on my part and I listed a checking account that I normally do n't use and my bank rejected the payment because there were no funds in the account that they tried to debit. When I received my loan statement for the following month I noticed the error and past due amount and made a branch payment for the past due amount. The lender had contacted the salesman that I purchased the car from to have him contact me to get a payment status. When the salesman contacted me I asked why they were contacting him and not me directly and I explicitly told the salesman that I did not want him communicating with the lender on my behalf that I would contact them directly. I called the lender the following day and the representative I talked to demanded to know why my payment was XXXX days past due. She threatened me that my loan was under review and they they were going to stop servicing my loan. She also informed me that they had contacted the dealership and all XXXX contacts that they made me list on my loan application regarding the past due balance on my loan. I informed her that the only person that I have authorized to discuss my loan with was myself and that they did not have authorization to contact the dealer or any contact on my loan application regarding my loan. She countered that they do in fact have the legal right to contact anyone they wanted to in regards to status of my loan.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC	CA	90046	Consent not provided
Westlake Services, LLC	CA	943XX	Consent provided
Bank of America	IL	606XX	Older American, Other

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	06/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/20/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1459864

1435177



1467161

Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015	Consumer Loan	Title loan
06/24/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Installment loan
07/22/2015	Consumer Loan	Vehicle lease
06/30/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Vehicle loan
07/06/2015	Consumer Loan	Vehicle loan
07/17/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Lender repossessed or sold the vehicle

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The BMW auto lease we tired to pay off the loan however they refused to take the last XXXX payments. We requested validation from BMW and they only sent a form letter.

BMO Harris Bank issued me an auto loan. Once I 'd paid the loan in full and filled out a change of address form on their own website that same day - they still sent the loan to the address from 3 years ago. They told me they would call back in a week if the title had n't been returned and make it right - they never called back - every time I call they make up some excuse and are basically just hoping I go away.

This is the XXXX form of communication I have given them. I am not even 2 days after the scheduled due date, I make payment arrangements on line and they still call. If I talk with them they threaten me saying the arrangement made on line is not Ok, and that they will take the car. Really? I have paid them over {\$21000.00} and am not late. Here is the last e-mail sent to them : I have talked with the reps

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Servicemember

PLS GROUP, INC	WI	53212	Consent not provided
Santander Consumer USA Holdings Inc	VA	22963	N/A
First Data Corporation	CA	95648	Consent not provided
BMW Financial Services	MO	640XX	Consent provided
TD Bank US Holding Company	TX	75152	Consent not provided
Universal Acceptance Corporation	IL	62226	Consent not provided
BMO Harris	IL	600XX	Consent provided
Citizens Financial Group, Inc.	CO	81004	Consent not provided
Ally Financial Inc.	AZ	853XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/30/2015	Closed with explanation	Yes	No
Postal mail	06/25/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with non-monetary relief	Yes	No
Web	07/20/2015	Closed with non-monetary relief	Yes	No
Web	07/06/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with explanation	Yes	Yes
Web	06/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1444819

1436344

1444797

1481083

1444833

1467240

1452327

1477423

1436411

Consumer Loan Complaints

Based on Consumer Complaints

07/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/17/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/09/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/22/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

and sent an email to corporate. I have scheduled a payment on line and I keep getting calls at least XXXX-XXXX x 's a day. If I was not able to schedule the payment at that time the online would of not let me. I am not even 30 dys late! I will pursue this further if this harassment does not stop. I have paid over XXXX of the loan and only owe a few more months worth. I do believe that this harassment is because my loan is almost due and you are trying to repossess the car to make even more money on the sale of it. I am requesting that you stop calling my cell phone for a payment that is not even 30 days late. As of today is it only 10 days. The calls start 2 days after the due date.

I was in an accident. I had a loan on the vehicle. The finance company had an insurance policy on my vehicle so the car went to the finance company after the accident for the insurance company to pay off the claim. Instead of handling the situation properly the finance company put the car on my credit as a repossession. The car was n't repossessed at all. United Finance Company XXXX WA

I purchased a 2014 XXXX XXXX from XXXX XXXX XXXX in XXXX NJ. I originally planned to finance the car but they told me my payments would be almost \$ 800/month. They said my payments would be less if I had a co-signer and if I did a lease and chose the purchase option at the end. I did that but my payments are still high at \$ XXXX/monthly. I thought this was unusual for a lease but I did n't know any better. I thought with a lease my payments would be about \$ 300/month.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

[Redacted]

[Redacted]

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

World Acceptance Corporation	AL	35125	Consent not provided
United Group Inc.	WA	980XX	Consent provided
The Huntington National Bank	KY	40515	Consent not provided
First Heritage Credit, LLC	LA	70734	Consent not provided
HSBC North America Holdings Inc.	NY	14617	N/A
American Honda Finance Corporation	NJ	072XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/17/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	07/16/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	07/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1467283

1459932

1474246

1477457

1459947

1481216

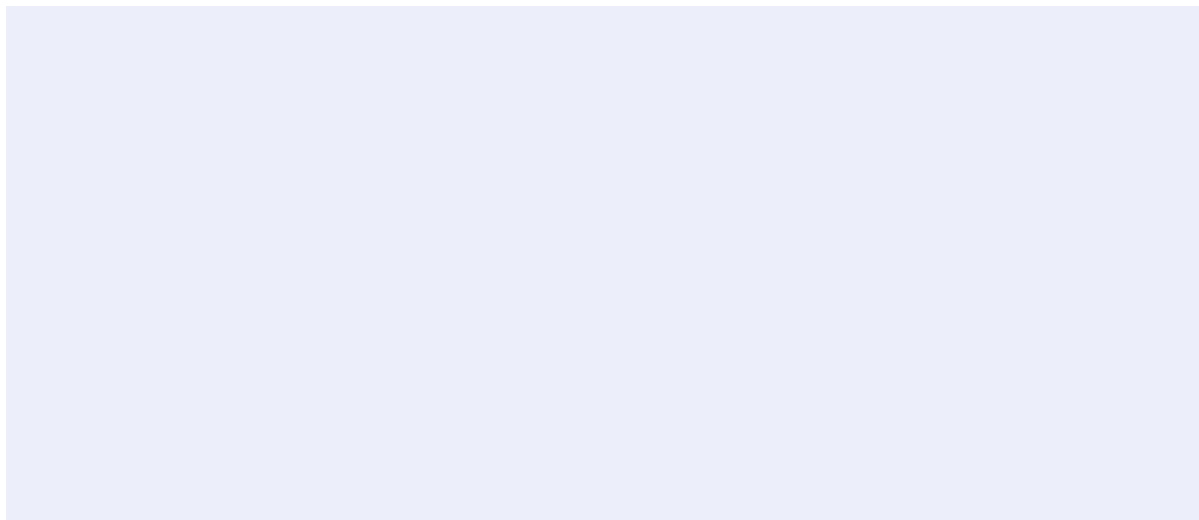
Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015	Consumer Loan	Pawn loan
07/09/2015	Consumer Loan	Installment loan
07/17/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Vehicle loan

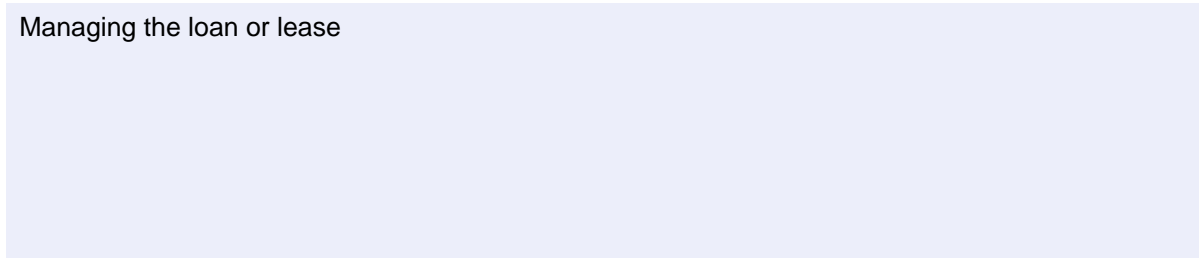
Consumer Loan Complaints

Based on Consumer Complaints



Received a loan I didn't apply for

Managing the loan or lease



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

know any better. I thought with a lease my payments would be about \$ 300/month. I also brought my diploma because they offer {\$500.00} off for new college graduates. They switched my mother to the primary when she was supposed to be the co-signer and then said I would not be eligible for the {\$500.00} credit because I was no longer the primary on the lease. I really need to know what interest rate I was charged because after reading about this settlement I now fear that I was ripped off on this purchase. They also charged me for a lot of things I did n't request like a key replacement fee, gap insurance coverage, excessive mileage coverage, etc. When I complained and requested that the unnecessary items be removed they said ok but it would n't change my lease payments. I was very confused but by then the 3-day grace period had passed and I was stuck with the car and the high payments.

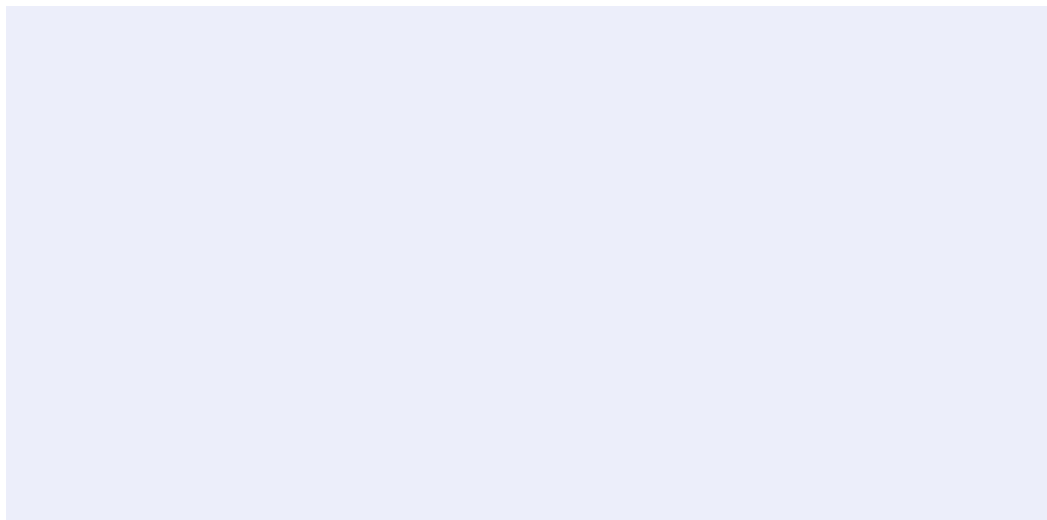
I got a loan with XXXXCash call. they take XXXX out the XXXX of the month. I have been paying on this for XXXX plus years. I for sure already paid this off but I cant find where to log in at to check. the numbers I am calling for Cash call (XXXX) goes to voicemail. I am beginning to get nervous as I have read on here lawsuits against them. I am an OHIO resident and believe they are still taking money when they should n't be. PLEASE HELP!!!!!!

I bought a used car from a private party, giving him {\$3900.00} in cash (no checks involved) for payment in full on Tuesday XXXX. I got my cash from XXXX XXXX XXXX. They had approved a used car loan at 2.5 %, but because the seller had a lien on the car with JP MORGAN CHASE BANK NA, XXXX XXXX XXXX, XXXX XXXX, TX., I had tp take out a personal loan at 9.25 % until I got a clear title. Then they would convert the personal loan to the 2.5 % used car loan.

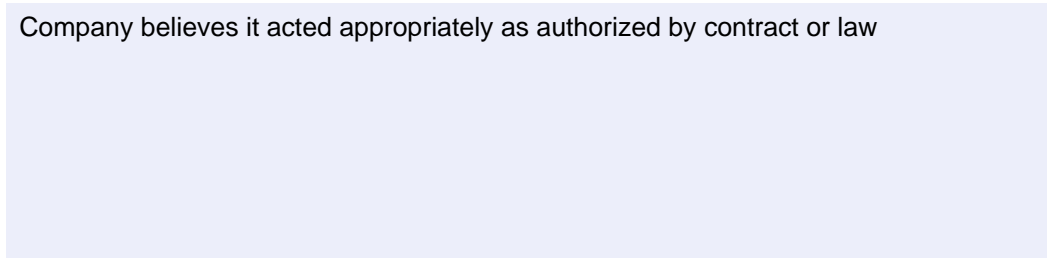
The seller and I went to the local Chase Bank branch on the same day. We had

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Concord Resolution Inc (Closed)	GA	30094	Other
CashCall, Inc.	OH	458XX	Consent provided
GM Financial	FL	32746	N/A
JPMorgan Chase & Co.	MI	495XX	Consent provided

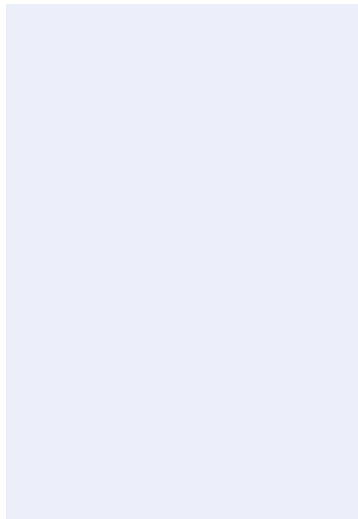
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/17/2015	Untimely response	No	
Web	07/09/2015	Closed with explanation	Yes	No
Phone	07/21/2015	Closed with explanation	Yes	No
Web	06/24/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

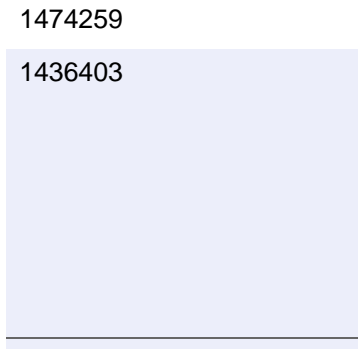
Based on Consumer Complaints



1477510



1459970



1474259

1436403

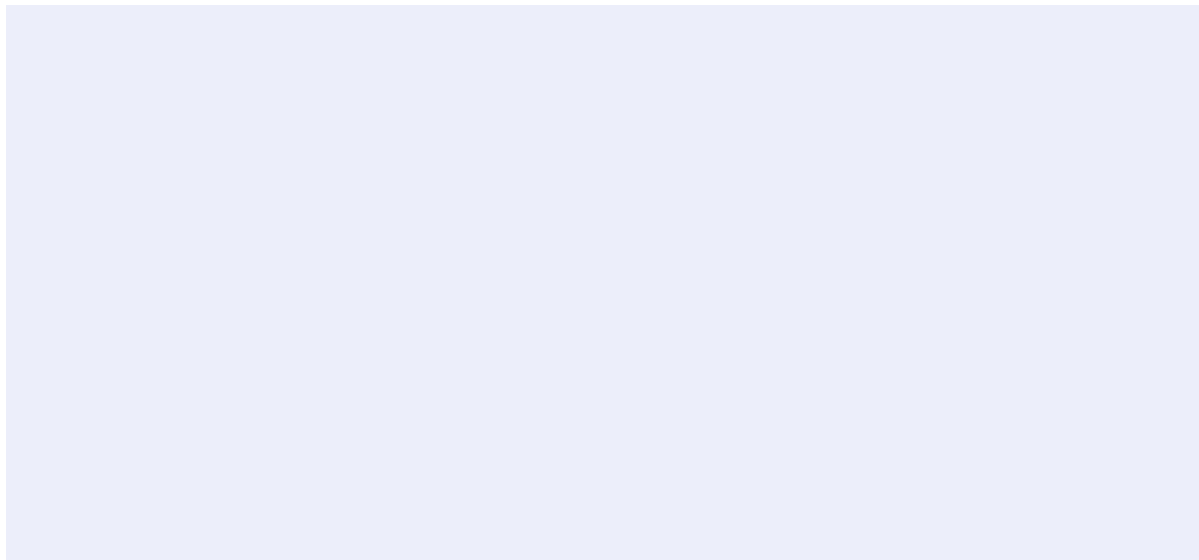
Consumer Loan Complaints

Based on Consumer Complaints

06/24/2015	Consumer Loan	Vehicle loan
07/17/2015	Consumer Loan	Installment loan
07/22/2015	Consumer Loan	Vehicle lease
06/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

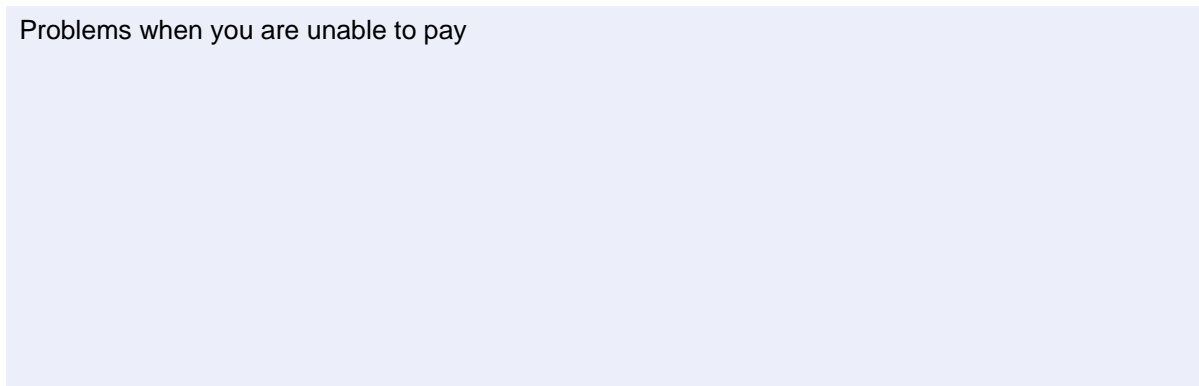


Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

The seller and I went to the local Chase Bank branch on the same day. We had the manager compute to the penny how much the seller had to give in order for the lien to be paid off.

He then gave the bank, in all cash, that amount.

I fully expected the bank to sign and date the title to release the first lien. But no. Chase explained that that had to be done in the "back room" and they would send to ME a letter stating that the loan has been paid in full. I protested, but was told that was the way it was going to happen.

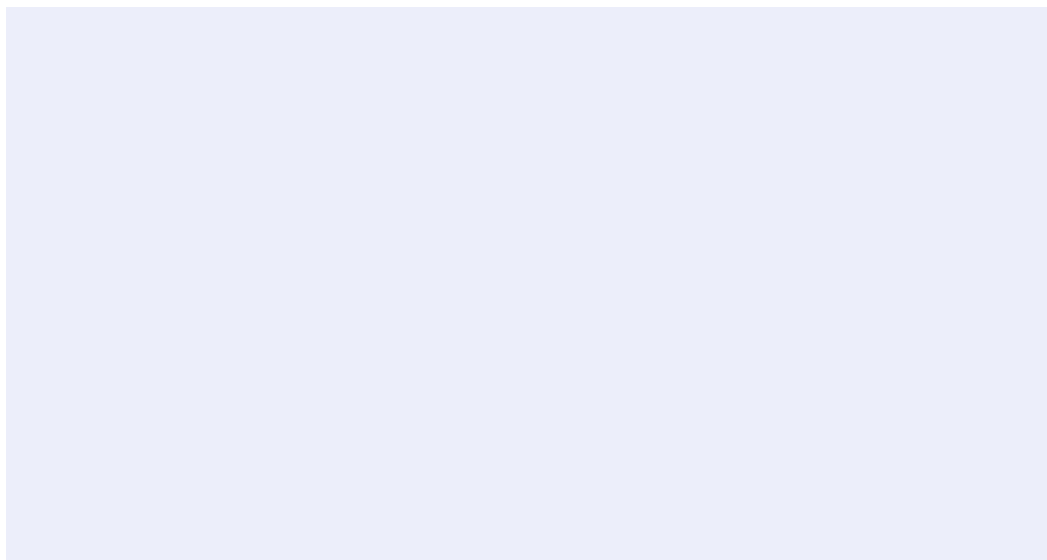
The end result is ; I took out a loan 9.25 % to buy a used car that I can not convert to a 2.5 % loan, because I can not transfer the title to my name until I wait for a snailmail that takes XXXX weeks. Further, I can not XXXX XXXX the car that I bought until I get the waiver in the mail. Further, the Michigan XXXX charges a {\$15.00} late fee if I don ; t make the transfer in XXXX days or less.

It is a charged off account but they are still reporting late payments, a payment due and a balance. This is inaccurate. I want the account removed from my credit.

I purchased a car in XXXX and had it financed threw nuvell. I paid on time until I got separated from my ex and he agreed to make my car payment instead of child support. He paid for XXXX months and in XXXX XXXX I came out and saw my car was gone. I called XXXX and they told me my car was under repo since it had not been paid on in months and it was just not in there system as picked up yet. I found on my credit that XXXX put the entire {\$12000.00} loan as a charge off instead of a repo. I have tried for years to get this fixed and they will not do anything about the account. They also report a payment was made on XXXX/XXXX/XXXX but there was n't. They took the car XXXX/XXXX/XXXX. That

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services	CA	94550	N/A
Bliksum, LLC	CA	92408	Consent not provided
Santander Consumer USA Holdings Inc	TX	786XX	Consent provided
Ally Financial Inc.	GA	301XX	Consent provided

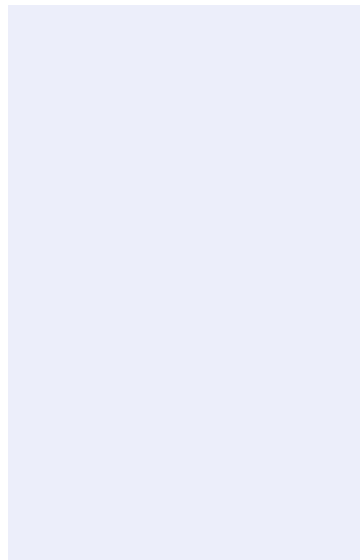
Consumer Loan Complaints

Based on Consumer Complaints

Phone	06/29/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

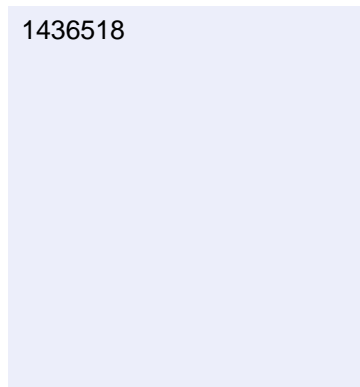


1436471

1477530

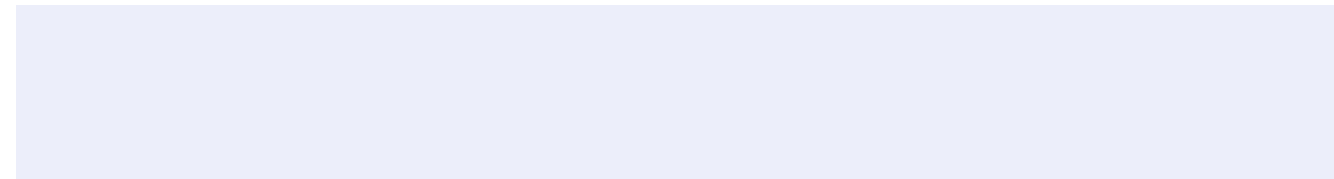
1480526

1436518



Consumer Loan Complaints

Based on Consumer Complaints



07/17/2015

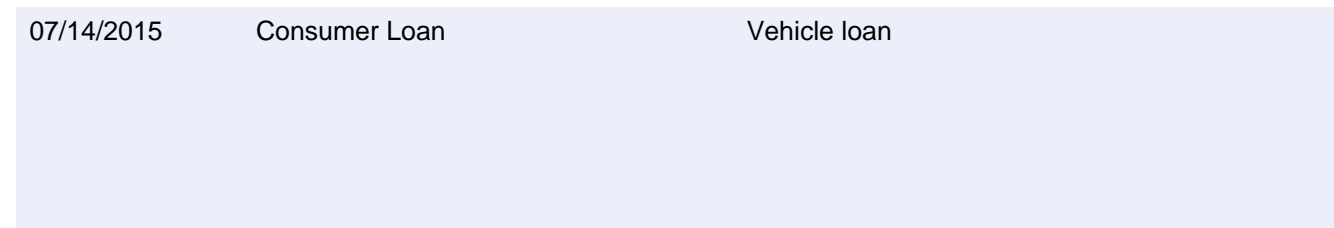
Consumer Loan

Vehicle loan

07/14/2015

Consumer Loan

Vehicle loan



Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX/XXXX/XXXX but there was n't. They took the car XXXX/XXXX/XXXX. That would be XXXX months after it was taken. I paid {\$15000.00} on the car when it was purchased at {\$12000.00}. I didnt still owe the {\$12000.00}. They sold the car and will not post it as a repo and just put the amount I have supposedly left.

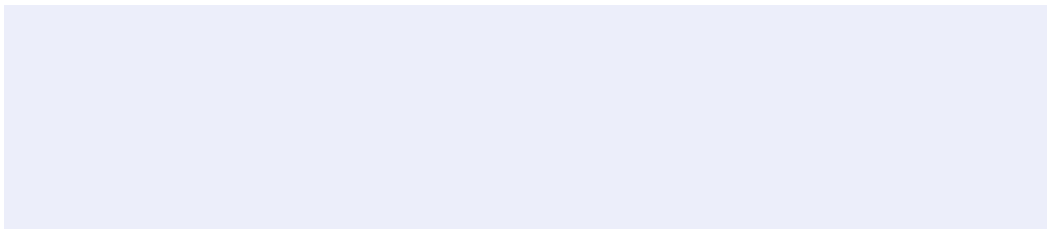
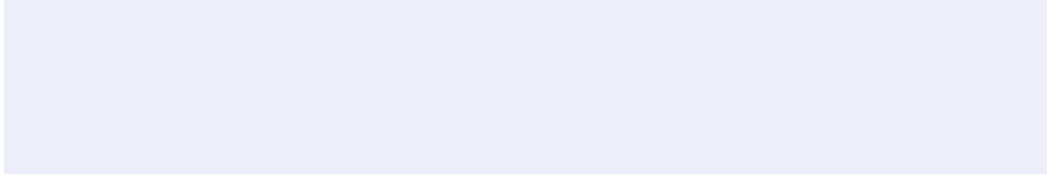
I applied my car own through XXXX XXXX dealer in XXXX XXXX XXXX, VA. This dealer works with Capital one. Capital one gave me interest rate 6.45apr. My account number is XXXX.

There are XXXX problems. First of all, my dealer XXXX XXXX who charged me more without my awareness. My loan amount should be XXXX, but it became {\$15000.00}. (The finance guy who worked for XXXX XXXX put extra theft preventive system charge on my account. Despite the paperwork has my signature on there, but my friend and I never got informed of this additional charge.) This Finance guy left office already. So the GM from the Priority who admitted their fault and refund {\$1300.00} to me. (I think Capital one should return me the interest has generated from this extra charge. Because i should only pay the interest from the amount ({\$13000.00}) i had borrowed) Second, Capital One gave me an unfair interest rate. I checked rate from XXXX XXXX in XXXX XXXX, they gave me 4 % interest rate. However, when I went to Priority dealer, they used Capital one as their loan service. Capital one gave me 6.45 % apr. When I signed my paper with Finance Guy, I thought this loan amount {\$15000.00} has included the interests for 5 years and the principle amount.) I want Capital one re-evaluate my credit score and gave me a fair interest rate.

The lender repossessed my vehicle at XXXX months past due. This seems egregious, as I 'm on XXXX XXXX, and under medical care. This makes communication extremely difficult. The repossession charge makes it impossible to redeem the vehicle and the lender has shown no willingness to work with me regarding that. This is a hasty repossession and unneeded as I had been paying

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One

VA

235XX

Consent provided

BB&T Financial

PA

180XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

Web

07/17/2015

Closed with explanation

Yes

No

--	--	--	--	--

Web

07/14/2015

Closed with explanation

Yes

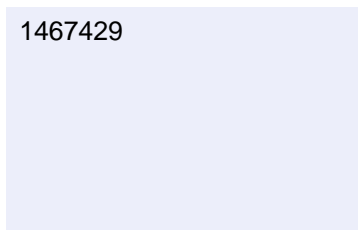
Yes

Consumer Loan Complaints

Based on Consumer Complaints



1476794



1467429

Consumer Loan Complaints

Based on Consumer Complaints

06/24/2015

Consumer Loan

Vehicle loan

07/09/2015

Consumer Loan

Vehicle loan

06/24/2015

Consumer Loan

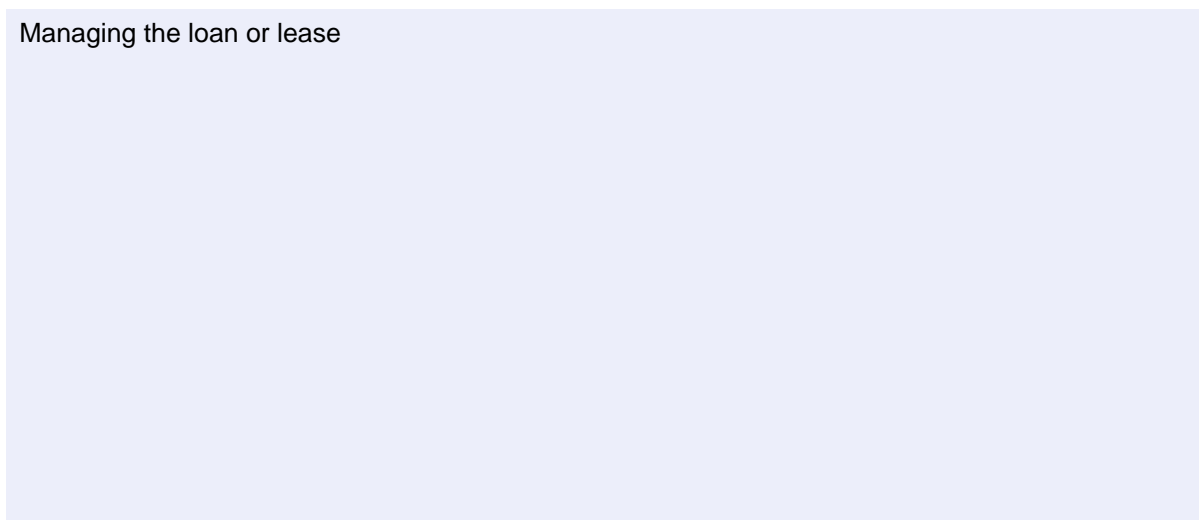
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

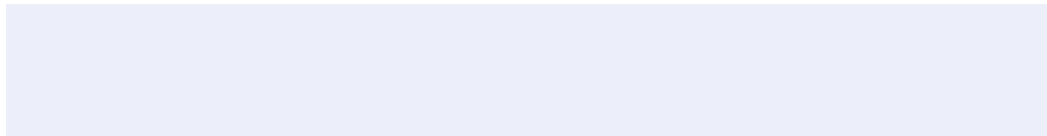
each month and had not exceeded XXXX days past due. I want to redeem vehicle, and think the hasty actions of the lender make redemption with the added costs unbearable. This is discriminatory and predatory lending practices.

I purchased a vehicle from Drive Time Acceptance in XX/XX/XXXX. Due to their erroneous credit reporting all consumer trade lines had to be hidden/removed from individual reports. All of the consumers trade lines have been added but not consumers who've had a bankruptcy. My bankruptcy was dismissed because I opted to pay all of the debt and DT's vehicle was never included in the BK. For the last 3 1/2 years I've made every payment on time however in XX/XX/XXXX XXXX reported me as late so I understand the reasoning behind the judgement. Over all this has been a horrible experience and I will never do business with them again however I would like the benefit of having this line added back on my credit report. I would like to obtain a new car loan with a new lender to have this positively reflected on my report but because the last 3 1/2 years did n't happen I am back to having a negative car loan experience and higher interest rate. Please advise.

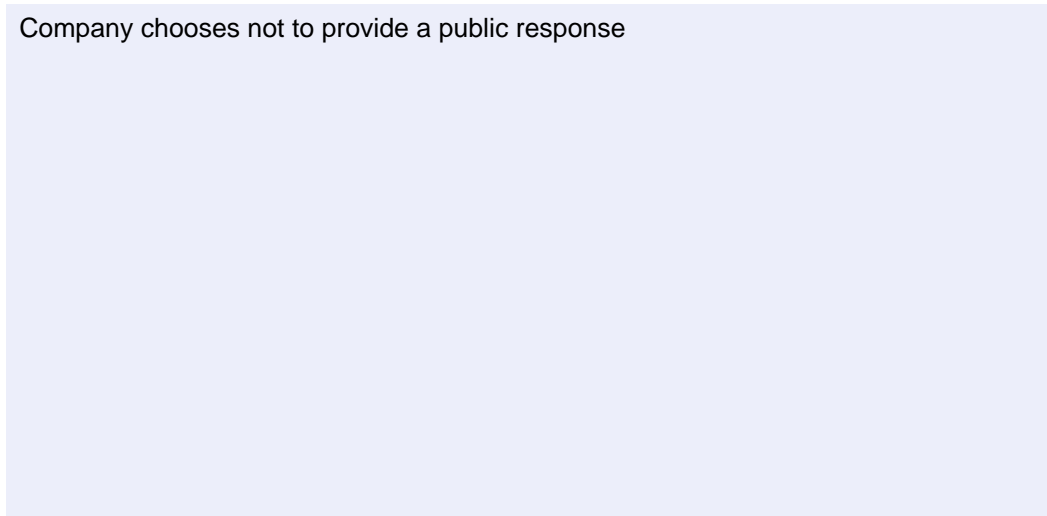
USAA through XXXX XXXX did not cover the replacement of shock absorbers on my XX/XX/XXXX XXXX XXXX. I purchased an extended warranty during the process of refinancing my vehicle. I believe USAA is guilty of deceptive advertising and am filing this complaint in an attempt to be made whole from this deception. On XX/XX/XXXX I obtained a loan from USAA for my vehicle. In those documents and during that transaction I reviewed the information on the web site for the extended vehicle protection plan (" Plan ") and financed {\$840.00} for that plan. I recently took my vehicle for servicing and it was determined to need new shocks. My understanding (now) of the suspension assembly is that in this vehicle the front uses XXXX Struts, while the rear uses shocks. The web site states the

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	CA	90703	Consent not provided
DriveTime	NV	891XX	Consent provided
USAA Savings	OR	972XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

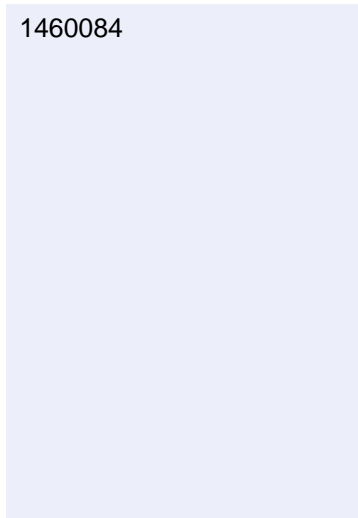
Web	06/25/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	Yes
Web	06/24/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1436570



1460084

1436584

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

following : [https :](https://www.usaa.com/inet/pages/extended_vehicle_protection_program_main_page?akredirect=true)

[//www.usaa.com/inet/pages/extended_vehicle_protection_program_main_page?akredirect=true](https://www.usaa.com/inet/pages/extended_vehicle_protection_program_main_page?akredirect=true)What 's not covered? Extended Vehicle Protection may not cover repairs under the following conditions : - If the repair is still covered by the manufacturer warranty or covered by a recall or special policy by the manufacturer.

- For normal wear items such as brake pads, wiper blades, light bulbs and tires.
- On vehicles with modifications not recommended by the manufacturer, i.e. use of oversized tires, header pipes or removal of any emission control system components. For more information on what is not covered refer to the service agreement which XXXX XXXX mails to you when enrollment is complete.

In addition under the section on details of what 's covered it states : [https :](https://www.usaa.com/inet/pages/extended_vehicle_protection_program_details)

[//www.usaa.com/inet/pages/extended_vehicle_protection_program_details](https://www.usaa.com/inet/pages/extended_vehicle_protection_program_details) Upper and lower control arms and their shafts and bushings, ball joints, steering knuckles and spindles, stabilizer and strut or track bars and their bushings and links, coil springs, torsion bars and their mounts, leaf springs and their shackles and bushings, hub bearings and wheel bearings and XXXX struts .

I believe if USAA does n't cover these shocks their advertising is deceptive because of the following : It is clearly stated what is not covered and " Shocks " are not a consumable product and do n't fall into the categories above.

- I only saw the web site and the loan documents before I signed the agreement for the loan and did not see this exclusion in the contract (and still have n't actually as this contract is not in my USAA documents). I never signed any contract.

- Shocks are considered part of the suspension assembly and it states that

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

the suspension assembly is covered. After spending several hours talking to USAA and XXXX XXXX, I still have no resolution. The cost for these shocks is approximately {\$430.00}.

Roadloans.com did a hard credit inquiry on my credit report, I did not give them permission.

I have a current loan open with Total Finance out of XXXX. I am having some issues as far as harassing and extremely demeaning treatment from multiple representatives there. And every time I have tried to speak with someone in management I have been hung up on. My XXXX is not very good, and I am thinking that maybe that is why I am being spoken to that way. Today XX/XX/2015 I called to place my son on as POA, so that he could better understand them so we could clear up any further issue they may have, which I will explain their current issue in a moment. Instead of being helpful, my son was yelled at and ridiculed as if he was not smart enough to handle the matter. I am now beginning to have anxiety about the treatment and with no manager to ever get on the phone, I do n't know who to turn to.

As for the issue they are having, of course I keep a current loan with them, and I do fall behind from time to time. I have been paying for over XXXX months, and yes I have been late several times, but my intention is to pay always on time. My issue is that they are calling my sister and mother with the same type of harassing demeaning approach. Please I need help on what to do.

I paid off most of the loan and my husband lost his job which put me in a bind to have to pay off all the bills so I fell behind on the loan now Continental Credit is calling my job and my Supervisor wants the calls to cease or she will get the company attorney to file a suit against them. Continental Credit in XXXX Texas

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	GA	30213	N/A
Santander Consumer USA Holdings Inc	NY	139XX	Consent provided
Total Finance AC, LLC	IL	604XX	Consent provided

Security Finance	TX	774XX	Consent provided
------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/22/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	Yes
Web	06/24/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1481297

1481383

1436620

1467573

Consumer Loan Complaints

Based on Consumer Complaints

06/24/2015

Consumer Loan

Installment loan

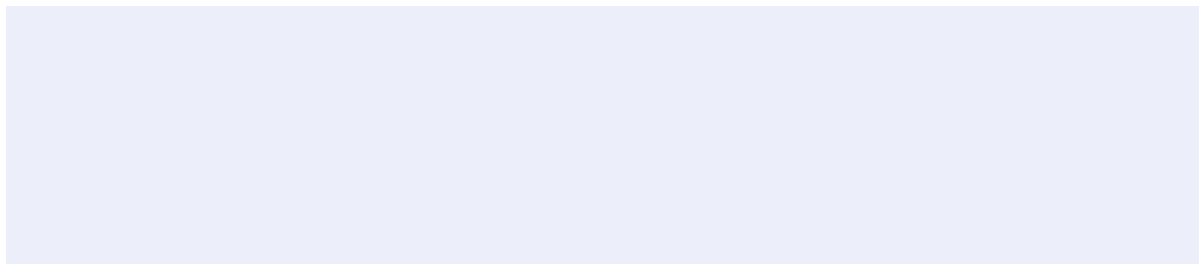
07/22/2015

Consumer Loan

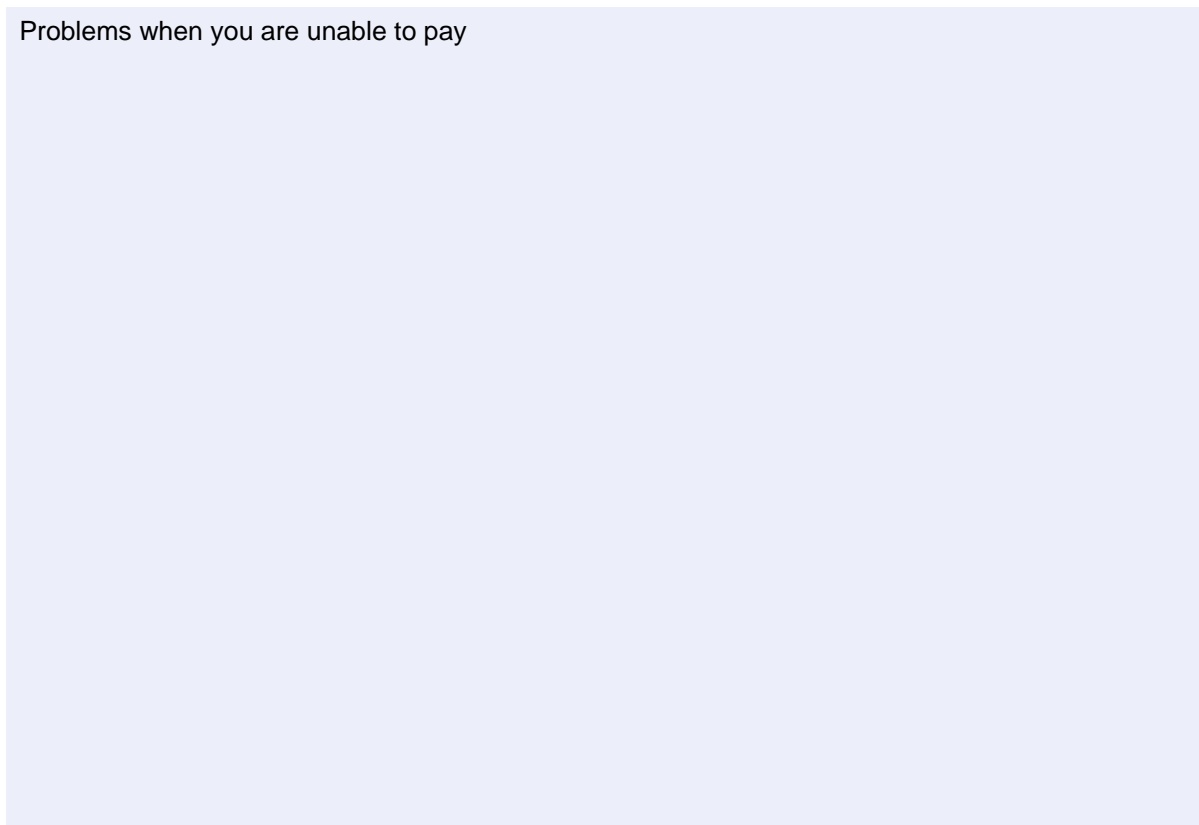
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

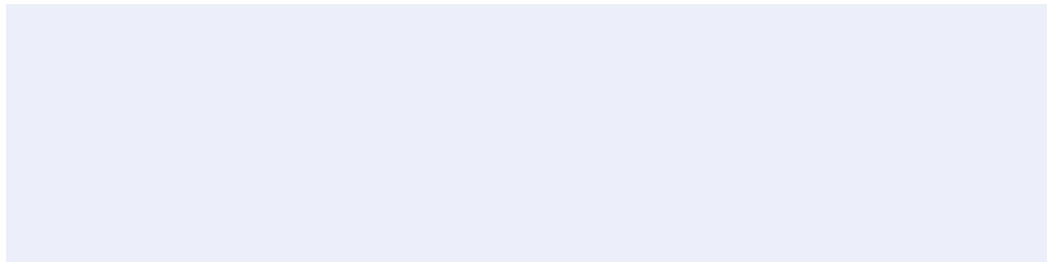
company attorney to file a suit against them. Continental Credit in XXXX Texas needs to stop calling my job asap. I spoke with XXXX on XXXX/XXXX/15 at XXXX (XXXX) and asked her to cease the calls. She said that 's fine and they would n't call anymore if this continues I will sue them.

XXXX XXXX

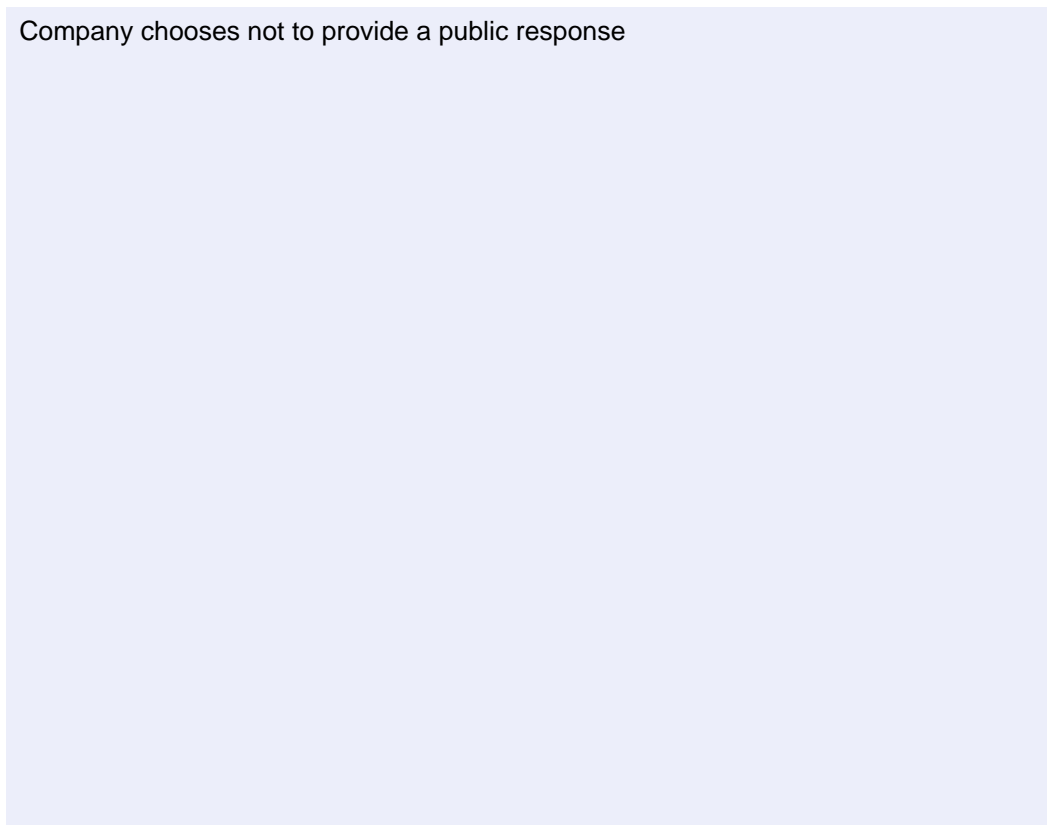
My XXXX XXXX XXXX is financed through Credit Acceptance where I am the cosigner as I had to get my XXXX-year-old father to sign as principal after finding out I am the principal on my son 's XXXX XXXX truck I cosigned a few years earlier. This was done without my knowledge or approval ; I mean I will cosign for my kids but NEVER the principal signee but that 's another story. Since XXXX of XXXX after being contacted by my Dad that he was forced to make XXXX payments on this account to keep it current. At the time, I had missed XXXX XXXX XXXX payment & another one was n't due until the XXXX of XXXX XXXX. Okay, thanks Dad, paid him back & set up my automatic payment again. Credit Acceptance took another payment in XXXX so it was really ahead, then XXXX in XXXX on the XXXX & then the XXXX. I called in XXXX as I 'm a XXXX & can not afford their mistakes. They blamed this on having XXXX separate accounts set up even though they both came for the same & original bank account. I received a call on XXXX XXXX, XXXX where I was told I was again a payment behind ; they did not take XX/XX/XXXX payment for some reason even though these were once again submitted in XXXX XXXX. I made arrangements for their automatic payment representative to set this up once again, even being read their disclosure authorizing this. I also made sure all my info was correct as my father 's diagnosis of familiar XXXX XXXX XXXX was confirmed & wanted to be sure they had

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	91773	Consent not provided
Credit Acceptance Corporation	AR	720XX	Consent provided

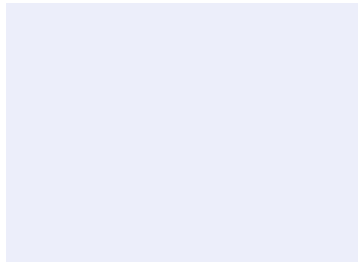
Consumer Loan Complaints

Based on Consumer Complaints

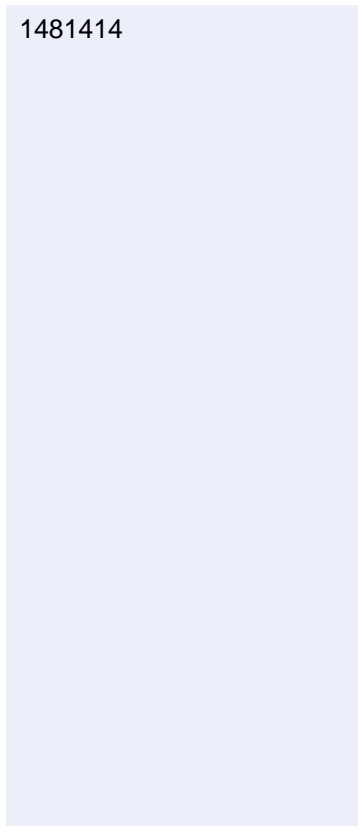
Web	07/20/2015	Closed with explanation	Yes	Yes
Web	07/22/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



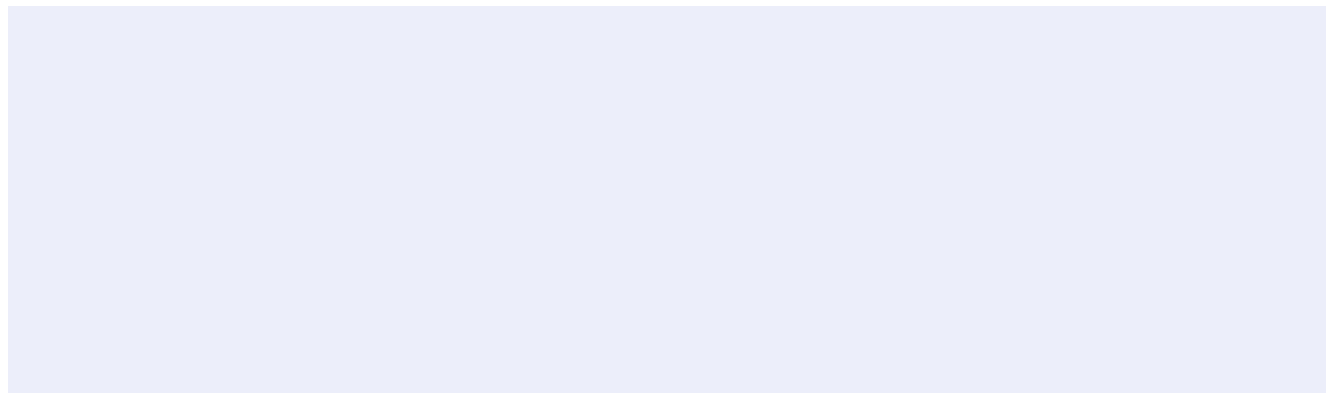
1436644



1481414

Consumer Loan Complaints

Based on Consumer Complaints



07/09/2015

Consumer Loan

Vehicle loan

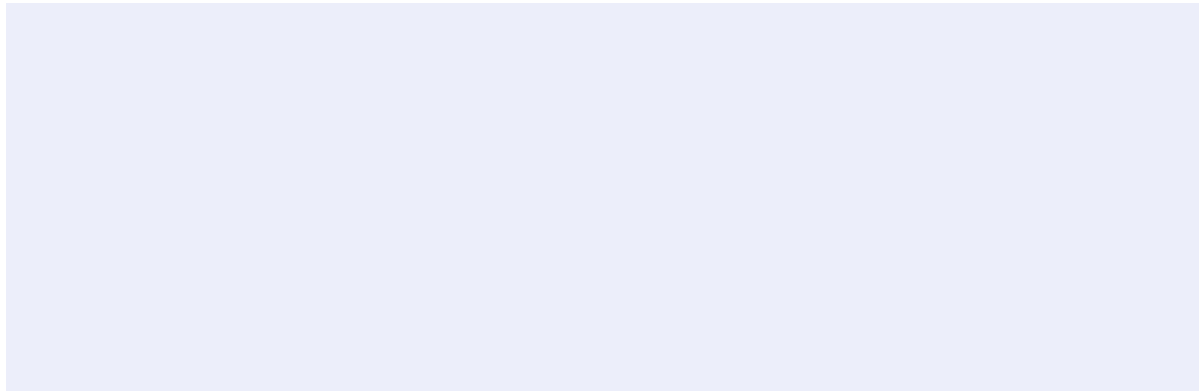
07/22/2015

Consumer Loan

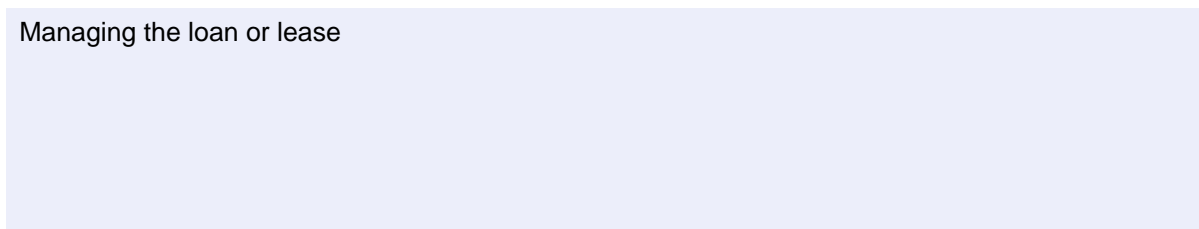
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

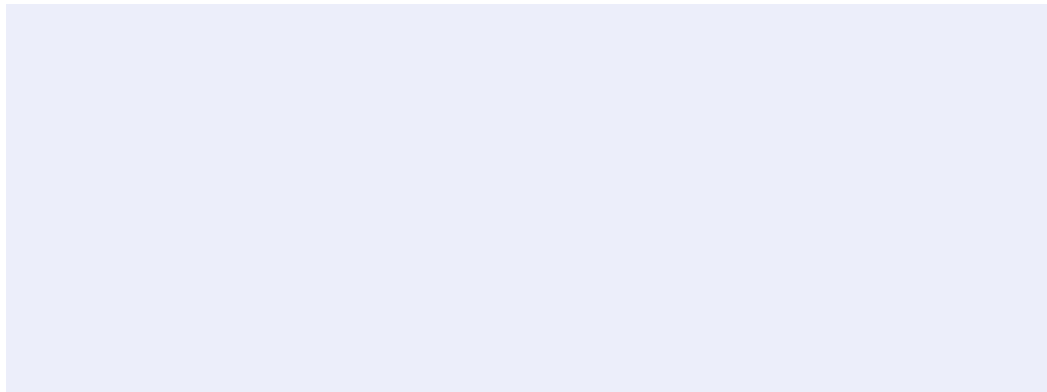
everything accurate. I stupidly enough thought all was well until Sunday evening, XXXX XXXX, XXXX ; when the repossession man was at my door to get the XXXX in the garage. Thinking everything was just a misunderstanding, I let them take it as I was also under the impression I had no other choice ... this money was just sitting in my bank account so it was no problem getting it caught up once Credit Acceptance was opened on Monday morning but, this came with a {\$330.00} loss I am told is my fault for not making sure the payments were actually drafted. I 'm thinking, XXXX more payments & they know the principal signee has XXXX XXXX who was also NEVER contacted. This seems like a scam to me!

I am a servicemember who was serving with the XXXX XXXX and had an auto loan open with XXXX XXXX, through the XXXX program created and operated by DFS. I received a redress check in compliance with Consent Order File No. XXXX. I was traveling for my (then) current job at the time the check was mailed to me, and as a result it was placed in an archive of all my mail that my parents were keeping for me while I travelled. I did not return and go through all of my mail until recently, and because of this, the check that I was sent is more than (XXXX) days old, and is therefore void. I have contacted both DFS and XXXX XXXX XXXX (the company contracted by DFS to issue redress checks), who have both told me that they can not, or will not, do anything for me. This check is almost XXXX (XXXX) dollars! I read the compliance order, which states that it shall be effective and honored for XXXX (XXXX) years, and it has not been honored with regard to my case.

On XX/XX/XXXX I was in a car accident that resulted in my car being a total loss. My insurer requested a Letter of Guarantee from Ally Financial so that they would be able to send a check. ALLY requested an evaluation letter and a breakdown of the charges. The Insurer sent them the information that was requested in XXXX. Ally financial continued to delay (Stating things were wrong on the evaluation

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

DFC Global Corp

NM

871XX

Servicemember

Consent provided

--	--	--	--	--

Ally Financial Inc.

GA

313XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

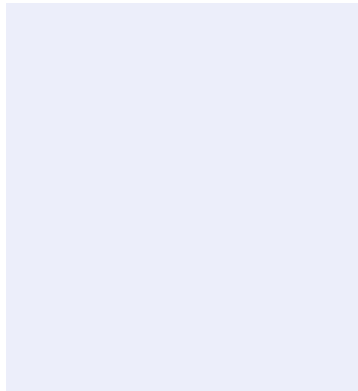
--	--	--	--	--

Web	07/15/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

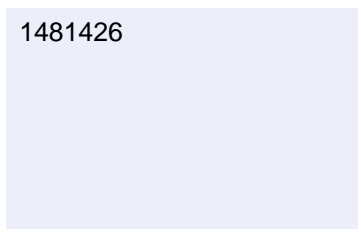
Web	07/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



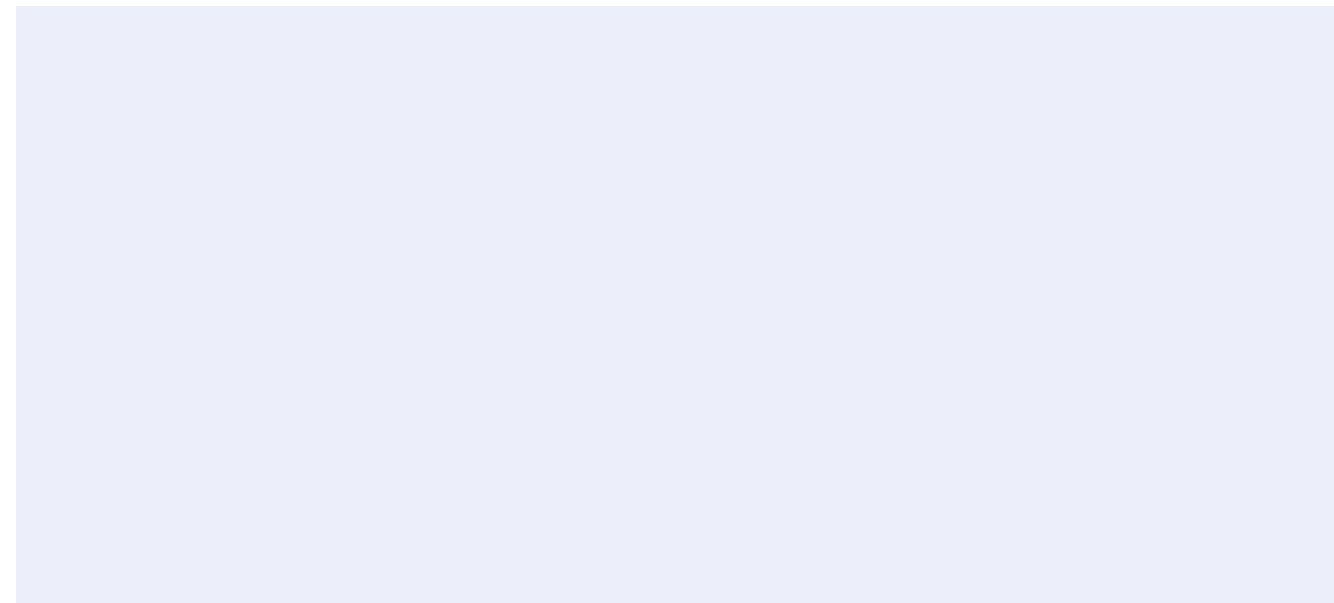
1460186



1481426

Consumer Loan Complaints

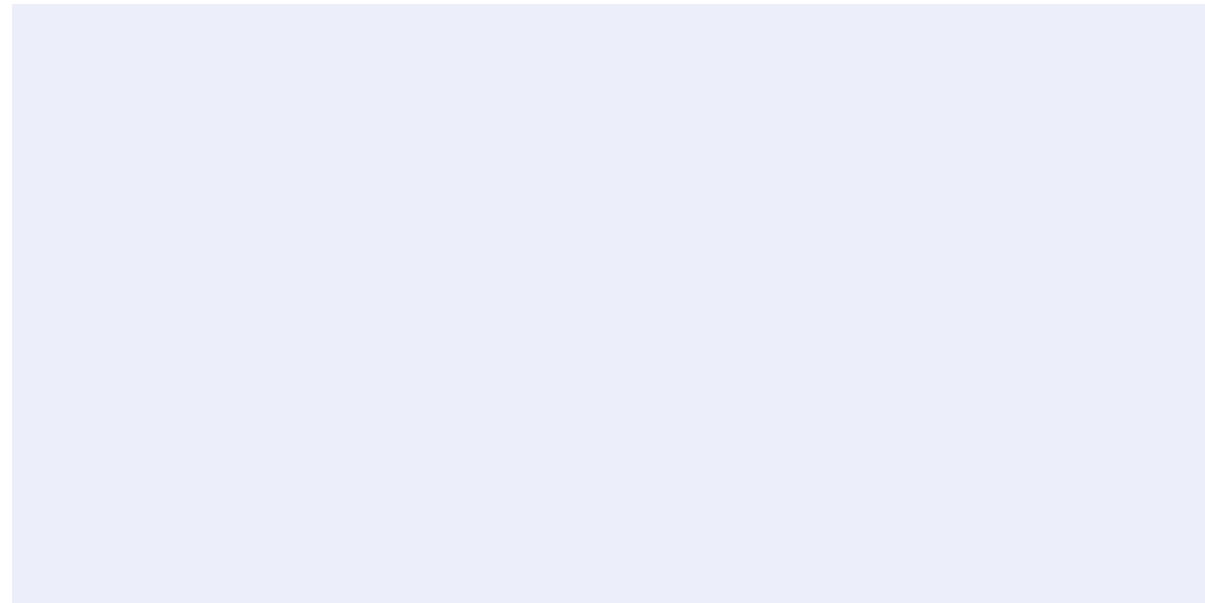
Based on Consumer Complaints



07/09/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

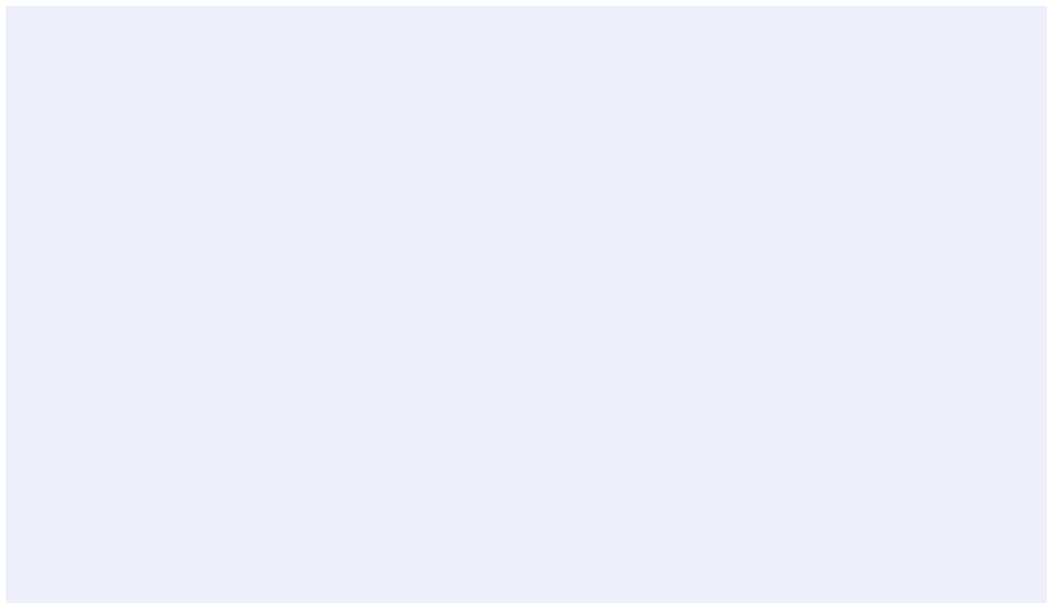
Based on Consumer Complaints

even when things were sent over to them proving otherwise) and did not respond to XXXX XXXX request for the Letter of Guarantee. Ally finally sent the letter of guarantee on XX/XX/XXXX and Ally received the check from XXXX XXXX on XX/XX/XXXX. Ally financial stated they are charging fees for late payments in the amount of {\$720.00} and can not explain or show documentation of where these fees are coming from. I spoke with someone who claims they are financing fees but how can interest occur on amount paid by the insurer. I have gap insurance which covered the remainder of the amount that was owed at the time of the accident (XX/XX/XXXX). I have reason to believe that ALLY Financial is defrauding the account. I and my insurer have tried to contact Ally Financial about this issue but continue to get transferred with no one telling us why these fees were assessed to the account. On top of that they did not tell us we owed any fees until XX/XX/XXXX. They also have reported to the credit bureau that I have missed payments and delaying my home buying process.

GE Capital declined a loan application for a Bobcat vehicle on XXXX/XXXX/2015. They have repeatedly and consistently refused to provide me with information about why they declined this application and where they got any information they used to decline. They financed an identical machine for me about 6 months earlier. One of my local bankers checked my credit report the same day and reported that my FICO score was XXXX, as it should have been at the time, and that there were no derogatory comments listed. I 've received XXXX communications from GE CAP. 28 days after the decline they sent me a letter stating that if I wished to know why they declined I would have to send them a written request. I did so even though Federal law requires them to have notified me of the problem within 30

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Gryphon Corp	MD	207XX		Other
Bank of America	CA	90803		Consent not provided
Goldman Sachs Bank USA	GA	306XX	Older American	Consent provided

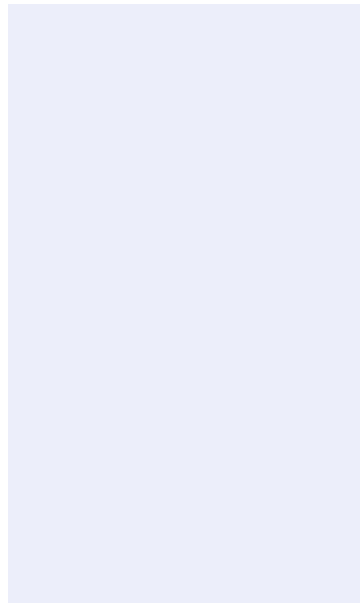
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	No
Web	07/15/2015	Closed with explanation	Yes	Yes
Web	08/07/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints



1458705

1466327

1488023

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015

Consumer Loan

Vehicle loan

07/14/2015

Consumer Loan

Vehicle loan

06/30/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

though Federal law requires them to have notified me of the problem within 30 days without any action on my part. I received no further communication from them until I filed an internal complaint with GE through my payment contact. I then got a letter two days later stating " Delinquent past or present credit obligations with others " and The decline was based on limited and poor credit on the company not your personal credit. " They provided no further information as to where or how they have gotten what must be incorrect information. I can not fix the problem when they refuse to tell me where it came from. They 've refused to respond to repeated emails and there is no phone number to reach those people that even internal GE CAP people can find. I 've been told that all I can do is snail mail the address the letter with no useable information came from. And I get no response. GE CAP has consistently and repeatedly refused to comply with Federal law by refusing to tell me where they got information which they used to decline this credit application.

Application # XXXX Date XXXX from XXXX XXXX XXXX XXXX XXXX, XXXX
XXXX TX XXXX

While I was XXXX due to Military Service, my vehicle was financed through US. Bank. But a Company call XXXX was handling the payments but they went out of business in XX/XX/XXXX while I was unable to communicate Stateside. I was not notified of this matter until I got home XX/XX/XXXX. I have sent numerous emails asking how I should resolve this situation and got no reply from US. Bank. Since I got home I called US. Bank and they are telling me that I have to pay the entire car loan off, and they are threatening to repossess my vehicle.

I am running a payment behind because originally I was told this loan would pay

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	CA	90630		Consent not provided
U.S. Bancorp	SC	294XX	Servicemember	Consent provided
Citibank	IL	619XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/07/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1477778

1467662



1445154

Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

off a loan I have at Heights Finance. When I sent the check to XXXX it did n't pay them off. So now I have two payments. The manager of One Main, said she could n't do anything. With that said even though I have a payment scheduled in thier system they continue to call and threaten legal action. They have called my employer and sent mail there as well. Now they have also sent an employee of thiers in. My boss and I have both told them not to call me at work.

I financed a vehicle through Ally Financial in XX/XX/XXXX. I missed XXXX payment and was unable to pay the late fees which accumulated and turned into payments. Although I continued making the payments. The car was repossessed in XX/XX/XXXX when the late fees totaled XXXX car payments.

MY NAME IS XXXX XXXX XXXX NUMBER WITH TDBANK XXXXI BUY A CAR XXXX XXXX IN 2009 ..THE STAMENT NO ARRIVING ON TIMEI TALK WITH REPRESENT ABOUT MY CASE ... BUT NO HAVE HELP.. IN XXXX OF THIS YEAR..THEY OUT MY CAR..I HAD THAT PAY MUCH MONEY FOR XXXX, LATE FEE AND MUCH..THE TDBANK NO HAVE THE LOAN FOR CAN SEE FOR INTERNET AN D I CANOT PAY ..IN TD BANK NOTHING BODY HELP ME..IN XXXX I WAS OK..BUT NOW THEY SAY HAVE THAT PAY XXXX. I KNOW NOT FOR WATH..

IN DEPARTMENT OF LOAN ONLY TALK XXXX AND MY XXXX IS NOT GOOD FOR EXPLAIN..I NEED SOLVE AND MY TITLLE OF PROPIETARYTHANK YOUXXXX XXXX XXXX XXXX

I went into a XXXX dealership and was told I would receive a rate of .9 %. We agreed to a price and vehicle with the specific options I wanted. I explained that my trade in was n't running (alternator died XXXX, and I would have to go charge the battery for the trip to the dealership. I came back the next day with my trade in

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Enova International, Inc.	VA	20147	Consent not provided
Ally Financial Inc.	TX	799XX	Consent provided
TD Bank US Holding Company	NJ	075XX	Consent provided

American Honda Finance Corporation	UT	840XX	Consent provided
------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/22/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1489220

1452681

1481514

1481520

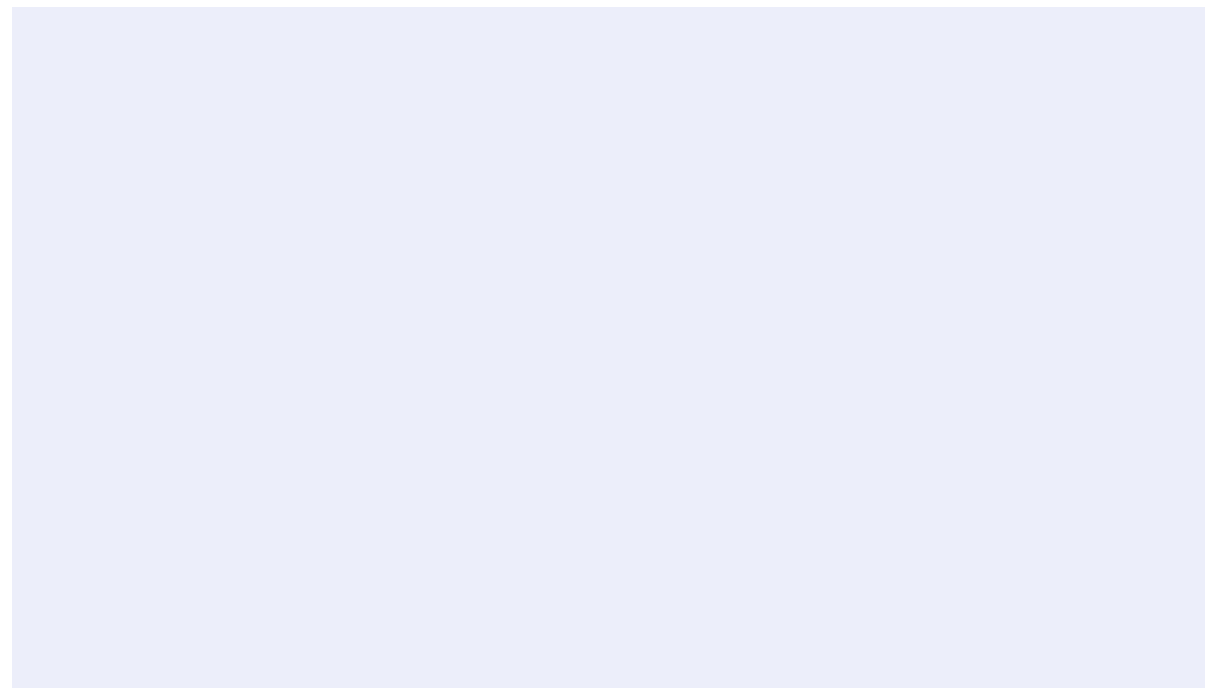
Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015	Consumer Loan	Vehicle loan
06/24/2015	Consumer Loan	Installment loan
07/17/2015	Consumer Loan	Vehicle loan
07/22/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

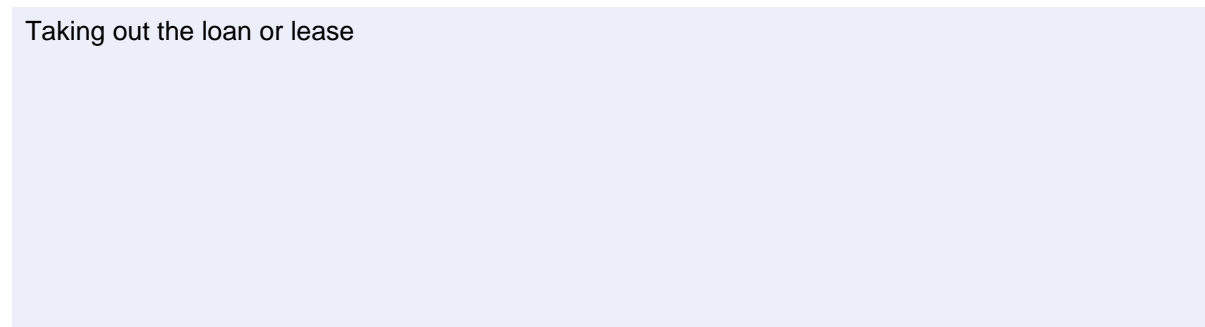


Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

and was pushed off to another salesman who said that they could not honor the price or the rate that we agreed to yesterday. I had driven my trade down there already and it was n't going anywhere. I was unable to do anything but take the new terms they offered. I then met with the man responsible for the contract and I noticed that one of the options that I had requested did not appear on the contract XXXX cross bars) and specifically asked him about that. He said that they were included with the roof rails that were on the contract. I to possession of the vehicle and made the appointment at the dealership to have the options installed that we had agreed on. After having the options installed they indicated that the cross bars were not included. I questioned the man that wrote up the contract for us and of whom I had asked about the cross bars before and he claims he never said the cross bars were included. At this dealership every person that I spoke with deceived us and then passed us on to someone else. All of these sales and finance staff acting as agents for Honda XXXX Finance appeared to have a routine pattern of deception and shifting responsibility. I am now paying more than I originally agreed for both the loan rate and options on the car.

I was declined a loan from the partnership of Ethan Allen and Synchrony Financial while having a pristine credit record, FICO score of XXXX, \$ XXXX in Synchrony Bank and a \$ XXXX income.

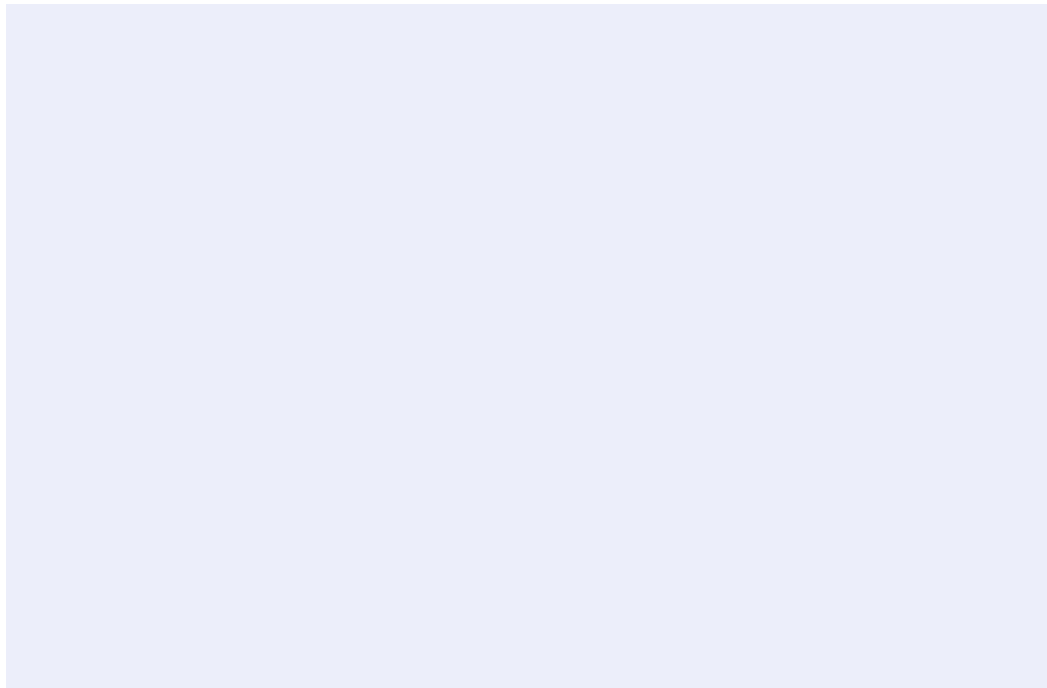
Reason given, " insufficient credit history ".

It is my opinion that it was because of no chance of default therefore, no interest would be generated, therefore no profit.

I consider this to be discriminating to a XXXX year old and an unethical business

Consumer Loan Complaints

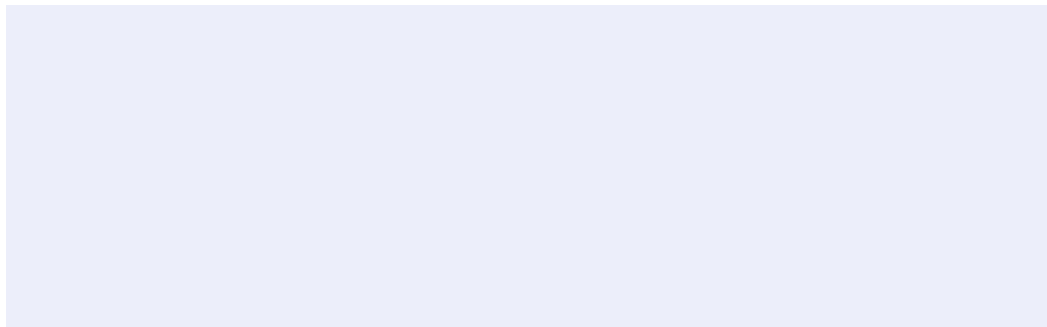
Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	MI	48103		N/A
Citibank	PA	15905		N/A
Wells Fargo & Company	CA	900XX	Older American	Other
Synchrony Financial	MD	207XX	Older American	Consent provided

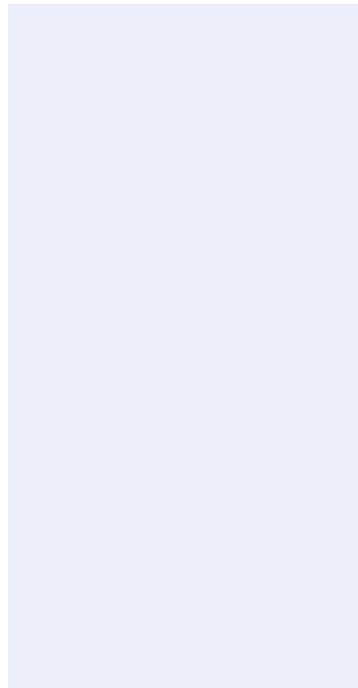
Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/21/2015	Closed with explanation	Yes	No
Referral	06/25/2015	Closed with explanation	Yes	No
Web	07/17/2015	Closed with non-monetary relief	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

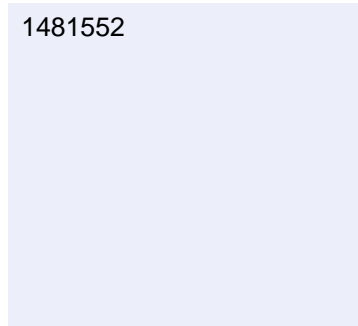


1474335

1436765

1477853

1481552



Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

practice and violates truth in advertising.

I had a Macy 's American Express card and someone stole my credit card information and charged over {\$2000.00} to my card on XXXX XXXX, 2015. I was alerted by Macy 's of the situation and they closed the account, sent me a new card and asked me to fill out the appropriate paperwork and send them a copy of my driver 's license. I did everything they have asked me to do. The charges are still on my account along with late fees and interest. I have called them several times and they said it may take 90 - 120 days to clear. In the mean time I have been getting harassing phone calls by XXXX multiple times a day from Macy 's. They call my office, home and cell phone. I find this all very disturbing that this is not cleared up by now. I have a XXXX credit card also and when I have had fraud on it, it is cleared up within a week. I do n't know what else I can do at this point. They have dinged my credit and I have sent them a letter about all this. I do n't feel as a consumer who was a very loyal Macy 's customer for years that what they are doing is appropriate and I am very frustrated with their whole process. They are wasting my time and their 's.

Paid off loan XX/XX/XXXX or XX/XX/XXXX. Have been trying to contact XXXX to get a copy of the lien release for the paid off trailer. I call and enter my social security number, and it tells me it 's " invalid ". I do this repeatedly until their automated system tells me " please call back when you have correct information. Goodbye " - then I 'm hung up on.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	VA	234XX	Servicemember	Consent provided
Synchrony Financial	GA	30062		N/A
Capital One	NC	275XX		Consent provided
Bank of America	GA	30236		N/A
Santander Consumer USA Holdings Inc	IL	60428		N/A
Santander Consumer USA Holdings Inc	WV	26330		N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/07/2015	Closed with monetary relief	Yes	No
Phone	07/27/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	No
Phone	07/13/2015	Closed with explanation	Yes	No
Postal mail	07/01/2015	Closed with explanation	Yes	No
Postal mail	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1445219

1445219

1488125

1452732

1460392

1445244

1467782

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015

Consumer Loan

Vehicle loan

06/24/2015

Consumer Loan

Vehicle loan

07/22/2015

Consumer Loan

Vehicle loan

07/09/2015

Consumer Loan

Vehicle loan

07/17/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On Friday XXXX XXXX 2015 my car was unlawfully repossessed by a GPS tracker device placed on my vehicle by the repossessing agent that was authorized by the lien holder Title Max. I have done my research and in the state of Texas you have to be a license Private Investigator and have a signed contract by the ones who hired him to perform this. I would like to know who the Private Investigator was and I would like to have a copy of the contract. Then when I called them, they stated that my vehicle was reposed on a different date, the documents did not match up, and the manager there told me that he was helping me out. They mailed a certified letter weeks after the car was repossessed they never sent a certified notice before they reposed they vehicle. The finance company is not information that the finance inclose.

I financed a car from Santander XXXX : XX/XX/XXXX Chevy Cobalt in XX/XX/XXXX for \$ XXXX 19 %. I currently owe \$ XXXX two years later. XXXX late payment. The car is worth {\$4000.00} can not trade in too much negative equity. I have request an adjustment in loan and they said no.

Paypal Credit. I have a regular PayPal account that is linked to a credit card. I have had it for years and have never had any problems with using it for on line purchases from various vendors. Today, however, I purchased a XXXX and a protection plan from a vendor on Ebay. I selected Paypal as my method of payment. The paypal log in screen came up as usual. I logged in, then clicked on " purchase " and I got an order confirmation. As I recall, it did ask me to confirm my identity with my date of birth and last XXXX of social. I thought maybe that it was because I had n't ordered anything from ebay in a long time. A couple hours after placing the order, I got an email from Paypal thanking me for using Paypal credit

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC

TX

786XX

Consent provided

Westlake Services, LLC

CA

90805

N/A

Santander Consumer USA Holdings Inc

OH

441XX

Consent provided

Westlake Services, LLC

NY

11752

Consent not
provided

PayPal Holdings, Inc.

OR

972XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	06/29/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	07/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/27/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1452751

1436829

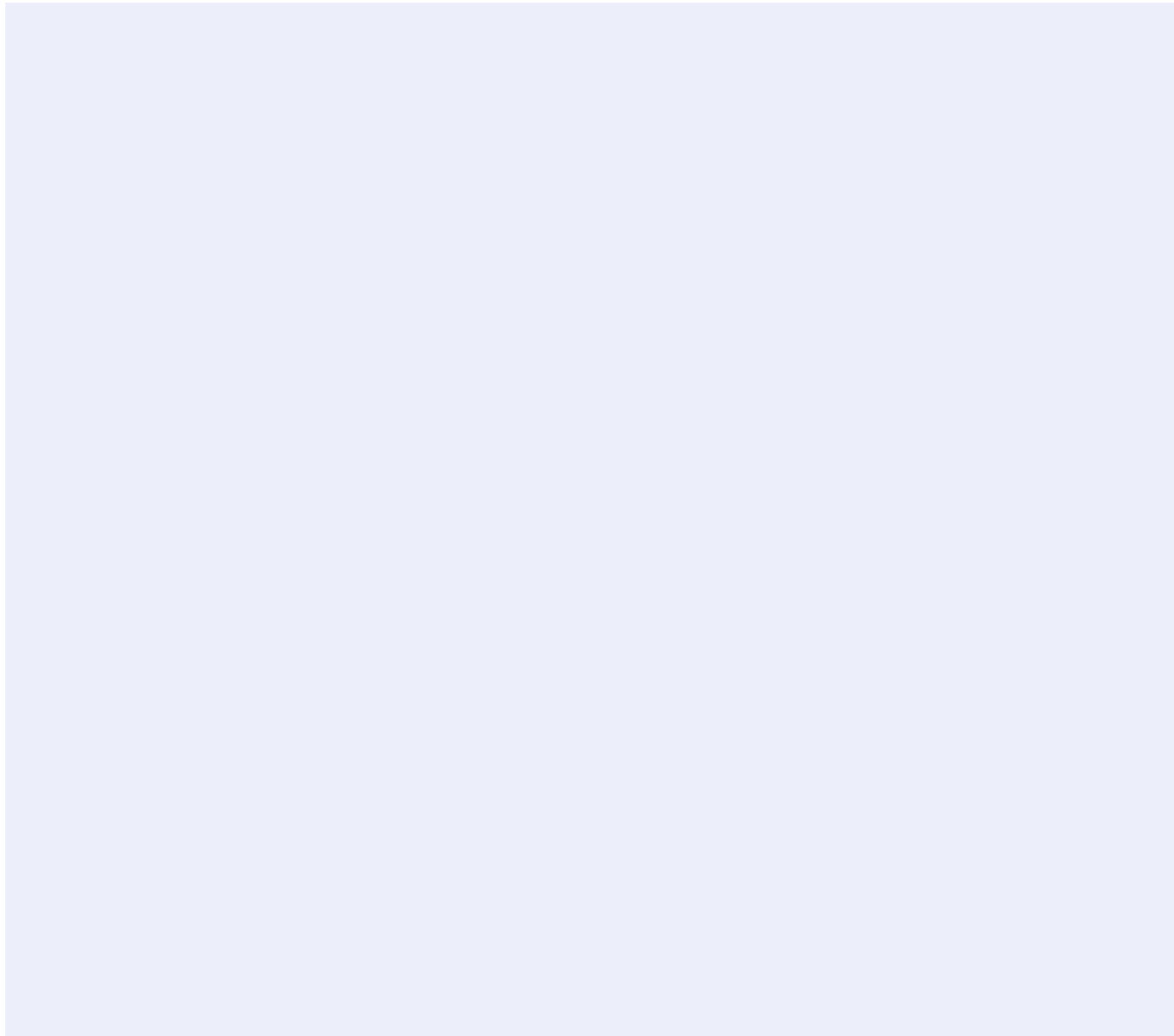
1481613

1460417

1477907

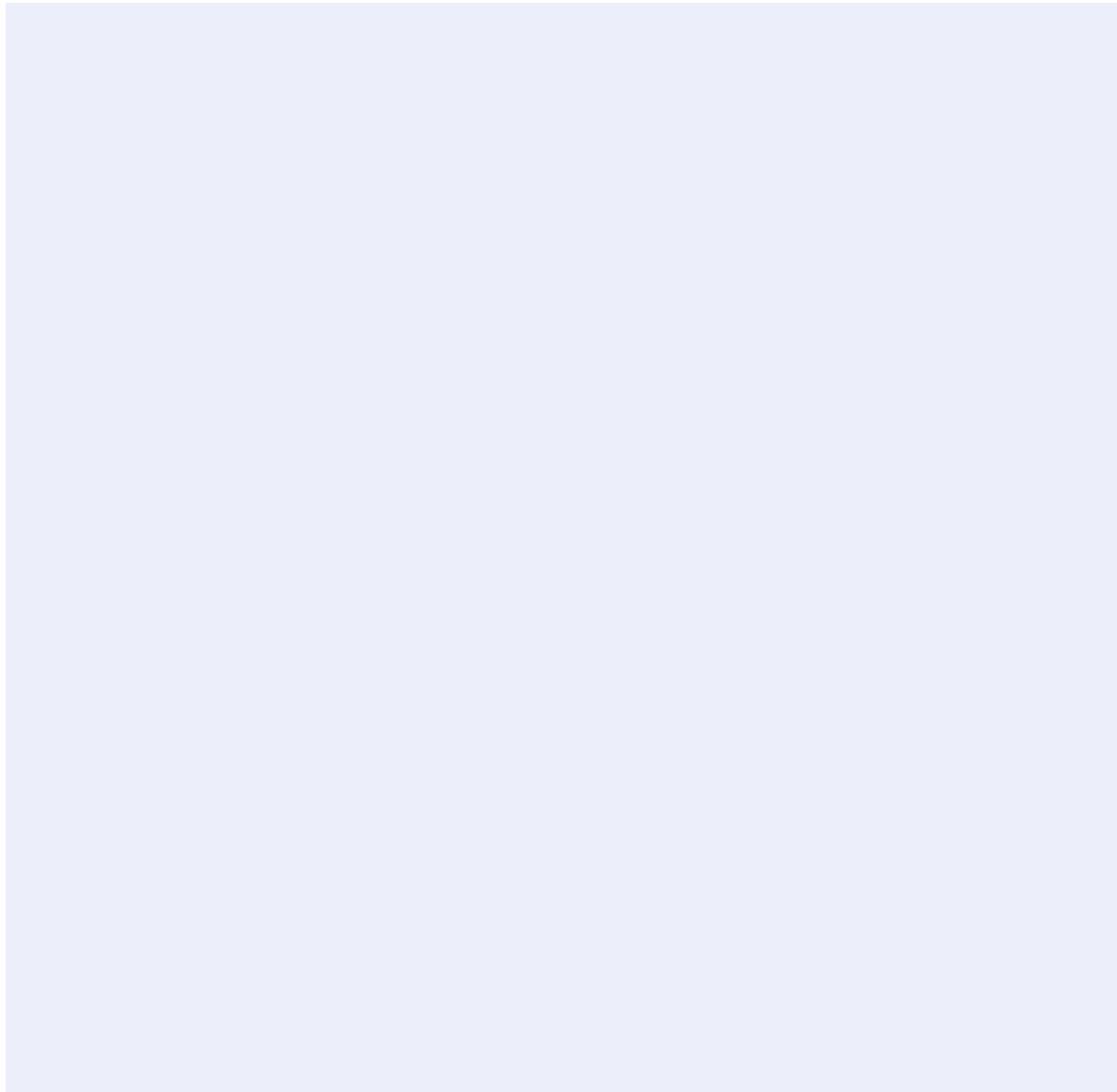
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



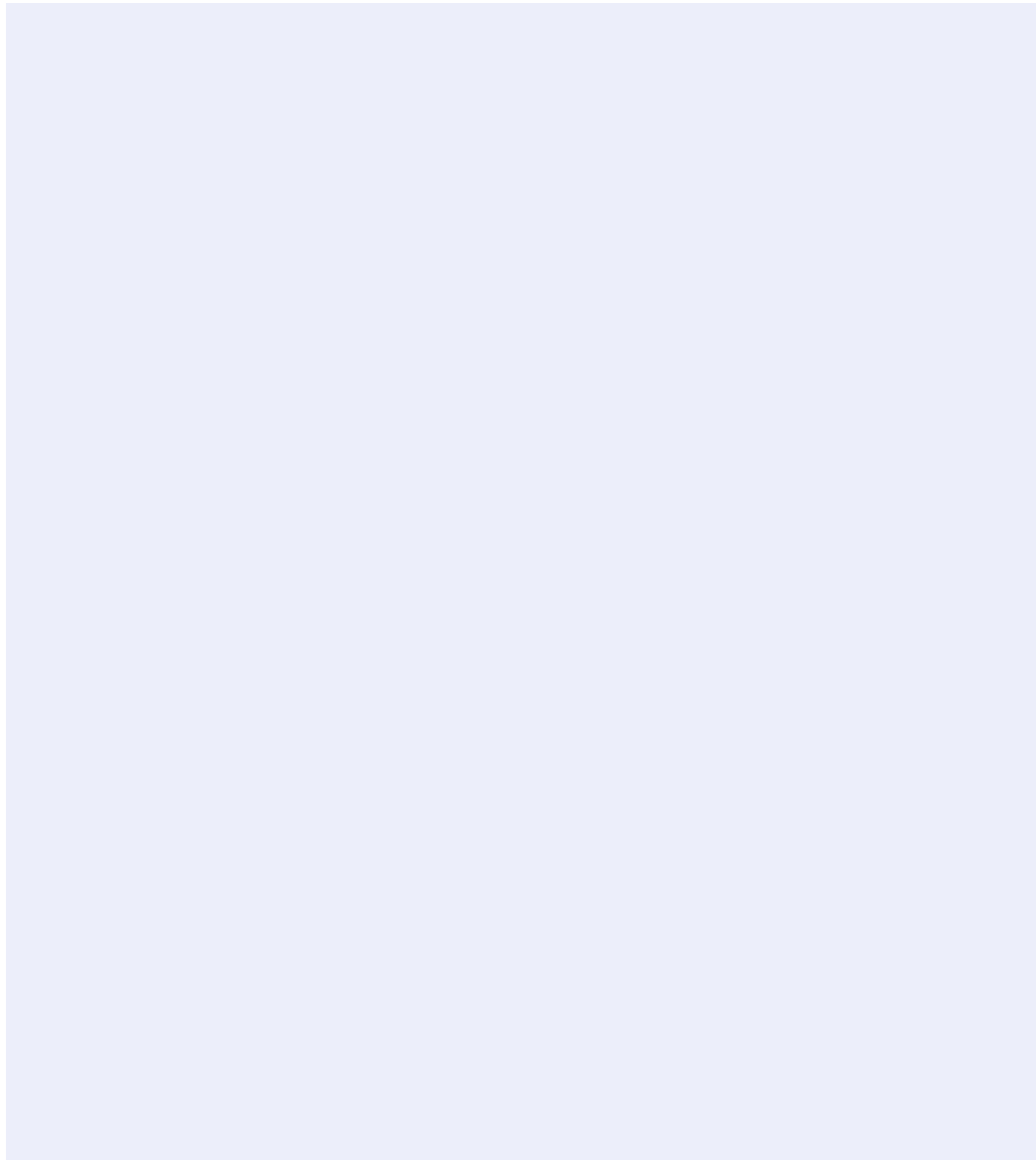
Consumer Loan Complaints

Based on Consumer Complaints

placing the order, I got an email from Paypal thanking me for using Paypal credit to make this purchase and it had a name of XXXX XXXX Bank, which is not my credit card bank. I was furious that they had signed me up for credit without my knowledge or permission. I called PayPal. They told me that they had already approved the payment to the vendor so there is nothing they can do ; they offered to cancel the Paypal Credit account, but told me the payment for this purchase would still have to be made to them and then they told me they do not accept credit cards. For an on line purchase! This is a total scam. This is a way for PayPal to try to force me to give them my bank account information. They want me to link my PayPal account to my bank account, something I have repeatedly declined to do every time that they have offered. I am just flabbergasted that they are doing this without any signature from the customer. They told me that when they asked for my DOB and last XXXX of social, that was me agreeing to apply for PayPal Credit. It never said anything like that, though. It never even mentioned PayPal Credit. I am not some dumb illiterate person who does n't understand what I 'm signing up for. I have excellent credit and carry very little debt and I would never have agreed to this had there been any language at all that indicated that it was an alternate method of payment than my normal PayPal account. It just said they needed to verify my identity. I just XXXX this after it happened and saw that they have already been fined for this, yet here they are months later still doing it. They need to be put of business, ordered to cease and desist doing this immediately. This affects people 's credit reports and this is just wrong! Many people do not even have checks anymore and use credit cards and electronic banking for everything, yet PaPal Credit is illegally signing up unaware customers for credit loans that can only be paid for via a linked bank account or a personal check. You obviously need to send a much stronger message than the simple fine you slapped on them earlier. I do not know if this happened because this was a

Consumer Loan Complaints

Based on Consumer Complaints



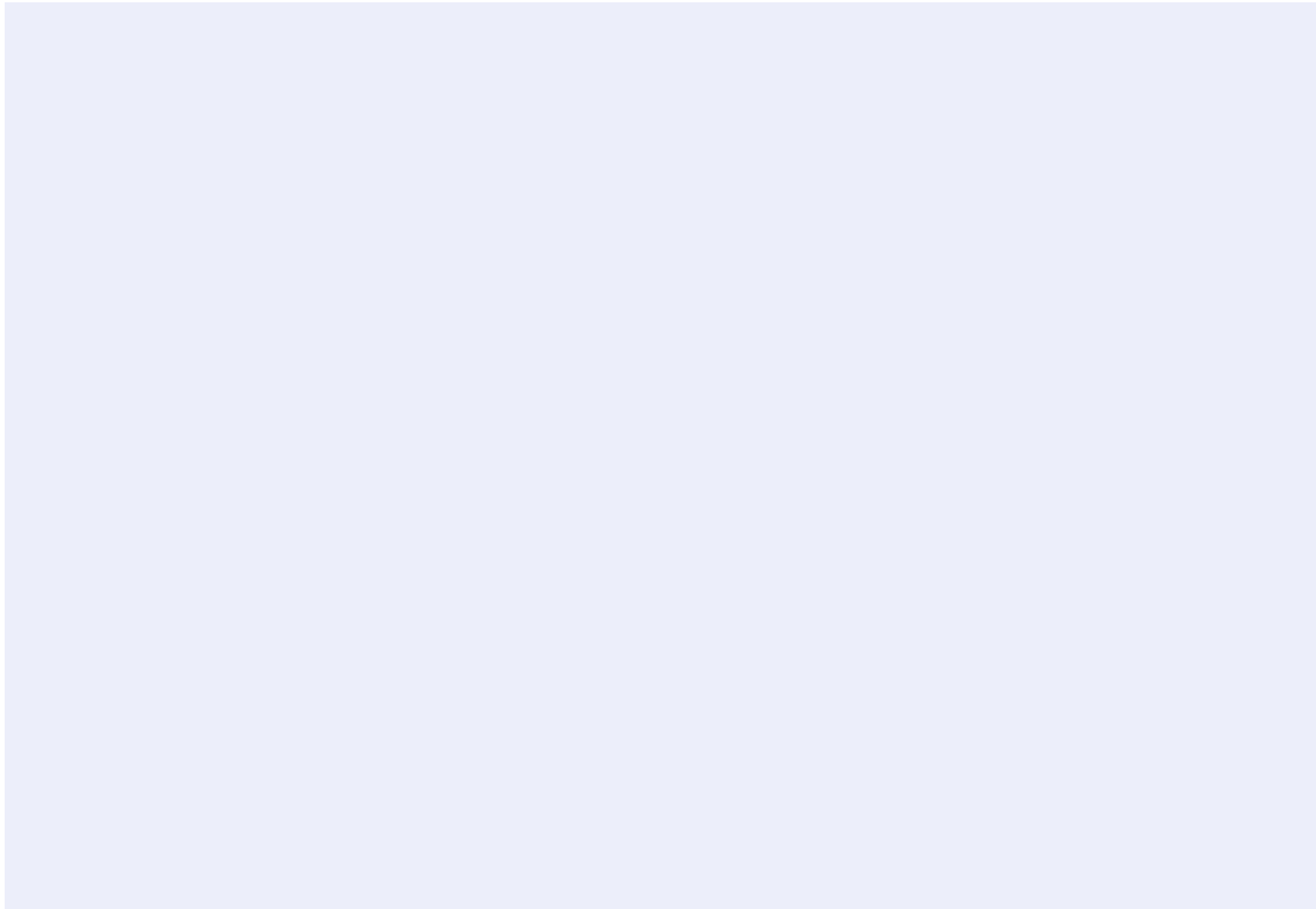
Consumer Loan Complaints

Based on Consumer Complaints



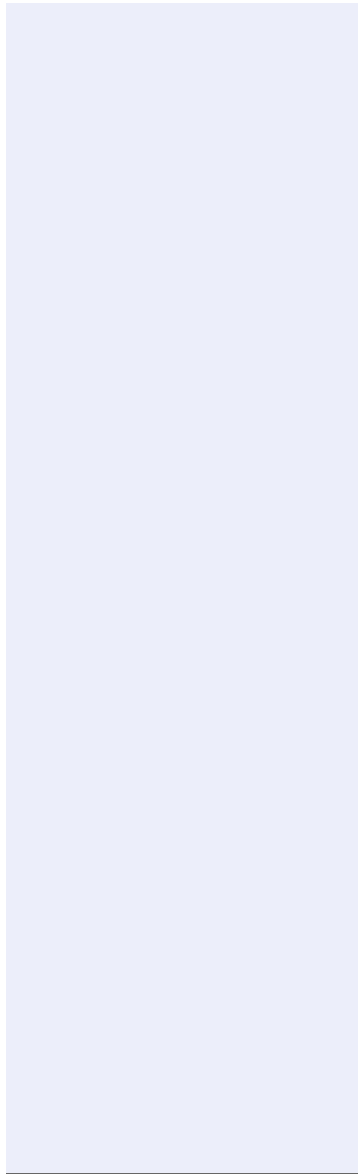
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

07/14/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
07/06/2015	Consumer Loan	Installment loan

07/22/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

purchase on E-Bay, who was formerly affiliated with PayPal, but it seems suspicious to me that it has never happened with any other vendor.

unauthorized inquiries on credit report

A debt collection company keeps calling me about an outstanding medical bill. They never tell me which company they are with. I have told them numerous times that they may not call me when I am at work and that they must call me after XXXX so that I can be off work when they call. They are still calling when I am at work and will call me XXXX times daily. I have told them I would be happy to pay the bill if they would mail me a settlement statement or some kind of paperwork saying the total will is all I owe and once I pay it will be paid in full. They are refusing and keep saying me they will send me a paper statement but I never receive one. They keep trying to coax me into paying over the phone. I told them I would be happy to send a check in but that I will not pay over the phone. They get mad and keep insisting I set up a phone payment for a later date. They still will not send me any kind of settlement papers or even a statement. I just got another call today while I am at work. They said they wo n't call me until after XXXX anymore but they keep calling before XXXX anyway. Usually around XXXX but sometimes early in the morning and sometimes at XXXX. They are not making it possible for me to pay them with a check and will not stop calling me multiple times a day. I am fed up and want to get them out of my life!

First off my wife called to get pay off amount and they told her they would not give her that information. So I signed up on XXXX to see my amount owed it showed {\$1400.00} i even got a slip showing thats what i owed a manager called me and

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MI	480XX	Consent provided
Santander Consumer USA Holdings Inc	TX	78715	N/A
Retrieval-Masters Creditors Bureau, Inc.	UT	846XX	Consent provided
Wells Fargo & Company	OH	45434	Consent not provided
World Acceptance Corporation	OK	745XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
Referral	07/28/2015	Closed with explanation	Yes	Yes
Web	07/10/2015	Closed	Yes	Yes
Web	07/22/2015	Closed with non-monetary relief	Yes	Yes
Web	07/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1466449

1488735

1452768

1481652

1466534

Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015

Consumer Loan

Vehicle loan

07/17/2015

Consumer Loan

Vehicle loan

07/14/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

even told me that's all I owed. So I go in with my slip to pay it off {\$1400.00} and the associate informs me they turned me into collections plus they tacked on {\$400.00} worth of late fees then she said the late fees were a mistake and she didn't know how to fix it. Then she gives me a ticket showing the late fees plus she added more late fees to it even though I don't owe them. They are ruining my credit please help me. Thanks.

I requested a {\$4000.00} loan from SpringLeaf Financial. Springleaf contacted me via e-mail and stated I was approved for the loan. When contacted, I was told and I have in writing that I would be saving on interest. Springleaf made me sign everything digitally and did not provide me with the documents. Additionally they took my vehicle title and will not return it. The interest rate of the loan is 25 % my original loan was 11.34 %, therefore my interest rate more than doubled.

Wells Fargo Dealer Services is refusing to honor my SCRA Request to lower my APR of 11.49 % to 6 % while on XXXX. I have faxed my request, along with orders, to them XXXX times, as well as emailed them, and sent them via USPS Certified Mail with Return Receipt. Wells Fargo still says that they have not received anything from me and refuses to honor my SCRA Request. This is the XXXX year in a row that they have denied my request.

I have a Wells Fargo Home XXXX XXXX loan which is due the XXXX of the month. My XXXX payment was due on XXXX XXXX and my payroll direct deposit was XXXX XXXX. I scheduled my payment via Wells Fargo online system for XXXX, XXXX when funds would be available to cover the {\$100.00} payment.

When I received my statement several days later I found that I had been assessed a {\$35.00} late fee, which has increased the XXXX payment to {\$130.00}. When I call to ask why a late fee was assessed for a payment that was made 2 days past the due date I was told that Wells Fargo does not offer grace payment periods.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC

OK

740XX

Consent provided

Wells Fargo & Company

OH

430XX

Servicemember

Consent provided

Wells Fargo & Company

IL

606XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/17/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1446079

1477924



1467823

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Installment loan
07/09/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

When pushed further as to why, no explanation was given other than they do n't. The representative said Wells Fargo would give me a one time credit, but it requires me to still pay the {\$100.00} plus the {\$35.00}. The {\$35.00} will then be credited to the outstanding balance. So I still have to come out of pocket for the {\$35.00} late fee.

I have never known a card or loan company not to have any type of payment grace period. Even my mortgage has a 15 day grace period. I feel that Wells Fargo is bilking their customers, and they should be made to stop this practice. Even if all they established was a 5 day grace period, that would be reasonableand fair.

Ally 's auto loan settlementAlly 's markup policy resulted in XXXX, XXXX, XXXX and XXXX XXXX borrowers paying more for auto loans than similarly situated non-XXXX borrowers.

Ally charged late fees when they agree to put payments at the end of the term without late fees, they have charged a total of {\$760.00} after I made last payment online and Ally took the XXXX XXXX payment option off their pay web site in XX/XX/XXXX and could not make anymore payments. Ally charge late fees on XXXX XX/XX/XXXX XXXX of {\$1600.00}

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	IN	46218	N/A
American Honda Finance Corporation	NY	12765	Consent not provided
HSBC North America Holdings Inc.	WI	54817	N/A
Pentagon FCU	MD	21017	Consent not provided
Ally Financial Inc.	TX	756XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/21/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	Yes
Referral	07/30/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1477947

1488203

1489216

1460537

1438997

Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015

Consumer Loan

Vehicle loan

07/22/2015


Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

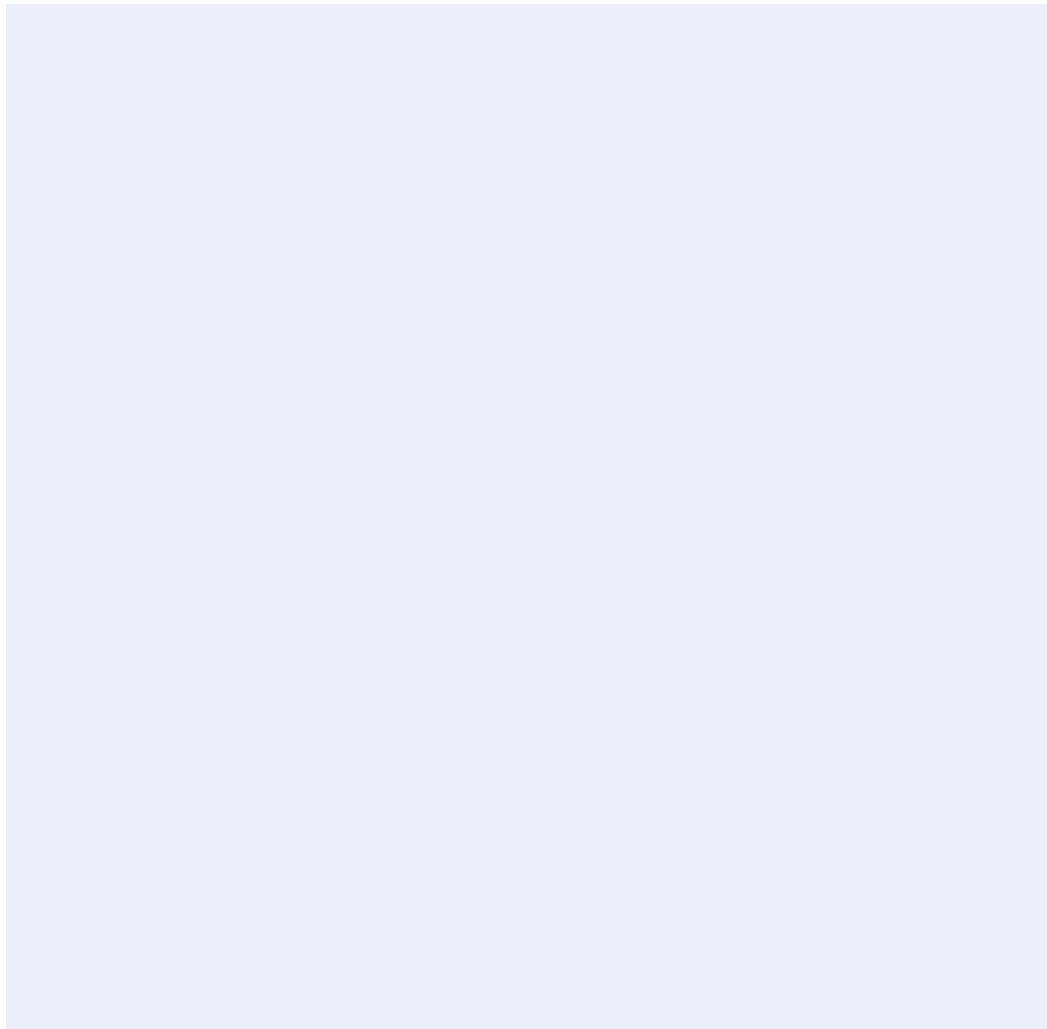
Based on Consumer Complaints

Facts pertaining to Capital One Auto Finance Originated loan in XXXX of XXXX
Filed for Chapter XXXX XXXX XXXX, XXXX Car loan was included in the plan and
Trustee made higher payments than the regular payment on this debt. All
bankruptcy payments made on time as agreed up to the time of payoff due to
accident in XXXX XXXX XXXX XXXX car was totaled in an accident Obtained a
payoff and insurance paid the amount and title was released Filed for voluntary
dismissal of in XXXX of XXXX due to divorce Pulled a credit report and settled all
debts in XXXX and XXXX of XXXXPulled an additional report to see the paid
accounts in XXXX XXXX that 's when a balance to Capital One showed up Capital
One was showing a balance of over {\$7500.00} Disputed with them because there
was a payoff settlement Due to a " cram down " of the interest they said I still owed
interest since the Chapter XXXX was not discharged Settled with them for a lesser
amount I was never contacted by Capital One about the amount owed prior to the
credit report that I pulled in XXXX XXXX I was never 30/60/90 days late in XXXX
because this was a debt I was unaware of and I settled the debt once I realized
the loan was not paid off when I had the accident in XXXX. This is how this debt is
currently reporting to the credit bureaus 30/60/90/CO/CO/CO/CO from XXXX
XXXX XXXX Hide original message I am being unduly harmed by the negative
reporting of this loan in XXXX item should be removed from my report all together
as I have acted in good faith and the negative reporting is not truly reflective of the
situation. I will be penalized for this well beyond the Chapter XXXX reporting as it
stands. This item will not automatically fall off my report until XXXX of XXXX. This
is EXTREMELY unjust. I have paid my dues with this. I am continually declined
credit and charge higher than normal interest rates because of this.

I 've had a loan from LoanMe since XXXX 2015 (formerly XXXX that was wither
shut down or on the verge of being so). {\$5000.00} at over 100 %. That 's not my
complaint as I knew the rate was high.

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Capital One

CA

926XX

Consent provided

Bliksum, LLC

WI

530XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	Yes
Web	07/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1489336



1480381

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

My issue is my personal bank account linked for monthly payments was hacked into. Due to this, My XXXX XXXX payment is a bit late here (XXXX days as of today) as my checking account was closed by the banks fraud department The calls from LoanMe started XXXX XXXX and are relentless. Over and over on my cell and at work. As of today I am up to XXXX calls from them in XXXX days! Yes, I can prove it with my cell ID and Phone at work call history.

Last Thursday I spoke with a Supervisor and told him my situation and intentions for payment and that it should be within a week or so as I am waiting to be reimbursed by my Bank for the " Hack " of close to XXXX from my checking account. Additionally, I am closing on a credit union loan to pay it off in full. He proceeded to start telling me when he needed money he would go to friends or family and asked why I would n't do the same. The degrading went on and on so I finally hung up.

Since then, XXXX days have passed and another XXXX calls from them. I finally picked up today and explained my situation again. The female rep stated I should have my money back from the bank by now and suggested we do a XXXX way call to XXXX bank and she would speak with them. I hung up on her also.

I have never had a loan from anywhere that pulls these tactics and is so aggressive let alone tells me what I need to do to seek money from others to make a payment. And the payment is only XXXX days late as of today. It is n't even XXXX days late AND I have been talking with them.

Nothing short of Loan Sharks and as worse if not worse than payday lenders with

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

their aggressive tactics.

And, by reading many online reviews, I am not the only one experiencing this Shame on this Company!

My husband and I purchased a vehicle through American Credit Acceptance (ACA) in XXXX 2014. In XXXX 2014, my husband was laid off. We immediately contacted ACA who advised that we did not qualify for a deferment, due to the loan being very new. We struggled to make payments and over the course of the next couple of months set up auto draft payment arrangements trying to stay afloat, wherein we were misinformed about the amounts needed to stay out of the repossession stage. After receiving additional collection calls, we were informed that the payments we 'd made went to late fees first, rather than pass due payments, which resulted in partial payments being applied and further delinquency (we were totally lost and confused at this point). From XXXX to XXXX several collection reps gave us different amounts we needed to pay in order to become eligible for a XXXX month payment deferment. Each XXXX stating, " Just pay this amount and we 'll get you deferred ". Well after complying XXXX times, XXXX months and getting nowhere, we escalated to a supervisor in early XXXX. She apologized assured us that everything was okay and to make a {\$420.00} payment through XXXX to stop the repossession status, call back immediately with the reference number and she would setup a XXXX month deferment to get us caught up. We went to the closest XXXX station inside our local XXXX immediately, made the payment and called back. Once again assured

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	NY	11803	Consent not provided
DriveTime	NC	28348	Consent not provided
American Credit Acceptance, LLC	TX	751XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1474535

1481735

1437495

Consumer Loan Complaints

Based on Consumer Complaints

07/17/2015

Consumer Loan

Vehicle loan

07/09/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

that everything was fine. We proceeded to get some things in XXXX and when we came out to get in the car, it was gone. We tried for months to get some help. The once courteous and optimistic Supervisor would not return our calls and no one would help us. We just received a collection notice advising that the vehicle was sold for XXXX and we owe them XXXX in remaining balance/fees. This company strung us along for several months and used unfair collection practices, like agreeing to false deferment options, to only collect payments and pinpoint our location to repossess our vehicle. As such, we would like to file a formal complaint against this finance company. This experience has been very stressful and put us in a very difficult situation. My husband did find work, but struggles everyday to get there. Please help us!

Thanks

I got a loan was suppose to be XXXX for a XXXX durango I gave the dealer XXXX vechicles XXXX grand prix and XXXX ford explorer XXXX down and payments of XXXX they tricked me to get the loan they said they had to raise it to get financed. The engine light was on at the time they fixed the car XXXX times but the light always came right back on the same day. My car has never passed inspection because of this. I spoke to them because i have never driven the car far because of this problem..I have tried everything to get this fixed i have been paying on a note for a car that i can only use in the neighborhood. I went to them today for help again i explained yall ripped me off and i need a car know to get around further. I am willing to compromise but I want to sue they used me and it is ally financial. I received a settlement letter in the mail a week ago about a class action suit. I am not the only one going thru this. Please help me.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NY	11803		Consent not provided
Ally Financial Inc.	PA	191XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	Yes
Web	07/09/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1474536

1460597



Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015	Consumer Loan	Personal line of credit
06/30/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Thank youXXXX XXXX XXXX

The story began when the guy a the XXXX dealership in XXXX sold me an extended warranty agreement without discussing any details for a much higher amount than prevalent in the market. This I found out the day after I was practically tricked into buying the warrant. I mean tricked because they did not even inform me that for the first 90 days and XXXX miles of the car are already covered. Now they are giving me credit but without adjusting the sales tax of {\$160.00} and although Ally (Financial Group of XXXX XXXX has sent me the revised repayment document, when the bank that I work with (XXXX) approached them for refinancing, they are claiming that their records will not be updated until another 10 days. This is also the date when my first installment is due. I believe the are planning to either charge me penalty for nonpayment or induce me to stay with them for the loan. The whole deal was crooked with the XXXX salesman promising to reimburse me for a second key if they could not find the duplicate and then later backing out saying they did not make enough money on the deal. They should have thought of that when they made the promise.

I strongly request an urgent review of this matter so that I can proceed with my refinancing and not be liable for any penalty or other charges by Ally.

I also request a review of the sales collection and refund procedures of Ally so that other innocent customers who do not fully understand these matters are not

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Based on Consumer Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints



1488299

1444181

1467980

1445468

Consumer Loan Complaints

Based on Consumer Complaints

07/22/2015

Consumer Loan

Vehicle loan

07/17/2015

Consumer Loan

Vehicle loan

06/25/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

cheated.

I have over XXXX inquires that have been filed for a car loan. Over XXXX of these inquires was done. I have called the finance companies, and they have refused to remove the inquires from the credit report. The credit agencies, XXXX. XXXX, and XXXX have told me that I half to be present in the dealership in order to run my credit. The dispute case that I have is the confirmation no. with XXXX

I 've informed the loan company that with a loss of a job, I 've had some difficulties paying on my loan. I have made payments when possible and I continue to work towards paying off the loan. When the manager of the company calls to collect, that 's understandable. I do n't have an issue with him trying to collect. The problem I have is the manner in which he speaks. Knowing I have lost my job and just started a new one, this manager says that I am being a " coward " and that " I 'm not a man " for paying on the loan when it 's due. He has stated that he " does n't trust " me as a person and he keeps calling my job after I have asked him several times to stop. I have an issue with this. For him to get personal with me like that, bully me, and harass me at work after I told him I will get in trouble for the phone calls, I 'm fed up with the way he acts and I want someone else to step in and handle this. To put me down and degrade me, knowing I just lost a job, and to call me a coward and telling me I 'm not a man is not only just plain rude, but it is affecting me on a personal level. I try hard to support my family and pay my bills. It 's not my fault that my old company was sold and me without a job. I 'm trying to do what 's right but to be put down and harassed is truly uncalled for. My complaint is that I 'm getting bullied, harassed, and put down by this manager, even after I have tried to make payments to him, and I want it to stop. I do n't have any desire to deal with this guy anymore and I know I should n't have to. Please help me get this taken care of.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	NC	286XX	Consent provided
Ally Financial Inc.	GA	30038	N/A
World Acceptance Corporation	GA	302XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/14/2015	Closed with explanation	Yes	No
Phone	07/20/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1481792



1474410

1437542

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015

Consumer Loan

Installment loan

07/27/2015

Consumer Loan

Vehicle loan

07/17/2015

Consumer Loan

Vehicle lease

06/30/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

this taken care of.

When making an online payment there is a multiple choice type selection for what you want to pay. XXXX is the payment amount, another is a custom amount, and another is the full balance etc. I accidentally checked the full balance. I did not realize this until I received a confirmation e-mail only minutes later. Calling the bank to try to resolve the issue while the payment was still pending, they were unwilling to help stating that they were unable. As an XXXX professional I am well aware from a systems standpoint what is possible and what is not. Any transaction based application or other form of software should have the ability to cancel or otherwise reset a transaction before final completion of said transaction. The only resolution I could come to was contacting my bank and putting a stop payment out there. Normally this would cost me money, but I was able to persuade my bank to waive the fee. What if this had not been me that caused this to happen? What if it had been a bug in the software, or someone had hacked my account? I realize that realistically the chances of this happening are exceedingly slim, however, not non-existent. I could understand if the payment had been fully processed and transferred to another system (still I know there are ways to resolve if XXXX really wants to on a database level), but this payment had not.

We missed XXXX payment on our lease and now show XXXX late payments.

Loan is paid off. I have asked Nissian to remove the lates since I have purchased and leased their cars since the XXXX years. They are not friendly and raise their voice when I call. I will never buy another product from them!!!

My husband and I got a revolving line of credit loan in XX/XX/XXXX. We bought a credit life insurance policy to cover the loan. My husband died in XX/XX/XXXX. I told the lender about his death many times and asked them to use the policy to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	NC	280XX	Consent provided
---------------------	----	-------	------------------

Ally Financial Inc.	VA	22307	Consent not provided
---------------------	----	-------	----------------------

Nissan Motor Acceptance Corporation	CA	920XX	Consent provided
-------------------------------------	----	-------	------------------

HSBC North America Holdings Inc.	VA	232XX	Older American	Consent provided
----------------------------------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1437544

1488368

1478087

1445505

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Installment loan
07/06/2015	Consumer Loan	Installment loan
07/09/2015	Consumer Loan	Vehicle loan
07/17/2015	Consumer Loan	Installment loan
07/27/2015	Consumer Loan	Vehicle loan
07/09/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

told the lender about his death many times and asked them to use the policy to pay-off the loan but they ignore me.

I took a loan with Brookwood Loans ; XXXX, Ga. For XXXX months. After about a year, I was hurt on the job (still not working), I was Late with XXXX (XXXX) payment, over XXXX days. I then came back and paid the whole loan off early (almost XXXX months). They reported the late payment to the credit reporting agency. My complaint that even though I made XXXX mistake, why am I not allowed another chance? They say they would be lying if they told the credit reporting agency that we corrected this situation, what if I told everyone I knew not to do business with them and all their new business stopped!!! How does that work?!!!!

There was a big scam through XXXX at XXXX XXXX and they were forced to close this XX/XX/2009 XXXX XXXX XXXX were scamming as well told the kids they were clear, then turn around and charge them and there parents \$ XXXX {\$700.00} each at the end of what they told XXXX-and XXXX yr olds kid " you have been cleared " they kept there last months grant funds which in this case was about {\$370.00} times XXXX student then charge them again {\$600.00} each and then each parent \$ XXXX {\$700.00} totaling nearly {\$6700.00} they got my name through student registration i never signed there lease .this is a scam through XXXX which was shut down because the lied and there the same way and should be shut down for there misrepresentation to all those kids and there parents

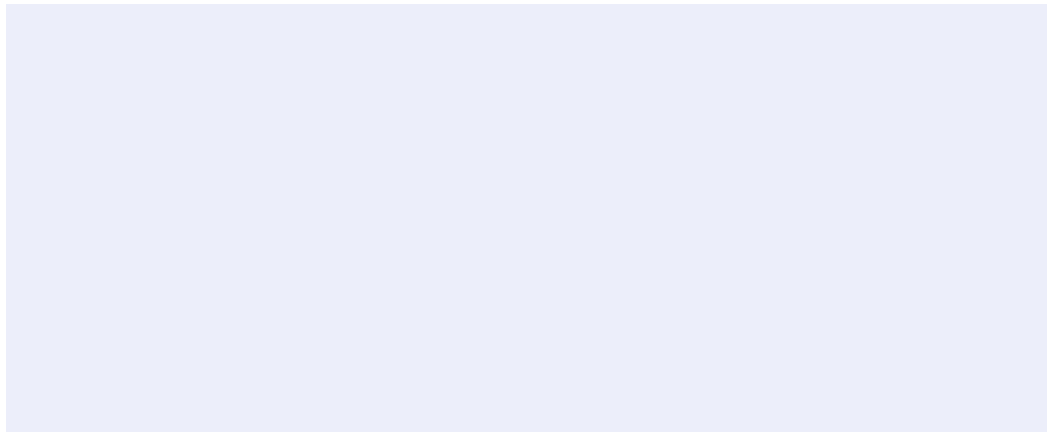
GM Financial repossessed my mother 's XXXX when there were only XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Quick Click Loans, LLC	GA	301XX		Consent provided
OneMain Financial Holdings, LLC	IN	46805	Older American	N/A
JPMorgan Chase & Co.	WA	98333		Consent not provided
Rozlin Financial Group, Inc.	OH	449XX	Servicemember	Consent provided
Ford Motor Credit Company	MD	20677		Other
GM Financial	CA	945XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/30/2015	Closed with explanation	Yes	No
Phone	07/08/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with explanation	Yes	Yes
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/09/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

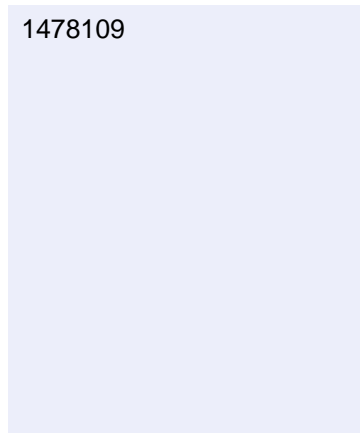


1437555



1453610

1460687



1478109

1488386



1460699

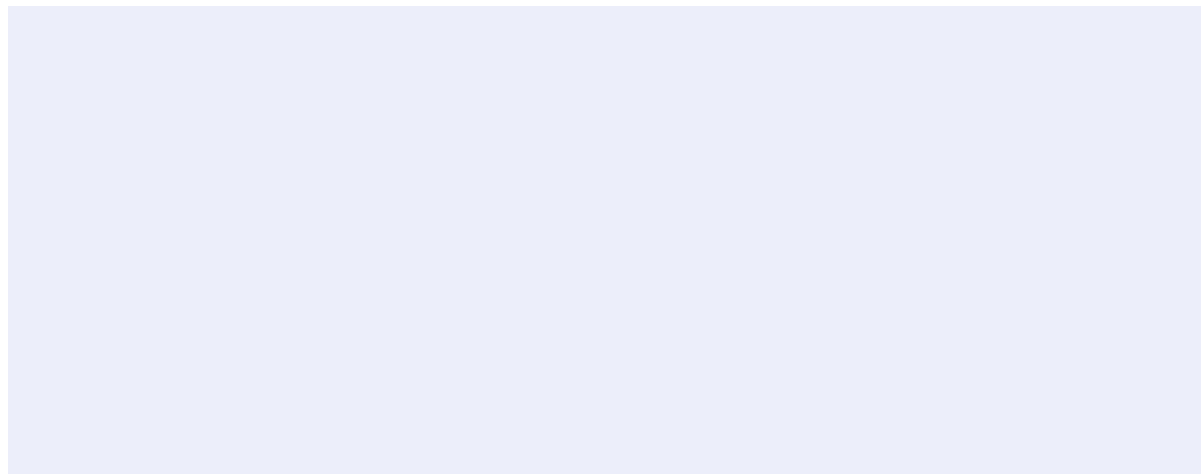
Consumer Loan Complaints

Based on Consumer Complaints

06/30/2015	Consumer Loan	Personal line of credit
07/14/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Personal line of credit
07/06/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Account terms and changes

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

payments left AND my mother was in the hospital & I did n't know her financial status. It cost her XXXX (with XXXX payday loan advances) to retrieve the car. She is on XXXX AND she is XXXX AND XXXX. The repossession company (XXXX) lost the spare tire. Because of the high interest rate, the excessive fees and the repossession costs, we believe that the loan has been paid in full. Additionally, GM Financial made it extremely difficult to pay. Our bank could not transfer funds, GM Financial would not electronically debit the funds and instead forced my XXXX mother to go to the bank, then to XXXX and use XXXX XXXX. I believe that this is elder financial abuse in that GM Financial took the car when the equity was nearly complete thereby nearly XXXX their income from the loan if it were remarketed.

XXXX I am in Dispute of - THE RESULTS OF YOUR INVESTIGATION -CREDIT FILE DATED : XXXX XXXX XXXX Confirmation # - XXXX / of RECEIVED : XX/XX/XXXX (ENCLOSED) XXXX - I am in Dispute of - THE RESULTS OF YOUR INVESTIGATION - CREDIT FILE DATED- XX/XX/XXXX - REPORT NUMBER- XXXX RECEIVED : XXXX XXXX, XXXX credit report prepared for - XXXX, XXXX XXXXYour report number is XXXX date : XX/XX/XXXX Credit Items LEXUS FINANCIAL SERVICESAccount Number : XXXXOutcome : UpdatedTo Whom It May Concern - REINVESTIGATION RESULTS/ BILLING ERROR DISPUTEFirst and far most, PLEASE NOTE : Account 1) : Experian- LEXUS FINANCIAL SERVICES - Account XXXX is an inaccurate account XXXX This is the first inaccurate Noticeable point, I would like to imprecise. Next, Account 2) XXXX TOYOTA MOTOR XXXX XXXX Account XXXX is an inaccurate

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Seterus, Inc.	PA	19464		N/A
Bank of America	FL	32210		N/A
Risecredit, LLC	CA	91730		N/A
Toyota Motor Credit Corporation	GA	314XX	Older American	Consent provided

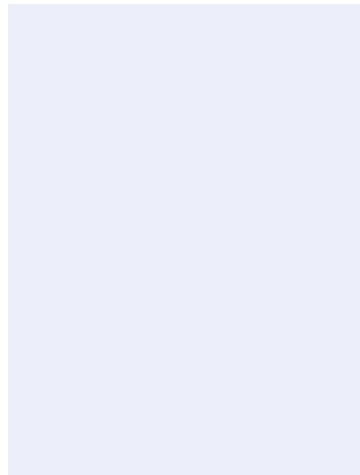
Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/01/2015	Closed with explanation	Yes	Yes
Referral	07/15/2015	Closed with explanation	Yes	No
Referral	06/30/2015	Closed with explanation	Yes	Yes
Web	07/08/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

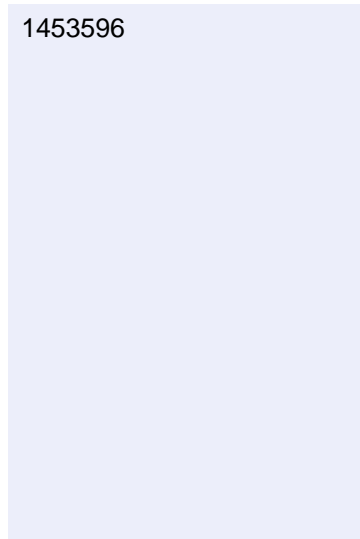


1446902

1466554

1438105

1453596



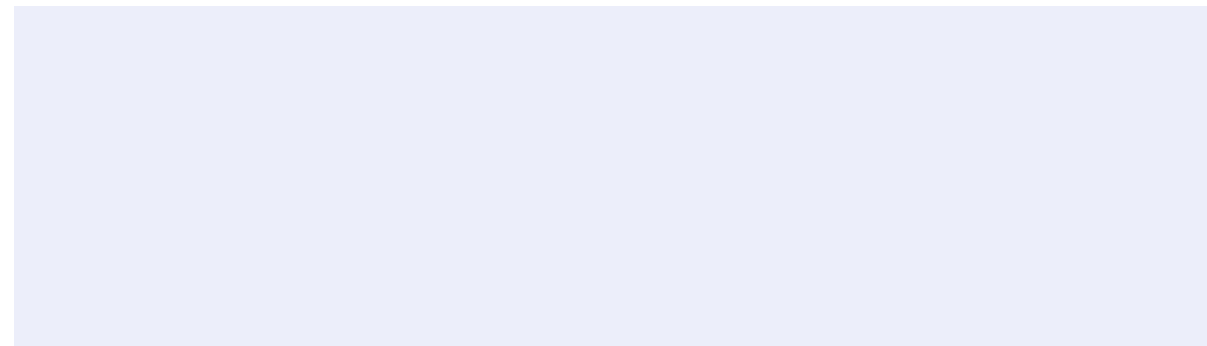
Consumer Loan Complaints

Based on Consumer Complaints

07/09/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Vehicle loan
07/22/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

account. Therefore, this account is apparently a fraudulent account. Your re-investigation will determine, There is certainly more than XXXX creditor, for the same vehicle/ with the same- Vehicle Identification Numbers (VINs) - Vehicle Identification Numbers are unique codes given to each on-road vehicle in the United States XXXX From XX/XX/XXXX, each new car is given a standardized XXXX code, which includes a serial number. A XXXX lets you unlock vital information about the vehicle and its history. In addition, Locating VINs - You can find a XXXX on the car itself and on a variety of documents.

I voluntary turned the car in XXXX, BB & T bank charged the account off. XXXX later, they are still reporting it currently deliquent.

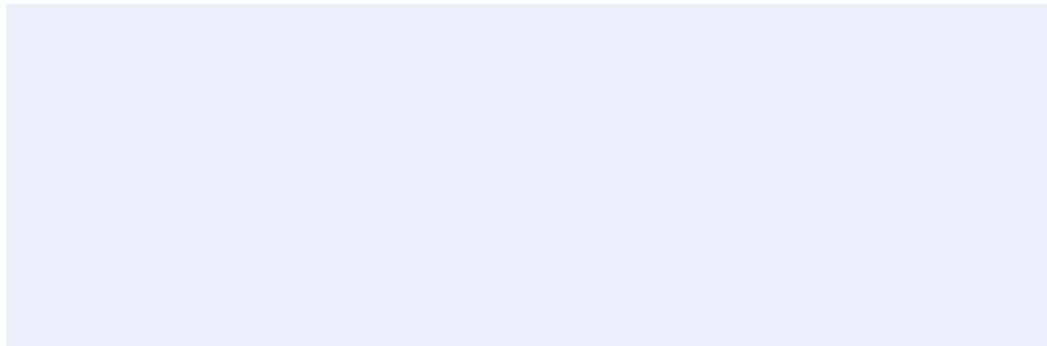
I was in a car accident and was dealing with both my primary autoinsurance company and my GAP insurance. My primary paid a lump sumamount with a remaining balance of less than {\$900.00}.. I was in discussions wwith my GAP insurance and had told all of this to the lender of my car.

They had said to make a certain amount of payments.. one was approx. {\$140.00} one month and then next month was {\$200.00}. I was told that bydoing this, my account would stay in good standing while I worked outmy issue with the secondary insurance company. Each time indiscussion with Santander I made sure that by making these partialpayments my account would remain in good standing and notaffect my credit. Each time I was reassured that there would be noaffect on my credit and my account would remain in excellent standing. Now, after all is said and done, my account did not remain in goodstanding and my credit was affected.

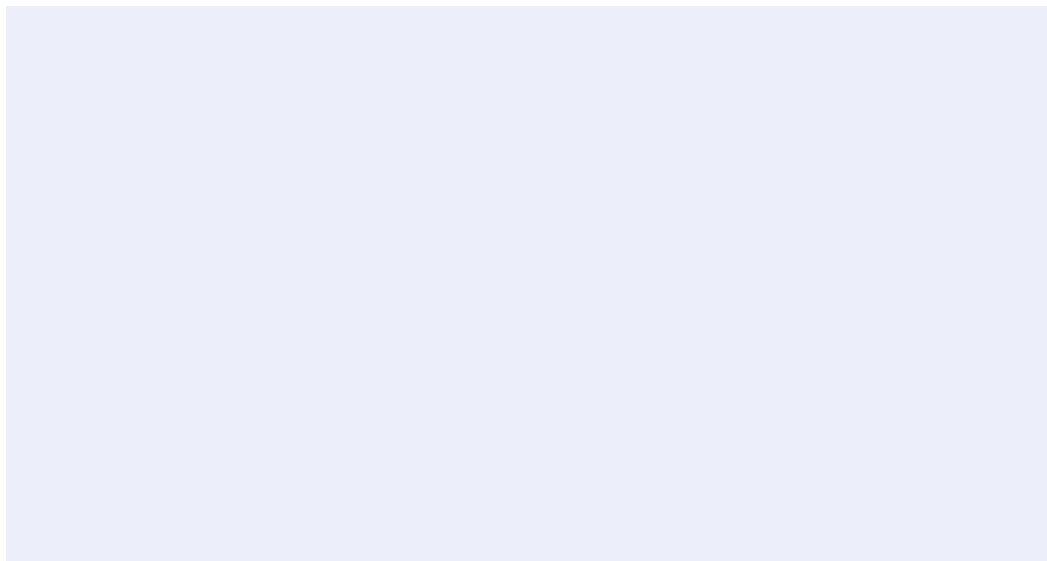
Bought a car in XXXX 2015 and financing was accepted and processed by Westlake Financial Services in California. After 4 months I found out that the account has not been presented to any of the credit bureaus. I inquired with the

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

BB&T Financial	NC	281XX	Consent provided
Santander Consumer USA Holdings Inc	WA	982XX	Consent provided
Fifth Third Financial Corporation	TX	77304	N/A
Westlake Services, LLC	GA	313XX	Consent provided

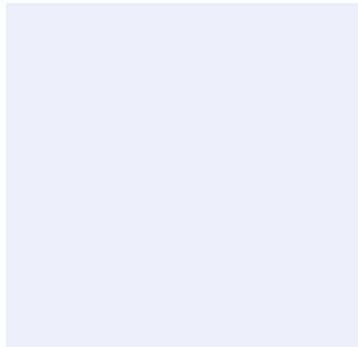
Consumer Loan Complaints

Based on Consumer Complaints

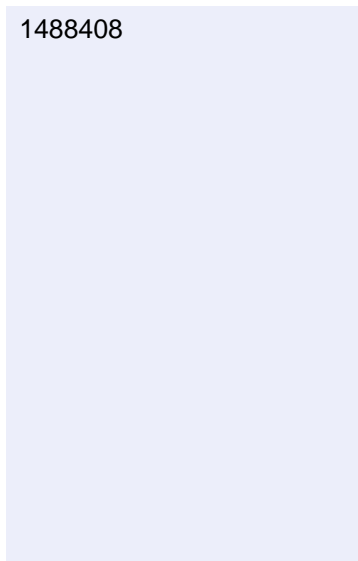
Web	07/09/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Referral	07/15/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1460727



1488408

1466563



1481863

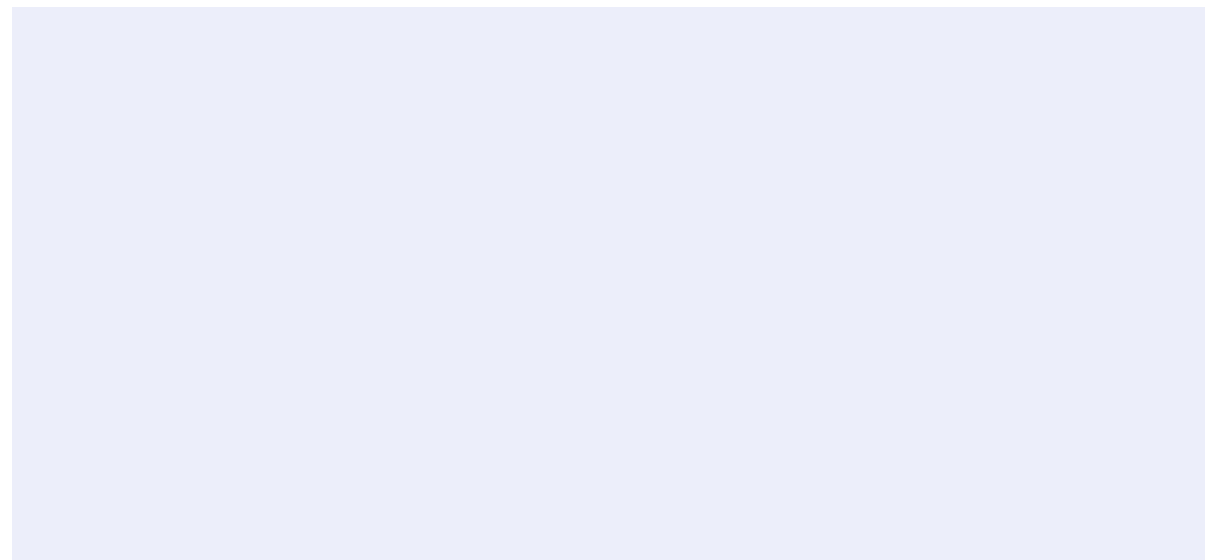
Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
07/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

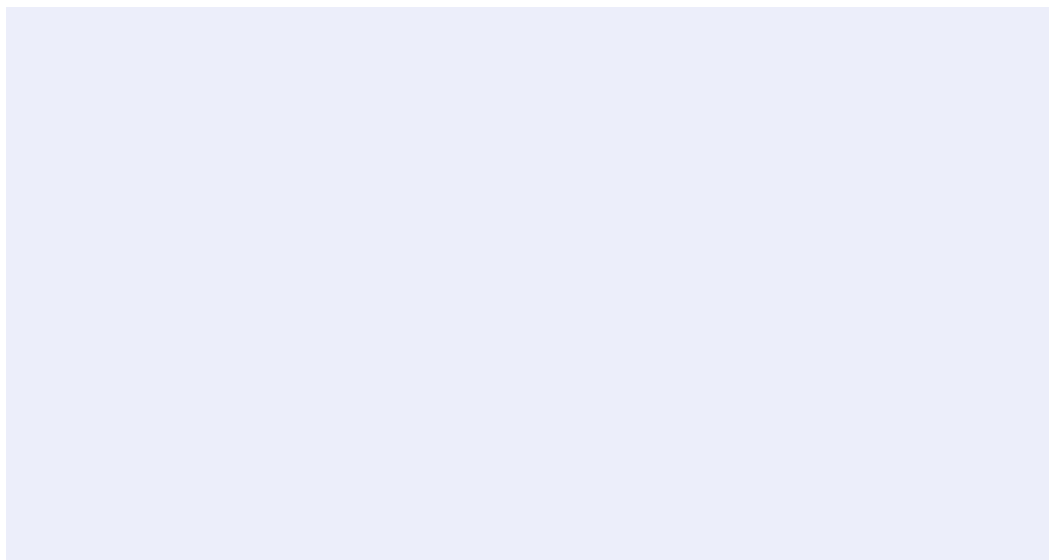
account has not been presented to any of the credit bureaus. I inquired with the company as to why my account has not been reported and was told there is a discrepancy with my social security number and name and that the company was unable to report the account. I have other accounts that are being reported to the credit bureaus with no problems or discrepancies and simply want this account reported properly. The dealership has sent the company copies numerous times of my ID 's to include my drivers license, social security card as well as military ID, the paperwork submitted by the dealership was typed. I have not been notified of such discrepancy and the company has refused to discuss the details of the supposed discrepancy. The company supervisors have hung up on me, placed me on hold for over 45 minutes then disconnected me and no one will answer any questions regarding this problem. I simply want it reported to the credit bureaus as it should be.

I have requested both Navy Federal Credit Union and XXXX XXXX to provide me proof with the VIN # to the vehicle that they are reporting as charged off. They have refused to provide me a the vehicle identification number that is assigned to the account.

My vehicle was totaled by my insurance company due to extensive hail damaged. When I contacted my lender, Regional Acceptance Corp, I was told that the GAP policy would cover the remaining balance after my insurance company paid a settlement to the lender. The GAP did not cover the full balance because, as I was told, it did n't compensate for extension processed on the account. I did not receive any disclosures indicating such, and this could 've altered my decision to accept an extension on monthly payments that I fell behind on. Therefore, I 'm requesting that the deficiency balance be waived by the lender, and all negative

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU	CA	920XX	Consent provided
Wells Fargo & Company	GA	30080	Consent not provided
BB&T Financial	TX	750XX	Consent provided

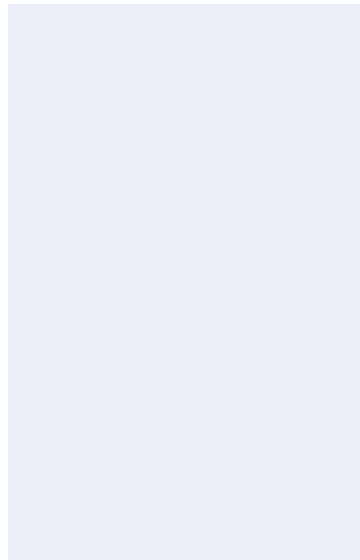
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with non-monetary relief	Yes	No
Web	07/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1488418



1488420

1474446

Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/14/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Managing the line of credit

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

credit impacts be removed from my credit report to reflect that the loan is paid in full. I feel taken advantage of because of this and the outrageous interest rate given to me.

I have requested both XXXX XXXX XXXX XXXX and Calvary Portfolio to provide me proof with the VIN # to the vehicle that they are reporting as charged off. They have refused to provide me a the vehicle identification number that is assigned to the account.

I contacted Toyota Financial Services when my account was XXXX days past due, attempting to make the remaining portion of my monthly payment on that day to avoid my credit from being affected. However, due to Toyota 's inability to date my payment by phone for the same day, the only option given to me was to date it for XXXX days laterthe earliest possible date it would reflect as posted on my account. I disputed the credit mark directly with Toyota and through the credit bureaus, but it has not been removed. This now impacts my ability to afford the purchase of a home for my family at a reasonable rate.

I was a good customer and appreciated the overall service received. I paid the loan off in full, and this one instance was the only time the account went over XXXX days past due throughout the duration of the loan.

I feel that I 'm paying more than I should.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Cavalry Investments, LLC	CA	920XX	Consent provided
Regions Financial Corporation	FL	33762	N/A
Credit Central Holdings, LLC	SC	29650	Consent not provided
Toyota Motor Credit Corporation	TX	750XX	Consent provided
Synchrony Financial	GA	30705	N/A
Credit Acceptance Corporation	WV	267XX	Consent provided
Discover	MO	64152	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with non-monetary relief	Yes	No
Referral	07/15/2015	Closed with monetary relief	Yes	No
Web	07/18/2015	Closed with explanation	Yes	No
Web	07/18/2015	Closed with explanation	Yes	Yes
Phone	07/23/2015	Closed with monetary relief	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1488419

1466579

1474151

1474447

1480578

1481891

1488449

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

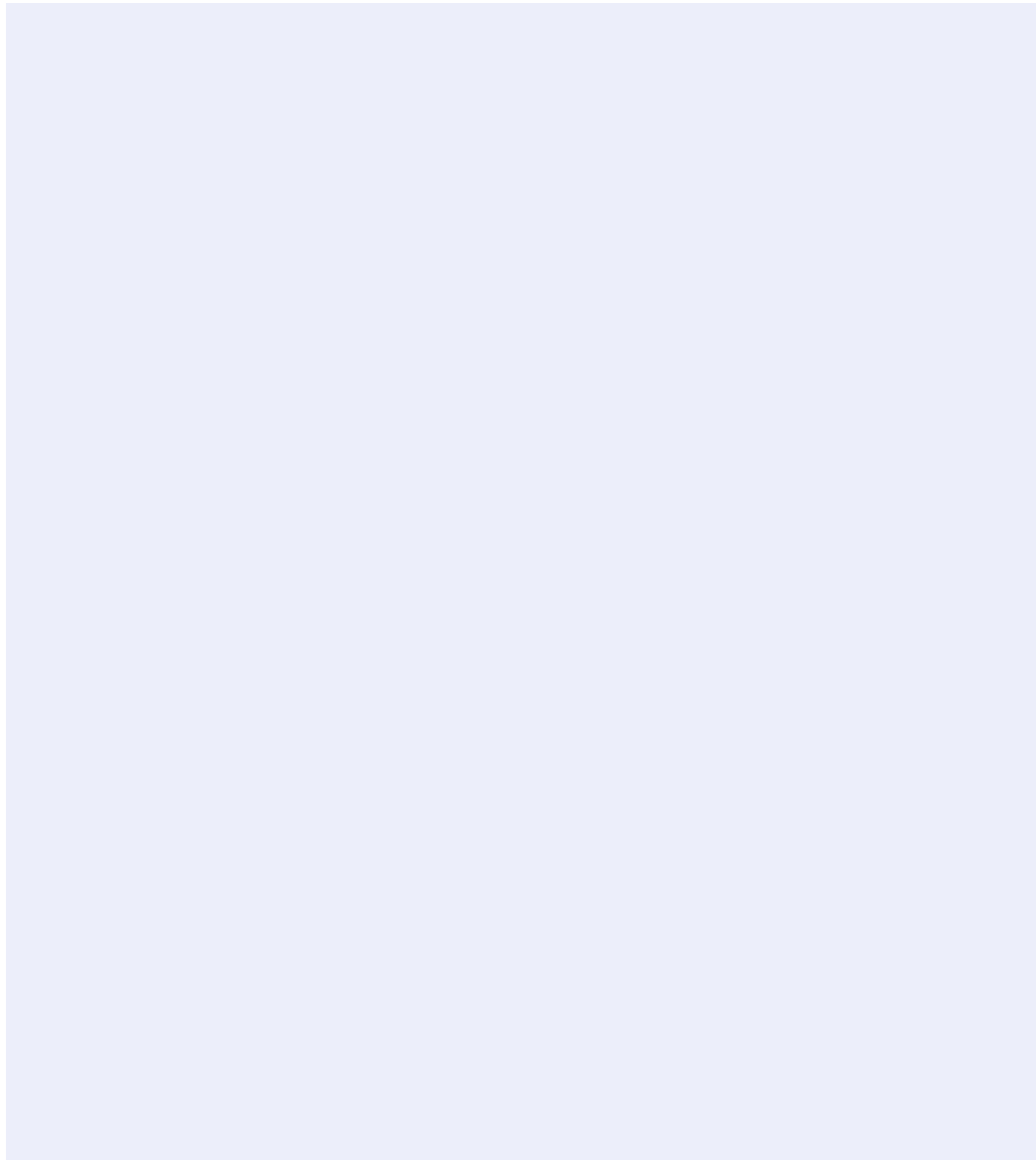
Consumer Loan Complaints

Based on Consumer Complaints

In XXXX or XX/XX/XXXX I requested that my service contract be cancelled that was purchased in the total cost of my vehicle on XX/XX/XXXX. At that time I was informed that a refund would sent to me in the amount of {\$840.00}. Instead I requested that the refund be put towards the remaining balance of my car. I spoke with then finance department at XXXX XXXX who confirmed that they payment would be applied to my auto loan as requested. At the time of the cancelation I was approximately XXXX days past due on my auto loan. The payment was processed and submitted to Chrysler Capital on XXXX and was applied to my account well before the thirty day pass due deadline. Sometime in XXXX I received a message stating that I had not made a payment and was nearly thirty days past due. I inquired about this and learned that Chrysler Capital took my payment and never gave me credit. They informed me that the payment was not made by me, but because it was made by the dealer it does not count as a regular care payment. I then asked why as it was being reported on my credit report as a regular monthly payment. After a lengthy conversation my account was referred to the Presidents office for review. On XX/XX/XXXX I spoke with XXXX or XXXX who reviewed my account and attempted to explain the situation by providing me misleading information about how the payment was processed. He then stated that he would submit a request to correct my credit report and remove the XXXX past due marks for the month of XXXX and XXXX. He then informed me to contact him when I made my payment in XXXX and he would verify the account to make sure that a payment was made before adjusting the account for XX/XX/XXXX. After submitting my payment via XXXX XXXX XXXX bill pay I attempted to contact the presidents office again to inquire about the corrections and to let XXXX know that my payment was made. At that time I was informed that my case had been closed on XX/XX/XXXX. I was then alerted by my credit monitoring system that a XXXX day notice was placed on my credit report. I pulled my report again and

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

GA

300XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

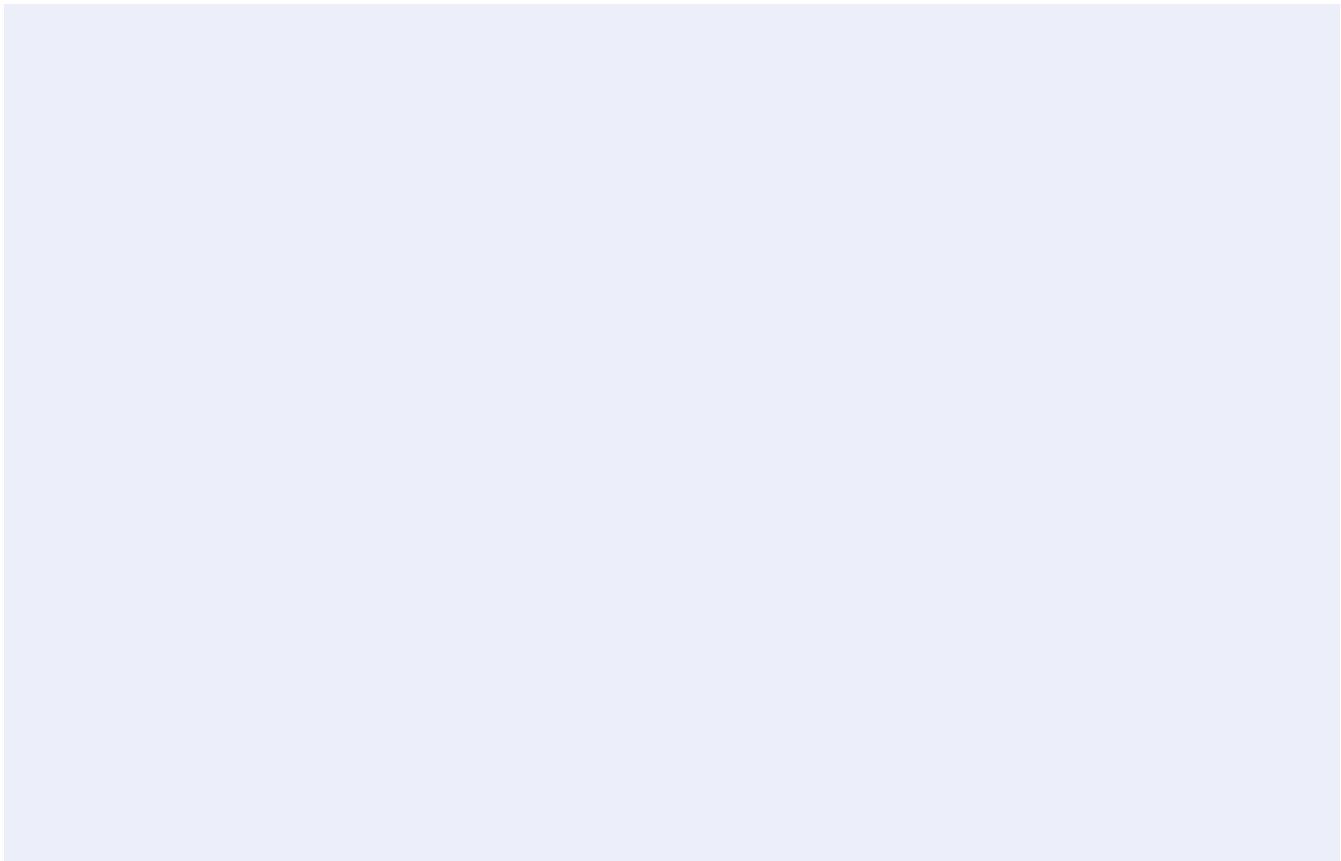
Based on Consumer Complaints

1451738



Consumer Loan Complaints

Based on Consumer Complaints



07/09/2015

Consumer Loan

Installment loan

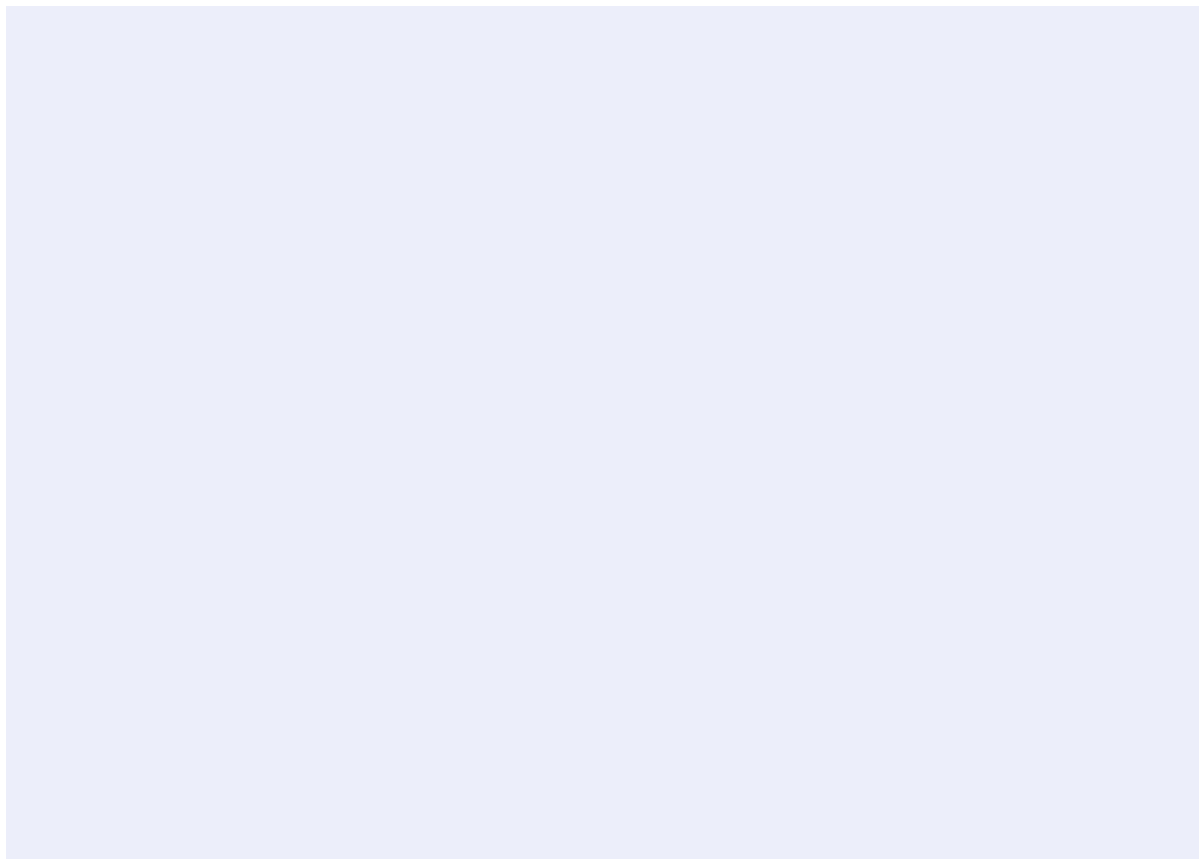
07/18/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

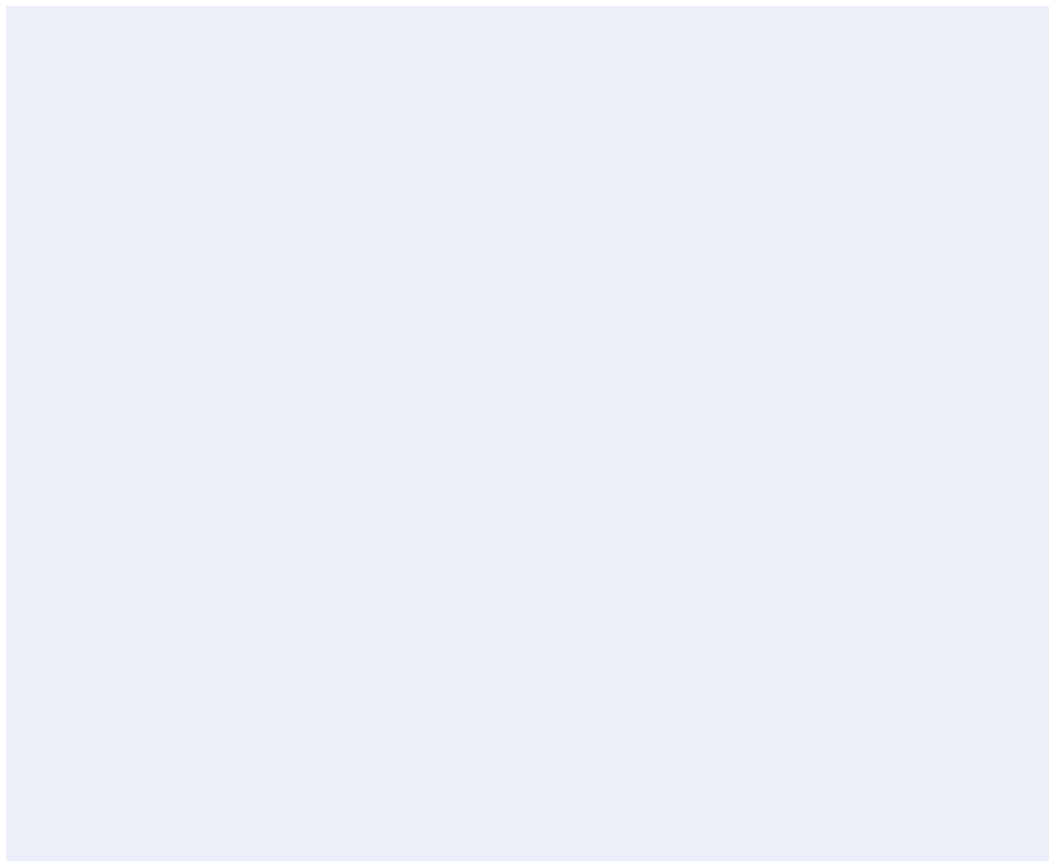
observed that after making the corrections for XX/XX/XXXX early that month, Chrysler Capital then change them back after I made my payment on XXXX XXXX. I contacted the presidents office again who is now stating that they have no record of my conversations and stated that they closed my case due to a failure to contact the consumer. When I spoke with them on the XXXX it was clear that they knew of my issues and attempted to try and provide misleading information about payment processing. When I requested that information in writing I was referred to the legal department, but was not provided a phone contact, but just a fax number. I then asked for the payment back and stated that if I am going to be penalized for a payment made by the dealer then I want the refund back so I can decide what to do with it. They stated that it does n't work like that and its nothing I can do to change my status. Attached are copies of my credit reports that were adjusted by Chryslers for the negative payments in XXXX and soon after my payment in XXXX were changed back. I have since called XXXX additional times but can not get anyone to assist me. The person who originally took my complaint is never there in the office and they refuse to send me a copy of my contract which states that the cancellation of a service contract requires the consumer to send the refund back to the lien holder even if the contract was purchased in the total cost of the vehicle. The contract was included in the financing and the total price of the car, which I am still paying interest on today.

Loan has been paid off since XXXX 2015, and is still being reported as an active loan on my credit report. When I contacted the company I was told that they have been working on the problem for over a year now. When I complained that my credit score was suffering, I was told " You and everybody else ". They then told me that maybe it would be fixed in a couple of months. What can I do to correct this? My score dropped by XXXX points!

My Experian credit report shows a write off on my Wells Fargo Dealer Services

Consumer Loan Complaints

Based on Consumer Complaints

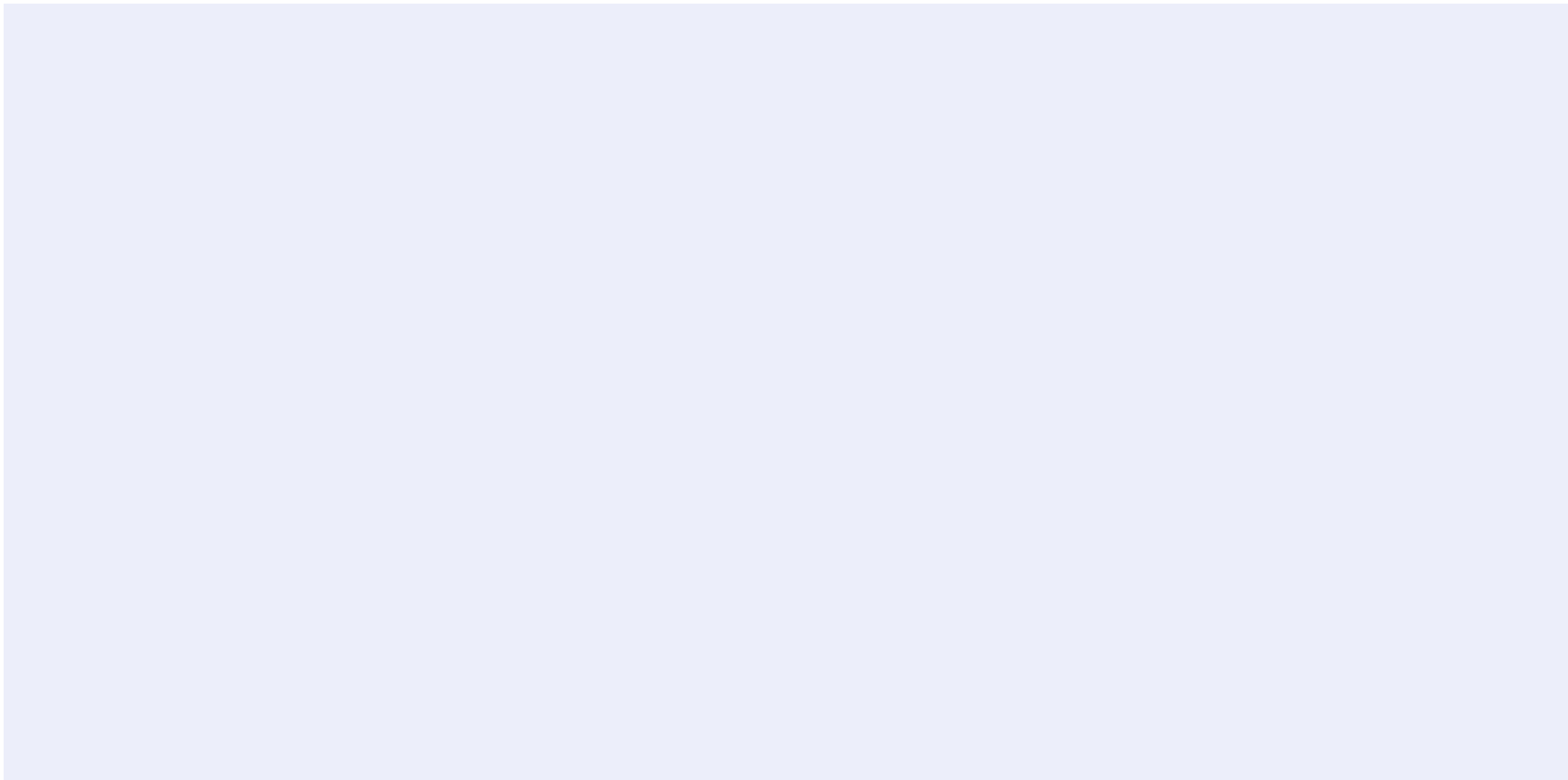


Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

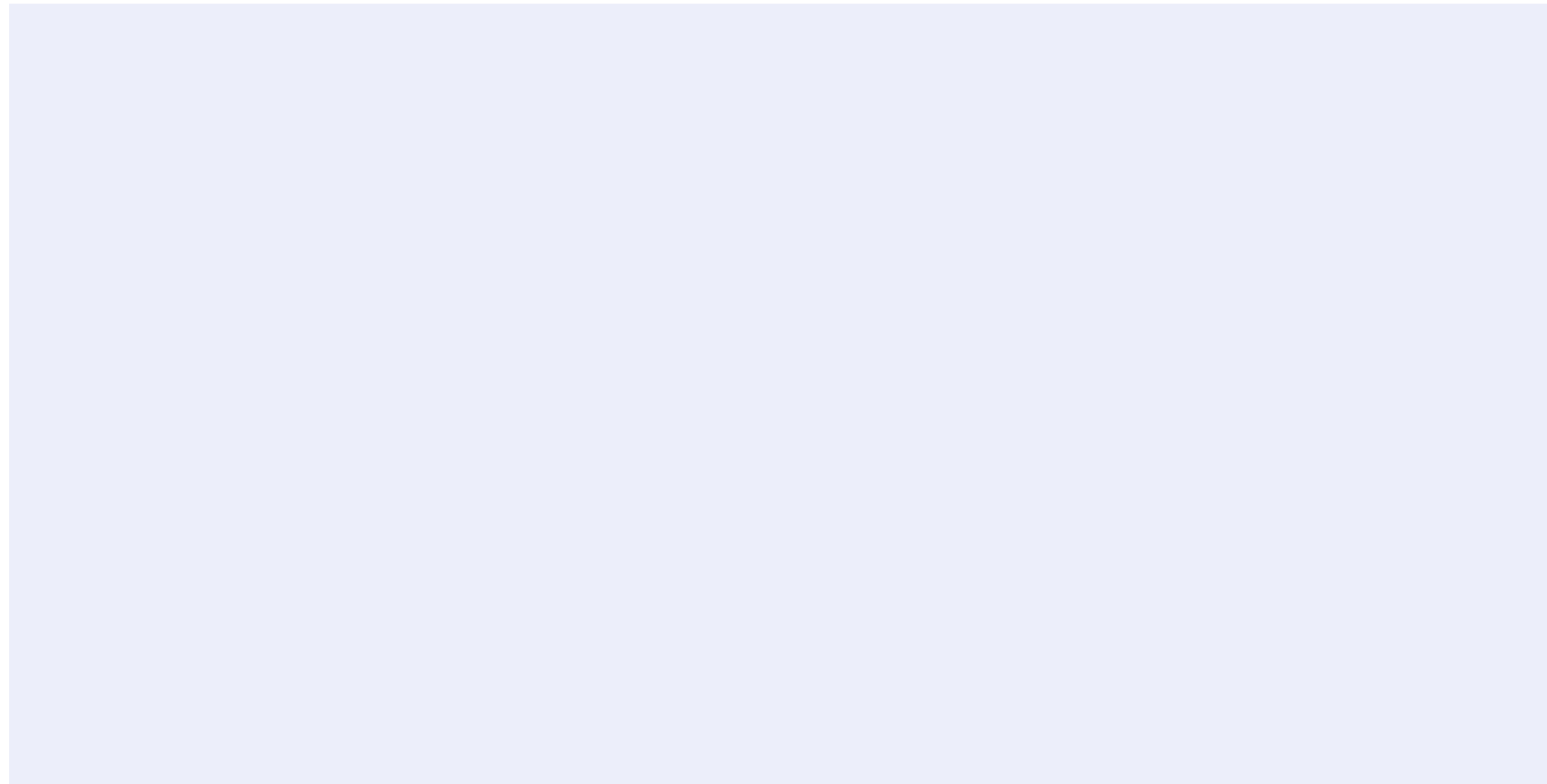


1st Franklin Financial Corporation	GA	302XX	Servicemember	Consent provided
------------------------------------	----	-------	---------------	------------------

Wells Fargo & Company	MD	212XX	Older American	Consent provided
-----------------------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

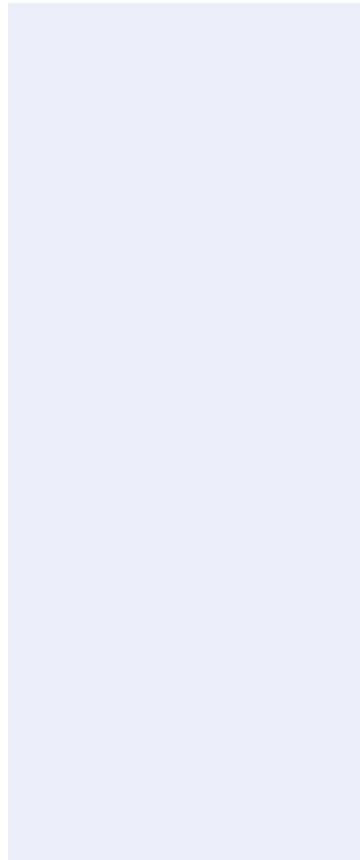


Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

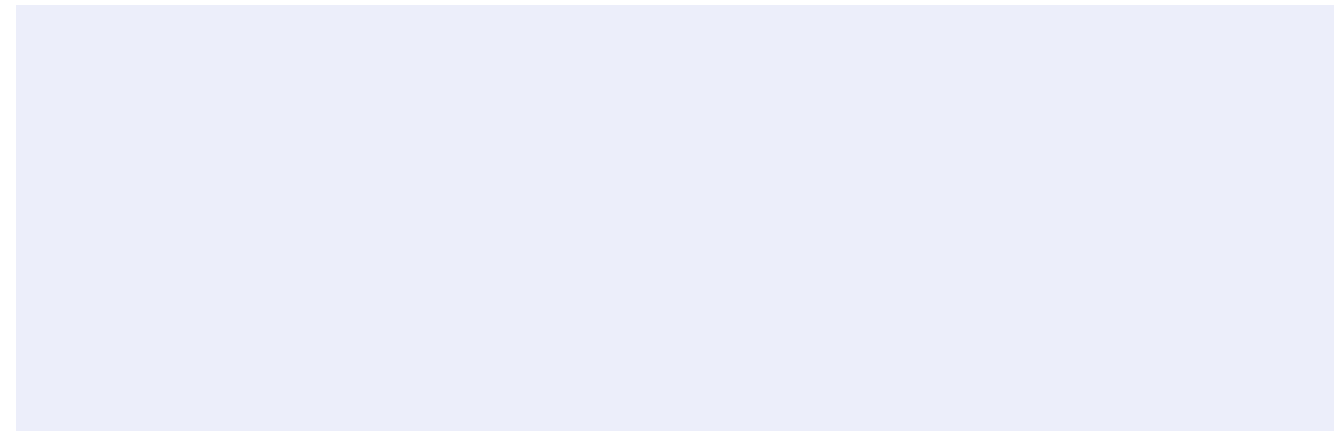


1460810

1474458

Consumer Loan Complaints

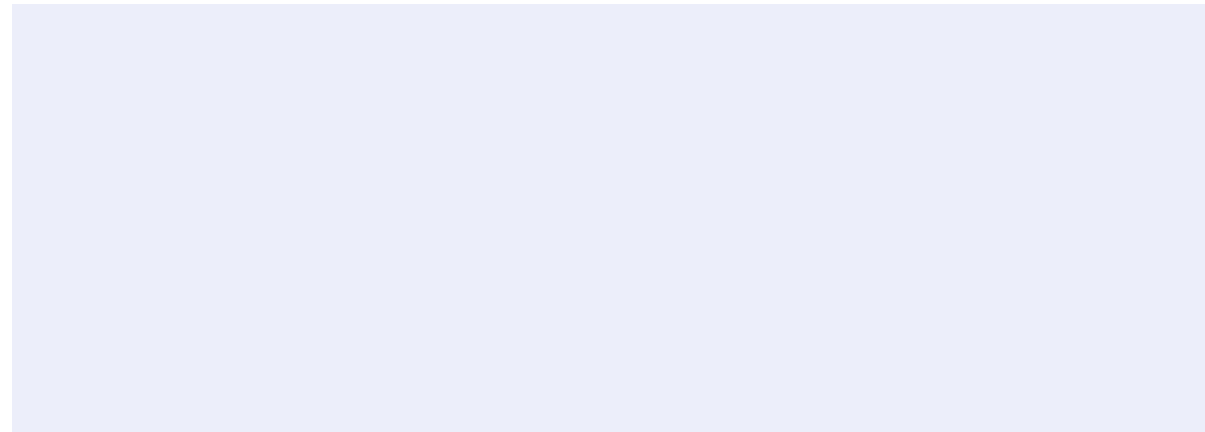
Based on Consumer Complaints



06/25/2015	Consumer Loan	Installment loan
06/25/2015	Consumer Loan	Installment loan

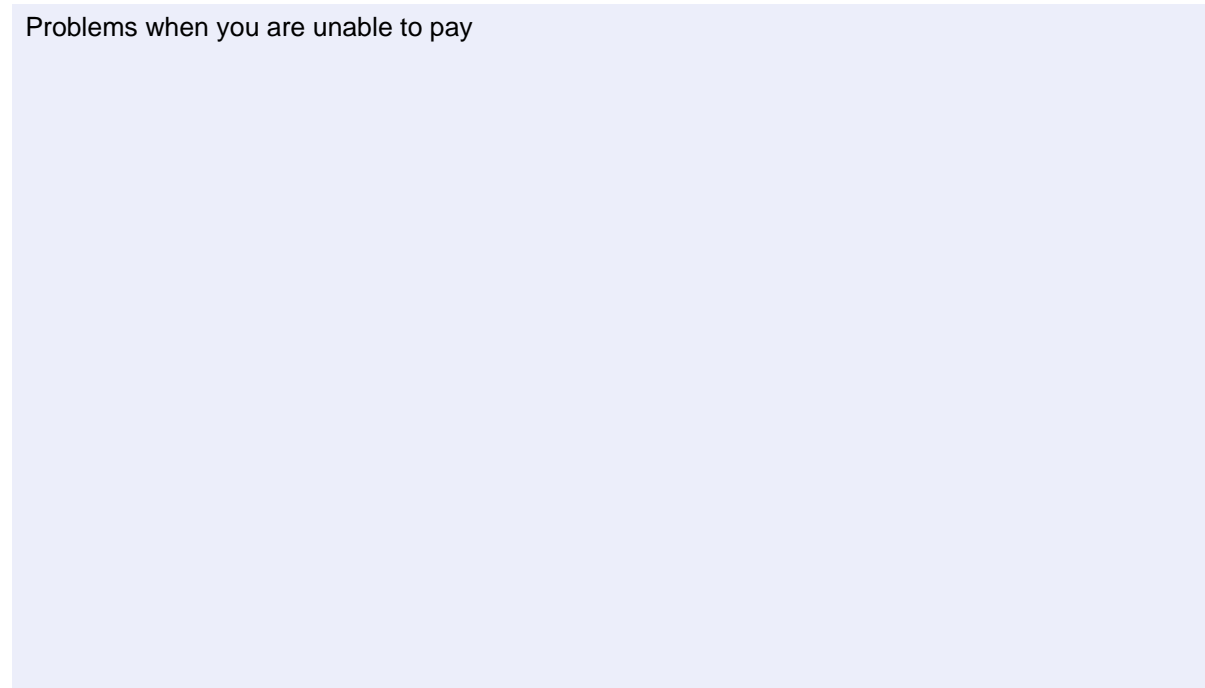
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

account in XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX XXXX as well as XX/XX/XXXX XXXX and XXXX XXXX. I have made repeated attempts to clear this up. The account was paid in full in XXXX XXXX with no late payments or write offs. The account was opened in XX/XX/XXXX XXXX for a 48 month car loan. I received the tile release and a letter stating the account was paid in full in XX/XX/XXXX.

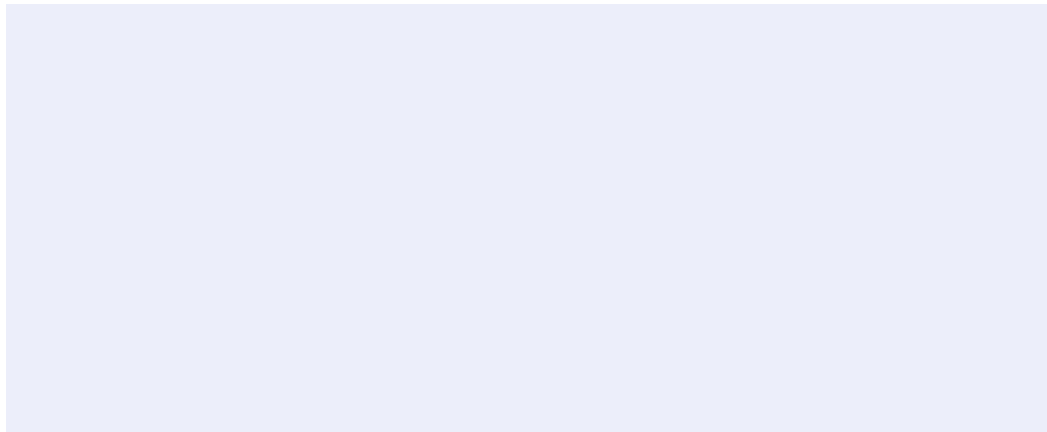
Now they are claiming write off? I have called and written Wells Fargo and they tell me they do not know. There is no way after sending a paid letter and a lien release that they would write off something in XX/XX/XXXX and XX/XX/XXXX. What car loan company send a title release when the vehicle is not paid for?

I obtained a loan from one main financial in 2014, had lost a job.

As of XXXX of this year, I have been unable to make payments on time. Since XXXX of this year I have received over XXXX phone calls starting at XXXX XXXX and ending at XXXX XXXX on average XXXX calls a day Monday through Sunday 7 days a week they call from multiple numbers from XXXX from XXXX from XXXX from XXXX from XXXX they 're relentless they will not stop I 've sent XXXX letters of cease and desist have gone unanswered they constantly call I have records of every phone call they made since XXXX I 've even told him cease and desist they will not.. This is the XXXX complaint in less than a month that I am filing against One Main Financial this is beyond simple harassment. When they call I answer no one is on the other end I 'll say hello they hang up if its not that its a robo call and robocalls for constant. I will continue to file complaints daily until I hear from a representative from the Federal Trade Commission this goes way beyond the violations set forth on Credit or harassment. I would greatly appreciate acknowledgement of this complaint by representative of the Federal Trade Commission

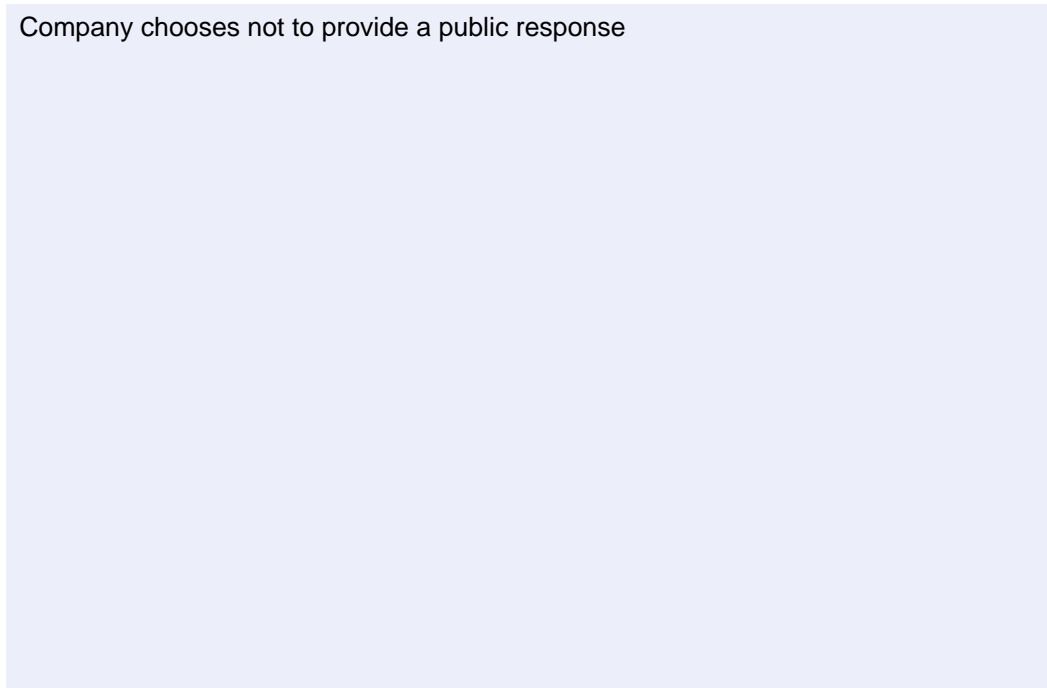
Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU	PA	15905	N/A
Citibank	VA	233XX	Consent provided

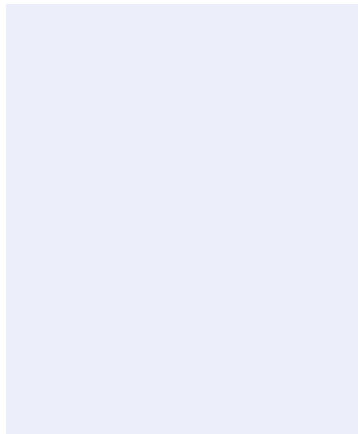
Consumer Loan Complaints

Based on Consumer Complaints

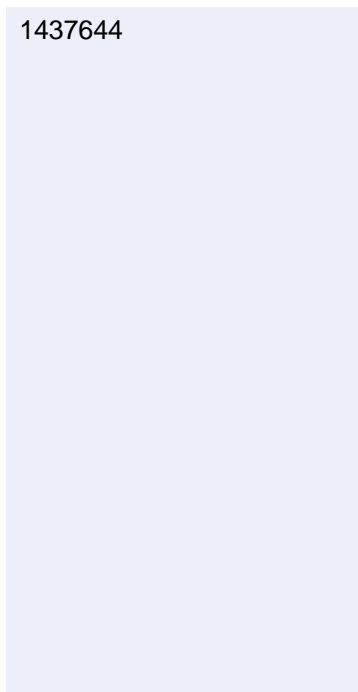
Referral	06/26/2015	Closed with monetary relief	Yes	No
Web	06/29/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1437403



1437644

Consumer Loan Complaints

Based on Consumer Complaints

07/09/2015

Consumer Loan

Vehicle loan

07/14/2015

Consumer Loan

Vehicle loan

07/18/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

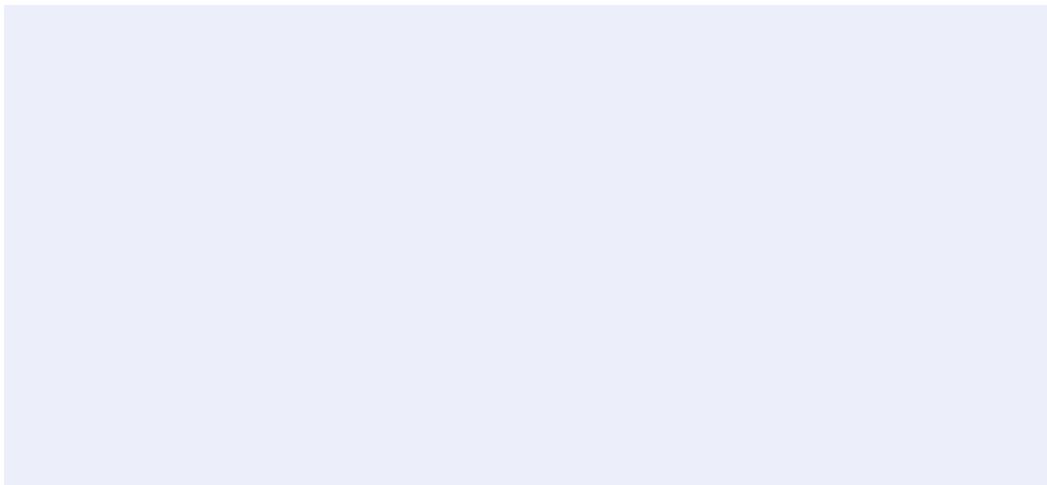
My car was totaled on XXXX XXXX, 2014. I was hit from behind by a girl who was probably texting. My Insurance company took possession of my totaled car immediately and paid me off on XXXX XXXX saying, in writing, that as part of the settlement they were also paying off the balance of my car at Wells Fargo Dealer Services. Apparently there had been some change in the payoff when they sent the check and Wells Fargo sent it back to them. They did not pay off my car on time and I actually had to make another 2 payments on the car, which they reimbursed me for. A manager at Wells Fargo Dealer Services named XXXX assured me, XXXX XXXX and my attorney in a conference call that he would have the bureau corrected and it still has not been done. This month marks the 1 year point since I was hit and next month will be 1 year since they put this ding on my credit, reducing my score from XXXX to XXXX. I now need to buy another car for my family and am going to have to deal with the interest rates afforded for a much lower score than mine should be, due to no fault of my own.

I have signed XXXX different car lease contracts and XXXX purchase loan since XXXX 2011 with Honda Financial Services through XXXX different car dealers in XXXX, Georgia (XXXX XXXX Honda, XXXX Honda and XXXX XXXX). In all of these cases, the experience of dealing with the financial manager was extremely stressful and I truly believe that the XXXX contracts I signed were outrageously overpriced (over {\$300.00} per month). Due to my lack of knowledge in the financial aspect and the urge of my family to have means of transport in this complicated city I was left with no option but to sign these contracts. When I commented with my coworkers about my monthly payments they would always say, " But why are you paying so much? " Also, when I watched TV commercials I would see (and still see) that lease offers were much more below than what I was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

CA

902XX

Consent provided

Capital One

MO

63033

Consent not
provided

American Honda Finance Corporation

GA

300XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/09/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Web	07/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1460836

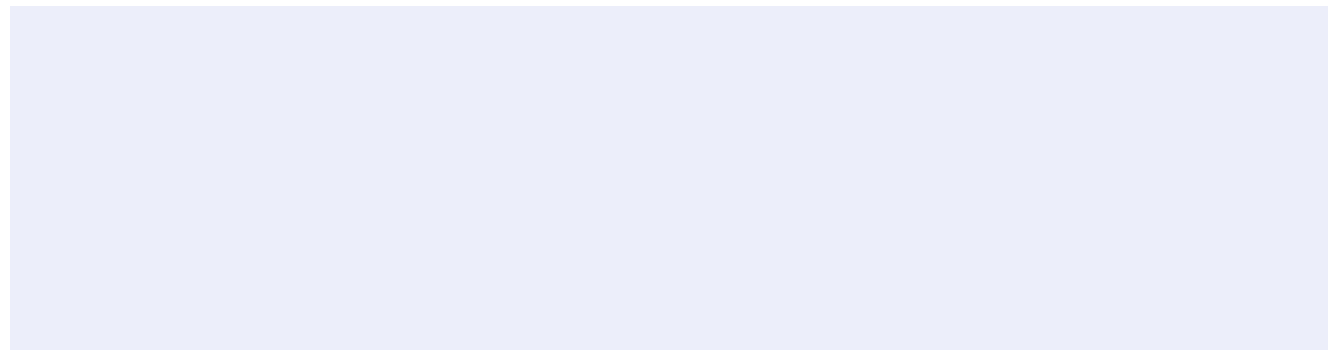
1468127

1474084



Consumer Loan Complaints

Based on Consumer Complaints



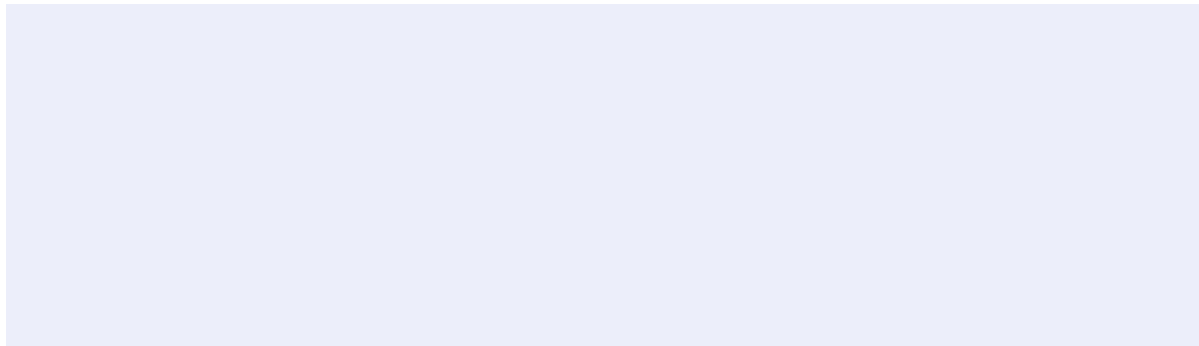
07/18/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

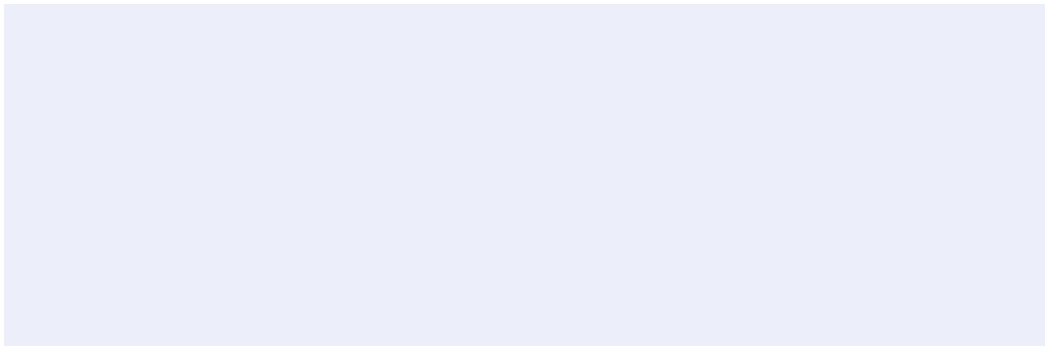
Based on Consumer Complaints

really paying (up to {\$150.00} less). On my latest experience purchasing a Civic at XXXX XXXX in XXXX, the salesman even told me that my monthly payment would be {\$500.00}. I protested and said that I would never pay that amount! He quickly called the financial manager to not lose the sale. I read this week about the discrimination lawsuit against Honda Financial Services and it made me deeply think that being myself a XXXX this was the reason why I was being overcharged on my different contracts with this company. I want a revision of my contracts with Honda Financial Services.

On XXXX XXXX, XXXX my significant other and I ventured over to XXXX XXXX in XXXX XXXX Pennsylvania to trade in a truck on a XXXX XXXX XXXX. We took the vehicle for a test drive, and for the most part, we liked it. The check engine light was on and the emissions sticker was missing. We discussed these issues with the dealer who assured us that the issues were minor and he would fix them. Both of us decided that we wanted the vehicle, but we would have to finance the balance after the trade in price XXXX was credited. The total price of the vehicle was XXXX, we paid XXXX with a trade in and were to pay an additional XXXX in cash. The dealer agreed to let us make payments on the XXXX until the balance was paid off. He also was able to get us approved by a bank in California for the remaining balance of XXXX. The transaction went well until we were in possession of the vehicle. We provided the dealer with a payment of XXXX dollars toward the XXXX owed, after three weeks of obtaining the vehicle. I then began to try to get a hold of the dealer, in regards, to him holding up his part of the bargain as far as fixing the minor issues. He would never get back with me in regards to fixing the vehicle, so we stopped paying him. We continued to make our monthly payments to the bank, and decided that we would fix the problems ourselves. In XXXX of XXXX we realized that the temporary registration had went out of date and we had yet to receive the registration card. We contacted vehicle services who stated that

Consumer Loan Complaints

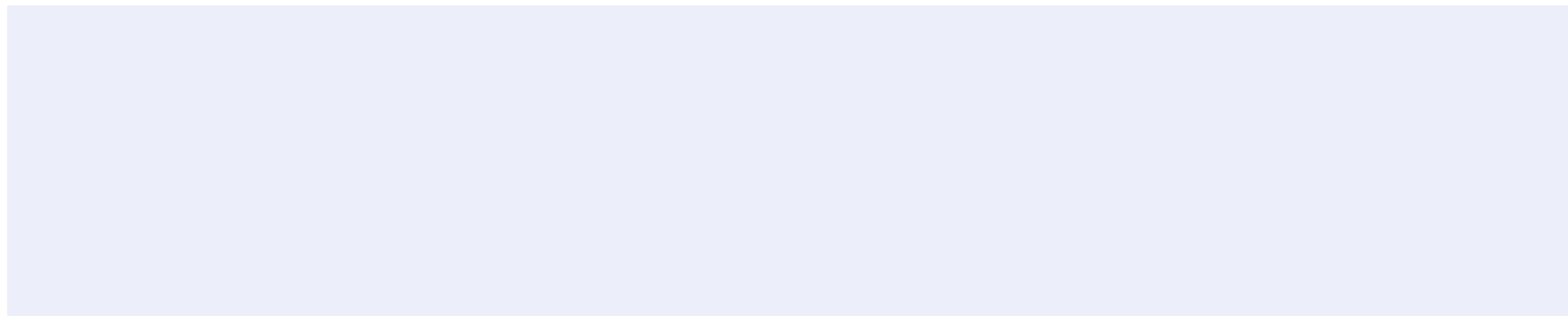
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints



Westlake Services, LLC

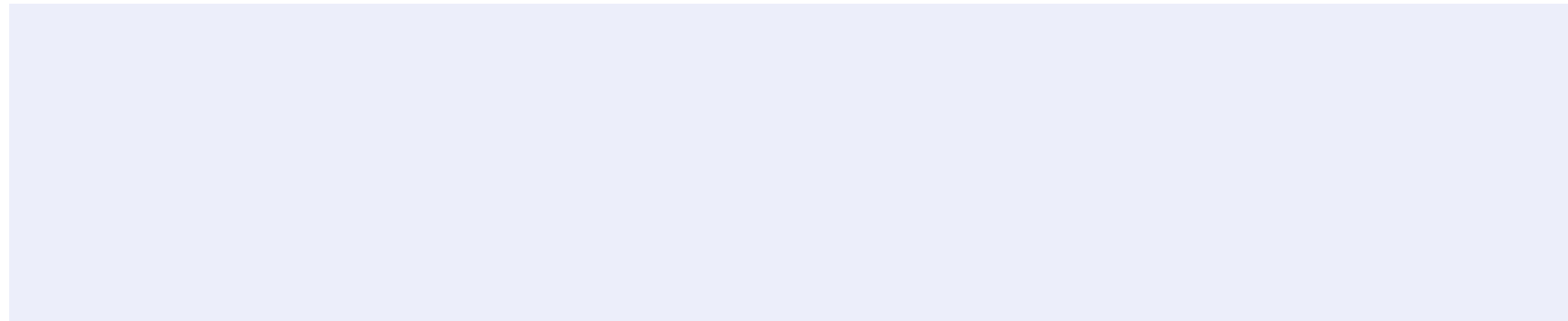
PA

170XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

07/23/2015

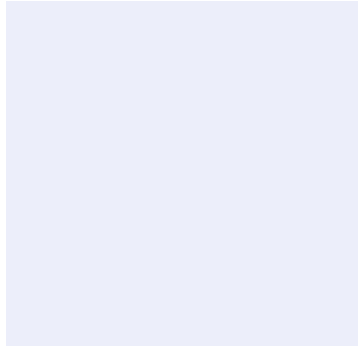
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1478158

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

they had not received it, and told me to contact the dealer. I called, emailed, and went to the dealers lot, trying to get in contact with the dealer. When I arrived at the dealership, there were no vehicle or signs that the dealership ever existed. We then contacted the bank our loan was through and explained to them that the dealer abandoned the lot and never turned our registration in. I asked the bank if they had received the title yet, and they said, " no ". The bank stated that, I had agreed to the financial obligation and I am responsible to pay, regardless. At this point we decided to involve the police. We were shocked to find out that we were XXXX of many cases the trooper had in regards to this dealership. The worst part was, we were told by the trooper that we could not legally drive the vehicle anymore. The only thing we could do is hope that the trooper would be able to obtain our registration from the dealer. As time went by, with no luck, we knew we had to make a decision. The last payment made to the bank was in XXXX XXXX. At that point we had the vehicle for XXXX months without registration, and did not know if we would ever receive it. After we stopped making payments to the bank, we finally received the registration at the end of XXXX XXXX. By that point we were XXXX going on XXXX months behind on our payments to the bank. I contacted them to see if they would work with me, since I had made payments even though I could not legally use the vehicle. They refused to accommodate me. I financed this vehicle with the impression that I would be able to use and own it eventually. A vehicle does nobody any good without a registration or a title. I do not see how a transaction can be complete without the transfer of documents that makes the transaction legal. I do not think that we should be responsible for any part of this transaction. The transaction was not official until the documents were turned in XXXX months after the contract was agreed upon. We never agreed to make payments on a vehicle that was not legal to drive, due to the dealer not turning over the legal documents required for us to legally possess or use the

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

03/14/2016	Consumer Loan	Installment loan
------------	---------------	------------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/25/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

07/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

vehicle.

Chrysler Capital has an unethical, disorganized, and unreliable loan management system. Their interest is calculated in a ambiguous fashion as to confuse consumers and have them pay an exponential amount more. They are not transparent with their consumer 's money and where it is being allocated. I have always been on time with my payments, never faltering in sending the amount i owe, plus some more. Every time i send a check to be applied to my principal account i have to take precious time out of my day, to call them. Furthermore, their accounting department is not up to date, and take days to resolve issues pertaining to consumer 's money. Thus, this reflects when XXXX checks statements online.

I bought furniture at rooms to go who have Synchrony Bank handling the financing, after a return and exchange because defect my bills started to oscillate every other Month, I have tried to talk to the bank but was never resolved. They charged me fees because the full amount was n't send even though they did n't have the same amount, I believe they are not charging the right amount since my loan does n't have interest until 2019 but I already paid {\$1500.00} and balance still {\$2000.00}.

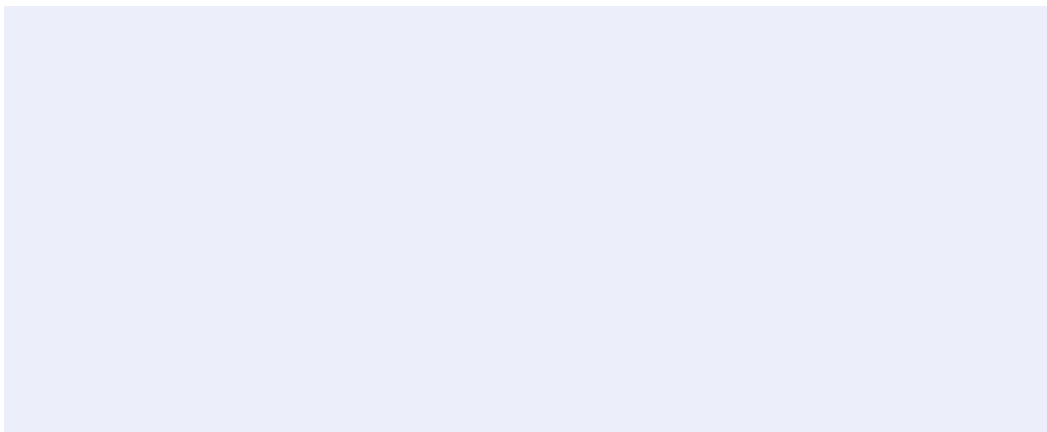
I called JP Morgan Chase to find out the status on my account, which is a debt I owe. The representative I spoke with told me that if I did n't enter into a payment plan or a settlement, my wages would be garnished upon filing my tax return.

Long story I had a loan with One Main Financial. When I got behind they offered

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NC	55666	Older American	Other
Santander Consumer USA Holdings Inc	FL	331XX		Consent provided
Synchrony Financial	FL	330XX		Consent provided
JPMorgan Chase & Co.	FL	330XX		Consent provided
Consumer Portfolio Services	CA	96130	Servicemember	N/A
American Honda Finance Corporation	NY	11230		Consent not provided
Citibank	GA	309XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/16/2016	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/31/2015	Closed with explanation	Yes	Yes
-------	------------	-------------------------	-----	-----

Web	06/25/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/03/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1468145

1453101

1830658

1481956

1489271

1437377

1488544

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

06/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

me an adjustment of terms. The AOT that I signed had a lowered interest rate 6 % down from 33 % and a payment of {\$160.00} down from around {\$310.00}. What they did not do was put on the form or tell me that the length of my loan would be extended to 79 months from 60 months. After I made the initial payment and was making a XXXX payment the Rep on the phone accidentally mentioned that my loan was extended. I told them I did n't agree to that and asked them to send me something in writing saying that my loan was extended. They have refused. I explained to them that according to THEIR AOT " Except as specifically amended by this Agreement, all other terms of the original obligation will remain in effect. " I also explained to them that I was under the impression that it was like student loan forgiveness and I would have never agreed to the months being extended that long. They have predatory lending practices. I still (4 months later) have n't been able to get in writing that my loan was extended to 79 months. They tell me refer to my " original contract ". I keep telling them that 's the problem, the original contract says 60 months. They refuse to give me any kind of documentation. Furthermore they claim they have a phone call with me agreeing to the 79 month term and they have already reviewed it. Every time I try to speak to someone who 's listened to this phone call or try to talk to someone who can discuss this with me they threaten to put this on my credit. No one wants to help me get to the bottom of this they only want me to send payments. I 've talk to nearly every supervisor or manager in the company to no avail. Not only can I not get the agreement in writing but I ca n't get any one to discuss the so called phone call that they have.

On XX/XX/XXXX I purchased a vehicle after being without a drive-able vehicle since XX/XX/XXXX XXXX I was going to represent myself in court the following

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

HSBC North America Holdings Inc.	CA	95757	Consent not provided
U.S. Bancorp	OH	43085	N/A
Wells Fargo & Company	VA	229XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/25/2015	Closed with explanation	Yes	No
Phone	06/30/2015	Closed with explanation	Yes	Yes
Web	06/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1437687

1437681

1438952

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

since XX/XX/XXXX XXXX I was going to represent myself in court the following month and I prepared a graph on what happened during the accident at a country intersection in XXXX, Virginia. On the day I was to appear in court, I had a friend to drive me to the XXXX Airport to pick up a rental car so that I could be in XXXX in time for my court appearance. I reserved the rental car (Budget Rental) in advance only to be told that I could not rent the car because I needed a credit card to rent the car (if my recollection serves me right) ; and which - the credit card- I did not have because I had closed all credit card accounts due to years of ID Theft, Credit Report Frauds and inaccuracies, etc., that I 'm still dealing with as of today (XX/XX/XXXX XXXX. I did, however, have a debit card to offer the rental car place at the airport which would have taken money directly from my bank account. Due to being unable to secure a rental car to meet my court day, I phoned the court in an attempt to contact the judge to relay to him my situation and the Clerk of the Court told me that there was a possibility that I would not be able to contact the judge before the trial of the day I was to appear in Court to present my side of the accident case. I faxed the judge a letter before a certain time of the day I was to appear in Court, as the Clerk recommended, but I was found " at fault " in the aforementioned accident nevertheless. Not sure if the Judge ever saw my letter. Fast-forwarding since the accident, I 've been using the transit to get to work, and I finally was able to purchase another car on XX/XX/XXXX. My car is being financed through Wells Fargo Dealer Services (of which I am very grateful) ; especially due to ID Theft and Fraud Issues I have been confronted with in the past. With this Complaint, I am concerned about my payments being accepted on time by Wells Fargo Dealer Services by XXXX of the local banks, Wells Fargo, here in XXXX, Virginia XXXX where I bank) located at XXXX XXXX XXXX, XXXX, Virginia, XXXX. I am concerned about being charged late fees as well as inaccuracies being reported to the credit bureaus ; despite the

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/22/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Capital One Auto Finance is reporting a repossession on my credit report that is inaccurate, false, and a violation of the Fair Credit Reporting Act. I have sent multiple disputes in to dispute the entire account to insure proper information is being reported. I have a feeling that some of the information is being listed incorrectly.

1. The balance of {\$8800.00} is not accurate.
2. The date of last status XXXX is not accurate.
3. The charge off amount of {\$10000.00} is not accurate.
4. The account history of is not accurate. They are reporting - Repossession as of XXXX XXXX ; Charge Off as of XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX to XXXX XXXX ; 90 days past due as of XXXX XXXX ; 60 days past due as of XXXX XXXX to XXXX XXXX, XXXX XXXX ; 30 days past due as of XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXXTherefore, this information is not accurate and until they can prove it, then it is also a violation of the Fair Credit Reporting Act.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Capital One

NY

104XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/22/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1480431

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015	Consumer Loan	Installment loan
07/06/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX, XXXX, I purchased a XXXX XXXX from XXXX XXXX located in XXXX, Texas. The initial loan was financed through AmeriCredit XXXX XXXX. The loan was acquired by GM Financial. I contacted a representative on XXXX XXXX, XXXX and requested a printout of my payment history. Upon reviewing the documents I noticed there were several months in which the finance company charged me over {\$400.00} dollar in interest. My monthly car payment is {\$510.00}. I called the finance company. The representative said I have a simple interest loan. I asked the representative is it legal to charge me an exorbitant interest rate on the loan balance. In my opinion, this type of loan is equivalent to the pay day and or car title loan. I vaguely remember reading the government has passed or is contemplating passing legislation to prevent companies for preying on customers in financial distress. She said the interest is compounded daily on the unpaid loan. On XXXX occasions I encountered financial difficulties and deferred the loan. Unbeknownst to me they charged me XXXX the amount of interest which resulted in additional {\$2400.00} in payments. I asked the representative how much I would save if I paid the loan off. My current interest rate is 10 %. She said I would not save a penny because they have already added the interest due to the type of loan. Can a finance company legally charge over {\$300.00} in interest in one month? I am confident XXXX of Americans on a daily basis are paying a high interest on a simple loan due to lack of knowledge. I would not have selected this type of loan option. I relied on the expert knowledge of the loan officer.

Example of interested paid : {\$270.00} interest paid XXXX/XXXX/XXXX {\$430.00}
interest paid XXXX/XXXX/XXXX {\$390.00} interest paid XXXX/XXXX/XXXX - I
was late paying the care note {\$420.00} interest paid XXXX/XXXX/XXXX - I was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Boeing Employees' Credit Union	WA	98058	Consent not provided
GM Financial	TX	774XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/24/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1453157

1453161

Consumer Loan Complaints

Based on Consumer Complaints

07/22/2015

Consumer Loan

Installment loan

07/22/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

late paying the care noteInterest rate in XXXX to XXXX average was {\$270.00}

dollarsInterest rate average in XXXX was {\$220.00}

On XXXX XXXX, 2015 I responded to a letter from Wells Fargo offering XXXX a line of credit, inquiring as to what I could be approved for and at what rate ; an audio recording of that call, provided by Wells Fargo, is attached to this email as well as a transcript of relevant dialogue below. In short, I only wanted to know what rates would be available to me and made very clear that I did not agree to take on any line. After this conversation Wells Fargo began sending me information in the mail about my " new line of credit and credit card ". I contacted them and told them I never wanted this line, that I did not agree to take on this line, and that I needed it closed as they opened it in error. After nearly XXXX months of communication with them they stated that this very call is the call where they feel I " verbally agreed " to take on the note, they then said they would close the line noting it as " closed by customer request. " I have told them this solution is unacceptable and they have not resolved it any further. Now it appears on my XXXX credit report that I opened and closed a line of credit, which as you know, looks bad XXXX.

As you will hear in this call, I never agreed to take on a line of credit XXXX and want this line expunged from my record. There should be no record on my XXXX credit report that I opened and closed a line ; Wells Fargo opened a line in my XXXX name fraudulently and I want it removed and noted as fraud so as to keep my XXXX credit record clean.

Thank you so much.



Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

SC

294XX

Consent provided

Fifth Third Financial Corporation

TX

77489

Older American,
Servicemember

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

Phone	07/23/2015	Closed with monetary relief	No	No
-------	------------	-----------------------------	----	----

Consumer Loan Complaints

Based on Consumer Complaints

1482025

1482026

Consumer Loan Complaints

Based on Consumer Complaints

07/06/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In XX/XX/XXXX my mother and I purchased a XX/XX/XXXX XXXX XXXX from this company 's mobile sales location in XXXX, NY. We were told I did n't have enough income to finance the car myself so she would have to cosign. After much manipulation on the part of XXXX XXXX (the owner), we got a sale price of {\$12000.00}. This was way above the {\$5000.00} or less we were told they had for cars. After some debating, my mother and I decided to just buy the car since I needed it for work. After an hour and a half of being insulted by XXXX XXXX, we just wanted to sign our papers and leave. He gave us a long " I do n't deal with crooks, cheats and liars " spiel and told us " he would n't sell us a car if we were dishonest criminals ". After I informed him we did n't deal with that kind of people, either, he finally got down to business.

Mom and I were told we could finance the car for 5 years at a 5 % (which later turned into an almost 8 % interest rate) interest rate. No big deal there. We get to discussing the monthly payment and he said it would be around {\$250.00} a month. This was fine and affordable for me. XXXX minutes later he comes back and gives us this " I 'll pay your tax, licensing and other fees but you have to pay me back for it. (Weird, considering that 's just usually financed into the loan). It 's going to cost you {\$450.00} a month for 6 months to pay me back for that, then your payment will drop to around {\$250.00} a month. " Okay shock at the new payment, but I figured for 6 months it was doable. I specifically asked if he was sure my payment would drop after the 6 month time frame and was told " I guarantee it will ". Okay, fine.

Now we finally get to sign our papers and just leave. Mom signed away and after I questioned XXXX XXXX on that, he said in 6 months the loan would automatically go through in my own name as long as I made the payments for 6 months out of my bank account (also weird but I was assured this was the truth). Those 6 months came and went and no surprise there, the payment never dropped, the

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation

NY

145XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/13/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1451688

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/18/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/18/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

loan never went into my name, and when I applied for my own loan, I was declined after being repeatedly assured I would get approved. This {\$12000.00} car ended being financed at {\$29000.00} over 5 years. I looked through all the paperwork and ca n't figure out how a {\$12000.00} purchase price on XXXX set of forms jumps to {\$16000.00} and then {\$18000.00} on other sets of forms then ends up costing me {\$29000.00}. The car has never been repaired by the dealership. Trying to talk to someone you get the runaround.

On top of this, the bank who financed the ORIGINAL loan issuer (Fifth Third Bank) sold that loan less than two weeks later to XXXX Consumer, and neither party notified us of their intent to do so. The only knowledge we had of this event was XXXX sending us a letter stating that they had purchased the loan from Fifth Third Bank. The NYS Attorney General 's Office told me doing so was ILLEGAL and in violation of FTC laws.

I purchaed a sofa from a local establishment {\$580.00}. Total cost XXXX. I requested to finance part of it. They use Duvera Financial but the minimum they would finance was {\$370.00} which I did. If I paid it off in 3 mon. it was interest free. I could not afford to do that. I received the contract from them in the mail 2 weeks later and charged me 189 % interest. Is this legal? I ca n't afford this. Do I have any recourse? They will do nothing about it over the phone.

FIFTH THIRD BANK-XXXX. XXXX XXXX XXXX MD XXXX, OH-XXXX (XXXX) XXXXItems was removed during successful dispute. Fifth third then put back on credit report and duplicated the account. Now shows two accounts. This is preventing me from obtaining loans

Fifth Third XXXX is reporting a duplicate account. This is forcing my credit score to be lowered for as they are illegal reporting the same account twice. I have disputed from credit report. I have contacted reporting agencies. This continues to

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Duvera Billing Services, LLC	PA	193XX	Older American	Consent provided
------------------------------	----	-------	----------------	------------------

Fifth Third Financial Corporation	FL	328XX		Consent provided
-----------------------------------	----	-------	--	------------------

Wells Fargo & Company	NJ	07203		N/A
-----------------------	----	-------	--	-----

Fifth Third Financial Corporation	FL	328XX		Consent provided
-----------------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/29/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/23/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Postal mail	07/28/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Web	07/24/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1437756

1478199

1488523

1477204

Consumer Loan Complaints

Based on Consumer Complaints

07/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/27/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/06/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Account terms and changes

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

disputed from credit report. I have contacted reporting agencies. This continues to report illegally.

Good afternoon. I have reviewed a copy of my XXXX credit report dated XXXX/XXXX/15. Ally financial is still listed in the " Negative " accounts section due to stating the following " Discharged through Bankruptcy ". This is absolutely incorrect. Also, an Ally credit reporting representative called to tell me that the vehicles were included in the bankruptcy and were turned in. The vehicle loans were NOT part of the bankruptcy. If this were the case, I would not have been able to trade in the vehicles and the loans would not have been paid in full Page 32 of the attached document shows that Ally / GMAC was reaffirmed and exempt from bankruptcy.

It is unethical for this company to continue reporting incorrectly.

I am having a similar issue with XXXX XXXX and XXXX XXXX. However, they are only reporting that I filed " Petition for Chapter XXXX Bankruptcy ". This is true, but NO student loans were included in the bankruptcy. Therefore, should not be reported under " Negative Accounts " Thank you for your immediate assistance, XXXX XXXX

THERE IS A INQUIRE ON MY CREDIT REPORT THAT I DIDNT MAKE AND NEED TO BE REMOVED

I traded my 2012 XXXX for another car at XXXX XXXX in XXXX XXXX, XXXX Toyota Financial Services reported my car as a repossession car and reported me to collection agaency by mistake, and ruined my credite from XXXX to XXXX.

Consumer Loan Complaints

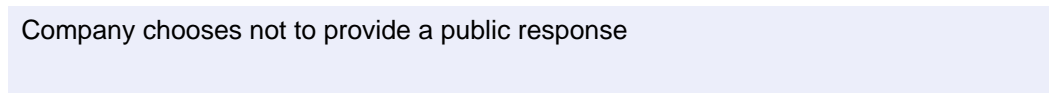
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	FL	324XX	Older American, Servicemember	Other
Ford Motor Credit Company	IL	62703		Consent not provided
Ally Financial Inc.	GA	308XX		Consent provided
BB&T Financial	NC	271XX		Consent provided
Synchrony Financial	ID	83719		N/A
Toyota Motor Credit Corporation	VA	221XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Postal mail	07/29/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1468264



1446024

1473357



1489225

1489131



1454148

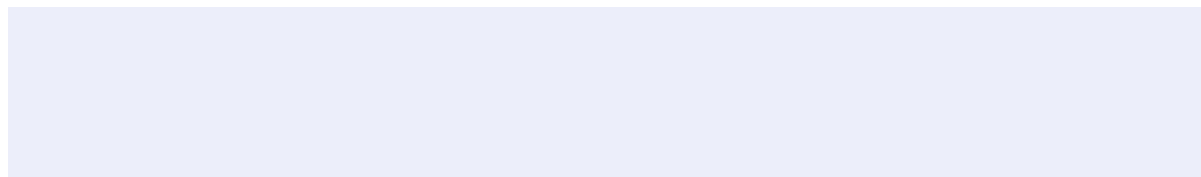
Consumer Loan Complaints

Based on Consumer Complaints

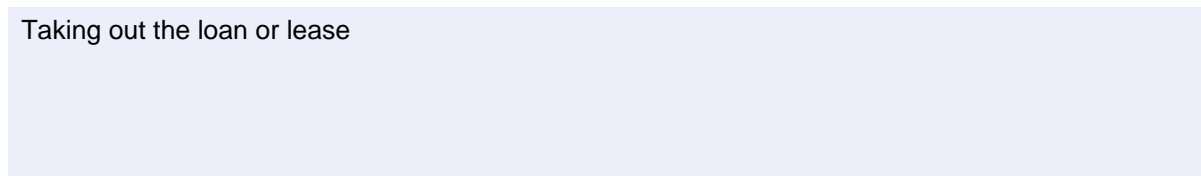
07/14/2015	Consumer Loan	Vehicle loan
06/30/2015	Consumer Loan	Vehicle loan
07/06/2015	Consumer Loan	Vehicle loan
07/14/2015	Consumer Loan	Installment loan
06/25/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

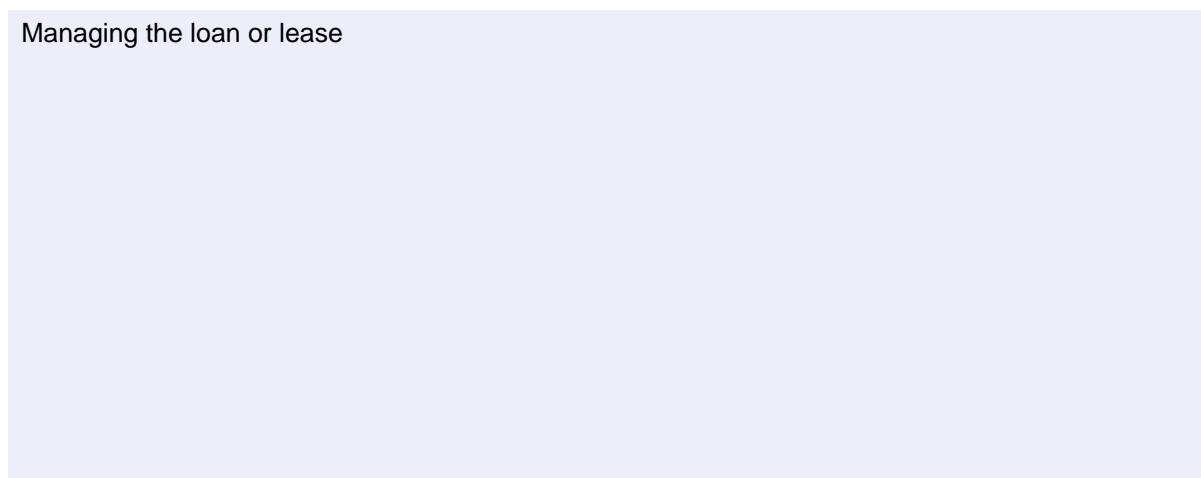


Problems when you are unable to pay



Taking out the loan or lease

Managing the loan or lease



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

to collection agency by mistake, and ruined my credit from XXXX to XXXX, ofcourse they try to repair thier mistakes but damage was done by thier mistakes, I wonder if anybody from government side can punish this Financial Institution. ThanksXXXX XXXX

I currently have a past due auto loan with Consumer Portfolio Services ; I am currently behind on payments due to the decrease in work hours which puts me in the position to make the auto loan payments unaffordable.

I purchased a vehicle in 2010 for {\$12000.00} and financed the loan through Santander Consumer USA [https : //www.santanderconsumerusa.com/](https://www.santanderconsumerusa.com/) after 5 years of making payments of {\$310.00} a month they tell I still owe them {\$9100.00}. I want to pay off my loan but it seems never ending.

I took out an installment loan with Spotloan (BlueChip Financial) on or around XXXX/XXXX/14 in the amount of {\$800.00}. They have debited {\$130.00} twice a month since. My payments so far have totaled \$ XXXX and I still have at least XXXX more payments left. Do I have any recourse with them in having them close my account and show paid in full? Or, dare I ask, receive some type of refund for paying such a high interest rate? In Oregon, there is a cap on how high of interest companies can charge on these types of loans. I did n't realize I would be paying so much more than my initial loan amount. I have not approached them yet to inquire about this directly. Rather, I wanted to find out my options. I want to clean up my credit and get to a point where I no longer need these types of services any more. But this loan has really put me behind in that plan.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Portfolio Services	CA	917XX	Servicemember	Consent provided
Santander Consumer USA Holdings Inc	TX	767XX		Consent provided
Santander Consumer USA Holdings Inc	PA	15136		Consent not provided
BlueChip Financial	OR	970XX		Consent provided
Navy FCU	CA	91208		Consent not provided

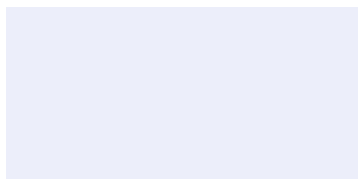
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	Yes
Web	07/06/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with explanation	Yes	No
Web	06/26/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



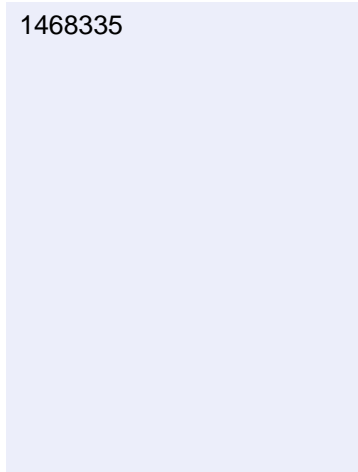
1466461



1445807



1453244



1468335

1437845

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Installment loan
07/27/2015	Consumer Loan	Vehicle lease
07/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I took out a consumer title loan with Wilshire Consumer Credit for {\$6000.00} using my car as collateral in 2013. They quoted a reasonable interest rate even though it was a consumer loan. I was thrilled to be able to get it. The balance was immediately raised up to {\$8000.00} which I didnt know would happen. I paid on it religiously for almost two years and then my husband/business partner had a XXXX and I fell behind on the payments. I contacted them and told them the situation and asked for a payoff amount thinking I could just pay them the little that was still on the loan and not worry about it any longer. When they told me the payoff amount was still {\$8000.00} I was flabbergast since I had more than paid for the loan! They explained that the interest had gone up since I had missed payments! I explained again that my husband was ill and we had to close a XXXX year business. I kept trying to negotiate this balance down to a reasonable amount and they wouldnt budge much. I kept asking to speak with a supervisor and eventually I went up the ladder to someone who looked at the situation and said under his breath that it was all interest we owed. He said he would talk to his supervisor and " get right back to me " and I never heard from him again even after calling several times. We then had to declare bankruptcy which allowed us to keep the car a little bit longer and was advised by my lawyer to just give them back the car since they were never going to do anything that would have them not make all their money. So, I told them to come get the car. When they did, they sent me a notice saying they would be putting the car up for auction and I could purchase it for a little over {\$4000.00}! Had they been willing to do that when I asked I would 've settled the loan immediately ... meanwhile I had to take out another loan and

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

BB&T Financial	VA	22015		Consent not provided
American Honda Finance Corporation	NY	11218		Consent not provided
Westlake Services, LLC	CA	907XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/30/2015	Closed with explanation	Yes	Yes
Web	07/30/2015	Closed with explanation	Yes	Yes
Web	07/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1437850

1488730

1468969

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Vehicle loan
07/15/2015	Consumer Loan	Installment loan
07/27/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

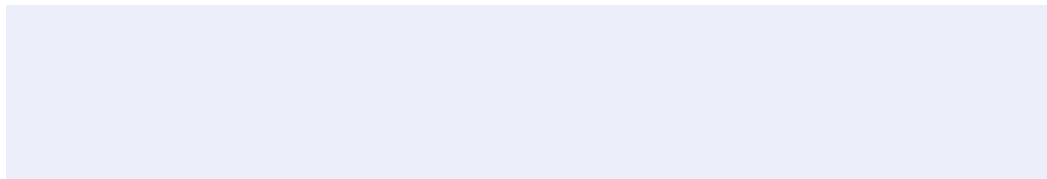
Based on Consumer Complaints

purchase a new car, which is fine, but what a pain to go through all this XXXX when I am taking care of my husband full time, lost our business and am trying to survive. Beware of title loans no matter how appealing they are! These people are sharks with no remorse.

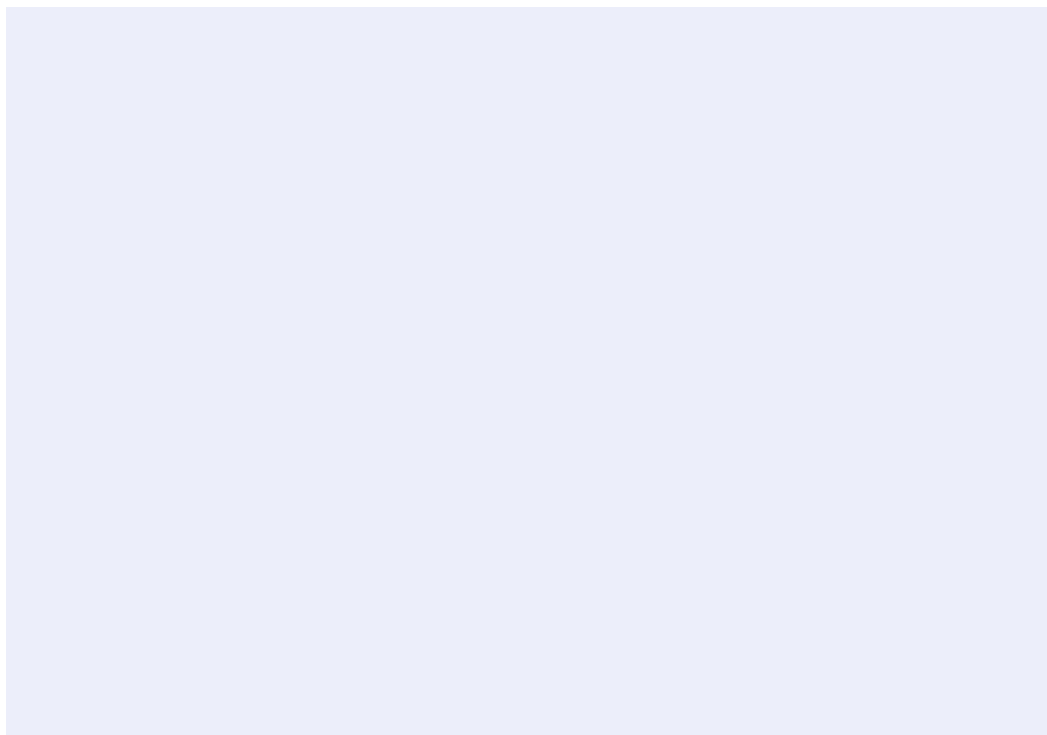
I am currently in a financial hardship and I ca n't afford the bi-weekly payments. Even though they are getting paid, it is putting me in the negative and causing overdraft fees on my bank account. I asked to speak with someone about changing my payments. XXXX, the CSR, said, let me see what we can do. Then asked me what I was wanting. I asked him to change the payment from bi-weekly to monthly or to make the payment more manageable. My income has been reduced by {\$570.00} a month. Therefore every two weeks I am going in the negative. XXXX said they ca n't change my payment from every two weeks to monthly. He said all they can do is extendd my payment due day up to 7 days. That just charges more interest. The end result is to not go in default of the loan and to have more manageable payments until my situation clears up. However, if they refuse to work with me, then I will have no choice but to default on the loan. I have been a customer of Rise since XXXX/XXXX/2014, I have had XXXX refi 's, and have paid a total of {\$6000.00} in interest already from XXXX/XXXX/2014 to present day on a {\$5000.00} installment loan. All I ask is for the company to work with me. It can be a win win situation if they allow it to be. Unexpected life events happen unfortunately and I have no control over that. Also, if I would of known at

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	TN	37421	Consent not provided
Enova International, Inc.	CA	93063	Consent not provided
American Honda Finance Corporation	CO	80516	Consent not provided
Risecredit, LLC	AL	357XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/25/2015	Closed with monetary relief	Yes	No
Web	07/15/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

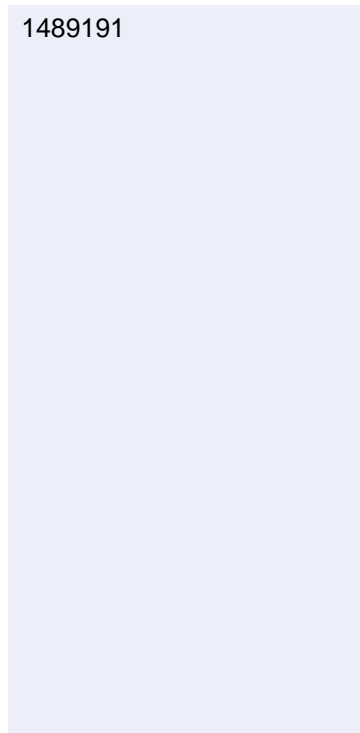


1439049



1468976

1488763



1489191

Consumer Loan Complaints

Based on Consumer Complaints

07/15/2015

Consumer Loan

Vehicle loan

07/15/2015

Consumer Loan

Vehicle loan

07/15/2015

Consumer Loan

Vehicle loan

06/25/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the beginning that the payments goes towards the interest first and then the principle, I would of never agreed to the loan.

As someone raised on an XXXX with no experience in what credit is, I made bad choices. I got a car XX/XX/XXXX it 's {\$380.00} a month with insurance that costs {\$160.00} a month. I want lenders to explain what 's required every month. I still have a year on a XXXX Hyundai Accent. From {\$11000.00} to {\$25000.00} is what I will pay in the end. I struggle with paying my rent but it 's my only car.

Vehicle was totaled. Requested payoff to clear off account. Ally financial stated amount to close account and provide clear title. Insurance company sent check for that amount. XXXX months later ally collection is harassing me at work, calling numbers that have been requested to be removed. Bulling my XXXX year old grand father (no clue how they got his number, he is not a signer). Refusing to send me a statement of what is owed. Every agent I talk to gives a different amount and reason of why it is owed. Agent in total loss department stated all was cleared off and not sure why I am getting these calls.

On my car loan its says XXXX finance fee ... but I am being billed at {\$15.00} a day. Does the finance rate and the cost per date ... add up ... I have paid {\$4500.00}. In XXXX months and only about {\$1300.00}. Has been applied to the principle ...

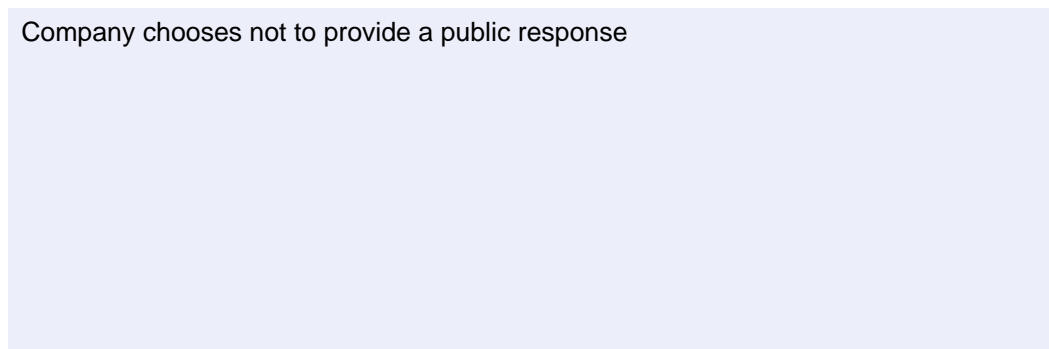
I purchased a washer and dryer from XXXX. XXXX XX/XX/XXXX for {\$2500.00} (including tax). There was a 0 % interest loan offered which I accepted. My understanding was the loan would be paid off on installments with no interest. I have never been late on payments. Other than a smale note on the XX/XX/XXXX electronic statement, I was not given notice that the rate was expiring. In XX/XX/XXXX, Synchrony Bank (which manages the loan) increased my payment without notice other than the monthly electronic statement. I did not catch the increase until XX/XX/XXXX (after XXXX payments). I contacted Synchrony and

Consumer Loan Complaints

Based on Consumer Complaints

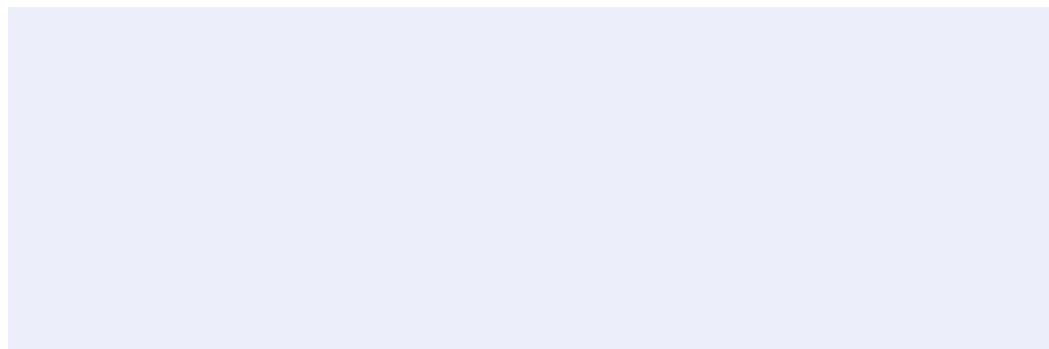


Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Automotive Credit Corporation

KS

660XX

Consent provided

Ally Financial Inc.

IN

463XX

Consent provided

BB&T Financial

TX

758XX

Consent provided

Synchrony Financial

FL

323XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

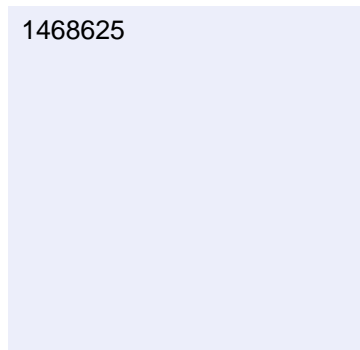
Web	06/30/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

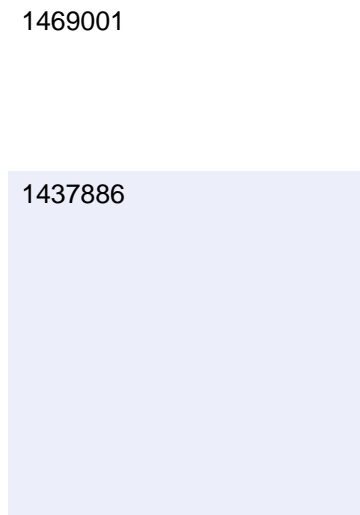
Based on Consumer Complaints



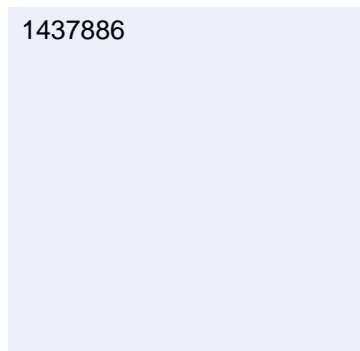
1468995



1468625



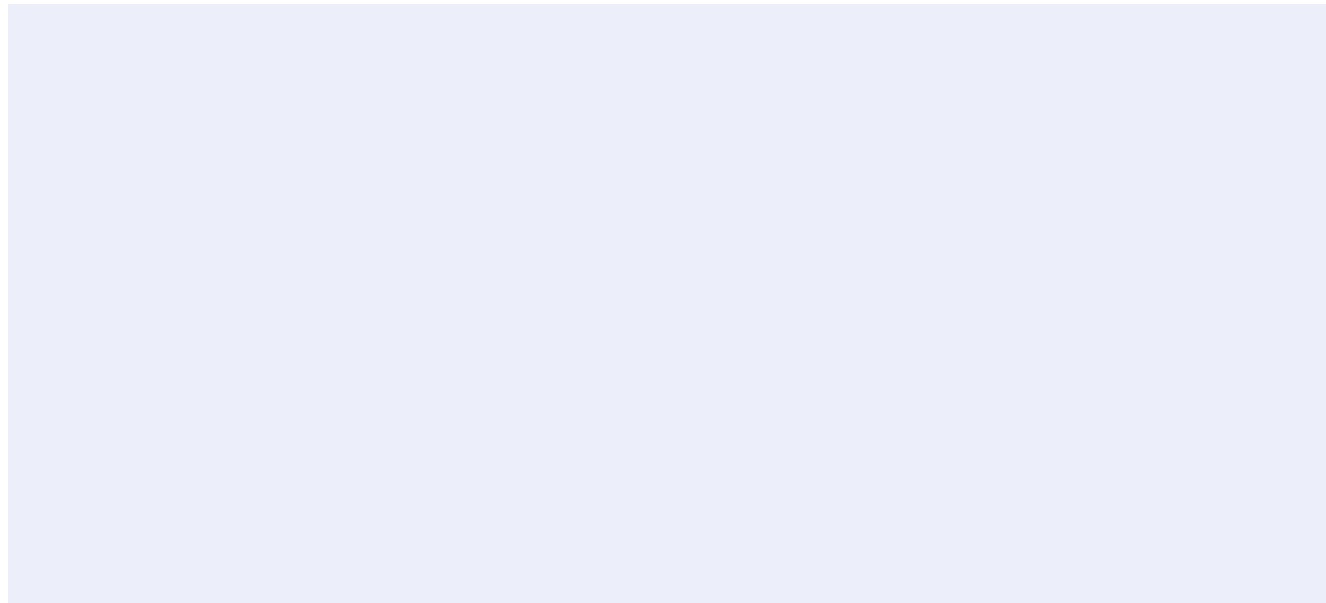
1469001



1437886

Consumer Loan Complaints

Based on Consumer Complaints



06/25/2015

Consumer Loan

Vehicle loan

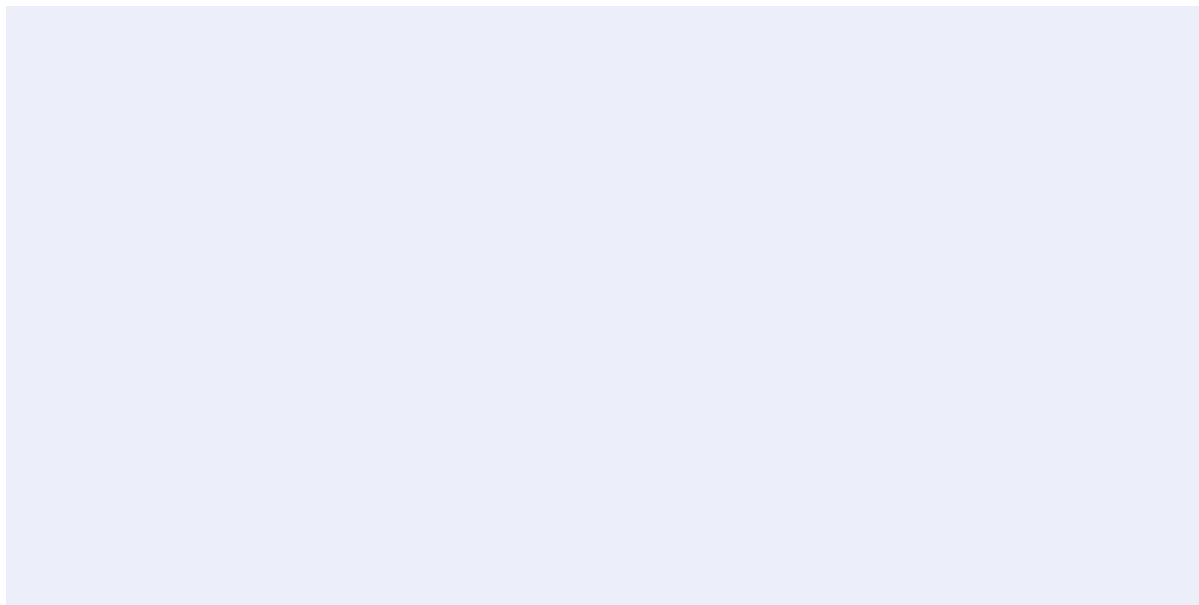
07/27/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

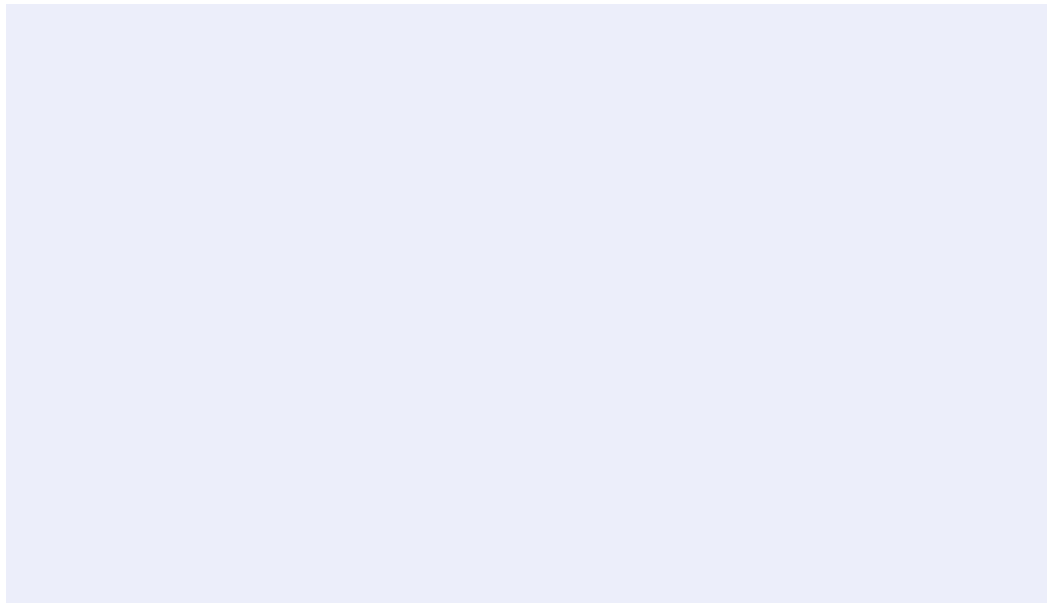
was informed that the promotional rate had expired and I was being charged interest after the fact (29.99 % APR). The XX/XX/XXXX balance was {\$1000.00}. After the interest add-in, the XX/XX/XXXX balance jumped to {\$2500.00}. When I inquired about paying the loan off, the only payoff they would accept was at the XX/XX/XXXX level - I was a " a few days late " in inquiring. I summation, I made payments for XXXX years and by their accounting owe more than I paid for the equipment.

I have made many purchases with 0 % interest loans in recent years, including a new truck. All of these I made payments to complete the payoff WITHOUT any hidden increase. I was never made aware of this during the purchase and my wife who is very particular about finances was with me the entire time. I have continued to make the payments as I did not wish to default. I have gotten no satisfaction from H.H. Gregg/Synchrony Bank even though I wished to pay the debt off.

I am currently purchasing a car, financed by Prestige Financial Services. The day before the due date, the persistent calls, text, and emails start. If I am late the emails become very rude, abrasive and threatening. When it 's brought to their attention the context of the email, the answer is, anyways it needs to be paid. Upon further investigation and trying to refinance the vehicle, I 've found out I owe XXXX on what the car is worth at the moment. The crude and inconsiderate tactics of this company alone makes a consumer not ever want to deal with them again. I have contacted the XXXX previously and the calls, text, and emails stopped for about XXXX months. Only to be turned over to another finance person and the calls and emails are more rude and threatening as ever. I was unaware that there is no grace period available on this loan, however, I always pay the bill monthly.

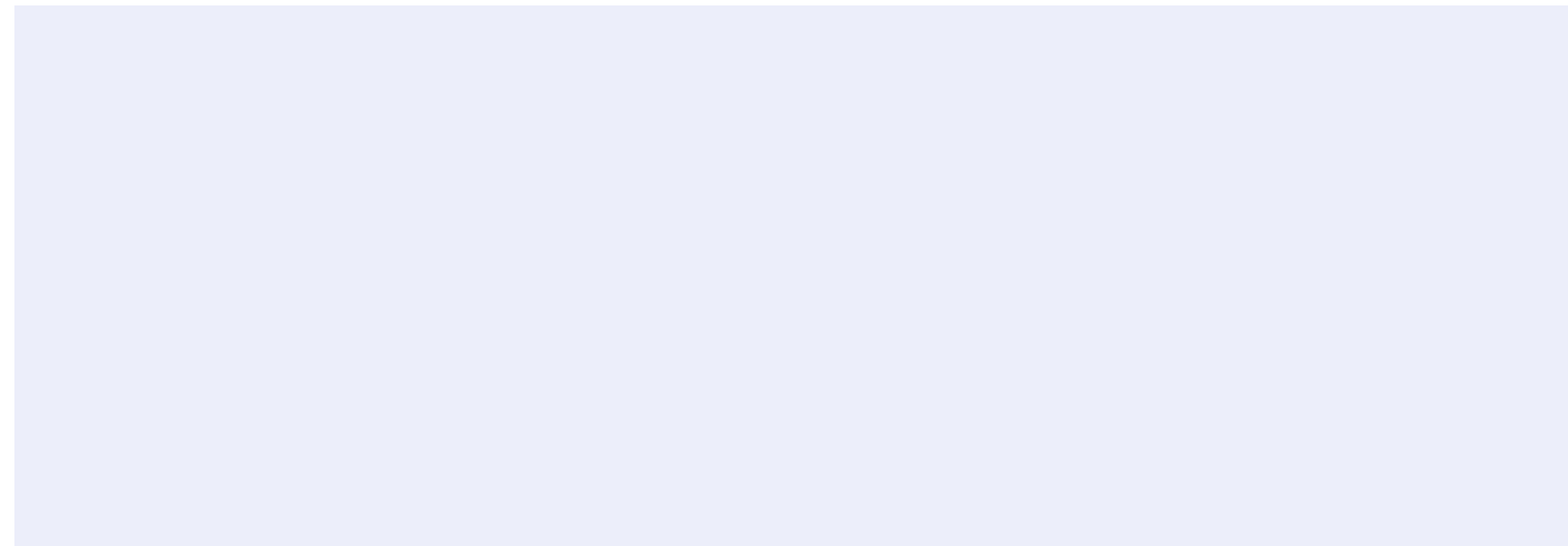
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Prestige Financial Services, Inc.

TX

775XX

Consent provided

JPMorgan Chase & Co.

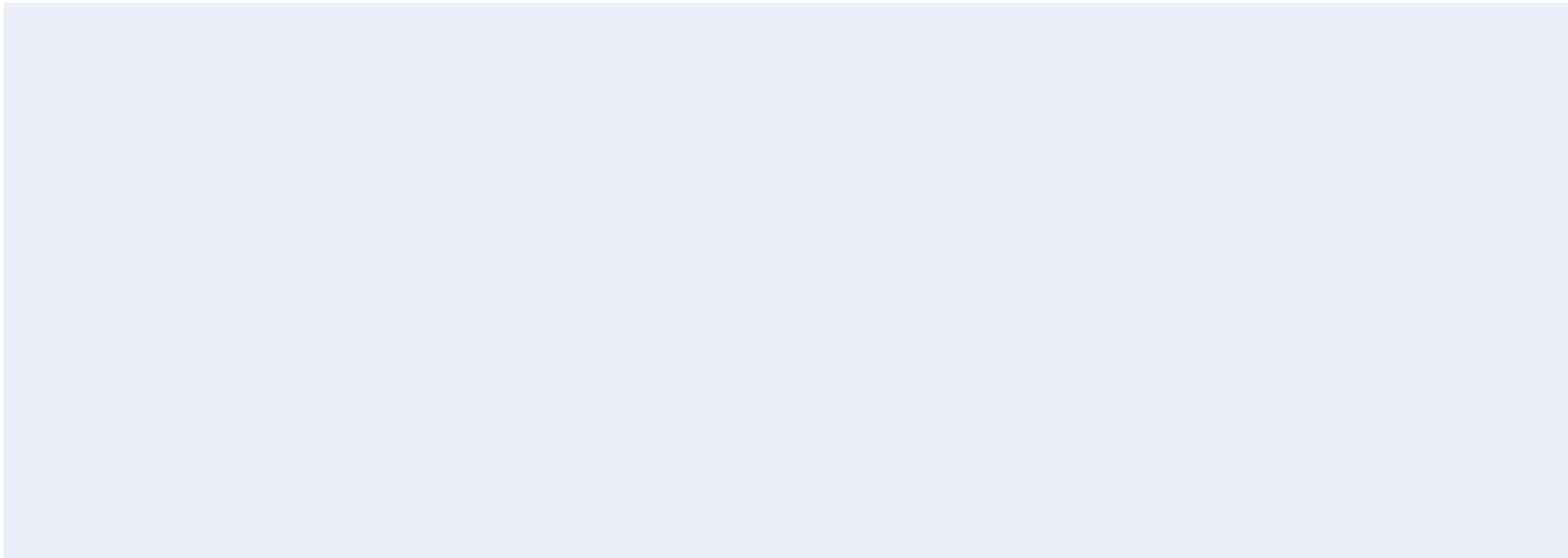
WI

53954

N/A

Consumer Loan Complaints

Based on Consumer Complaints

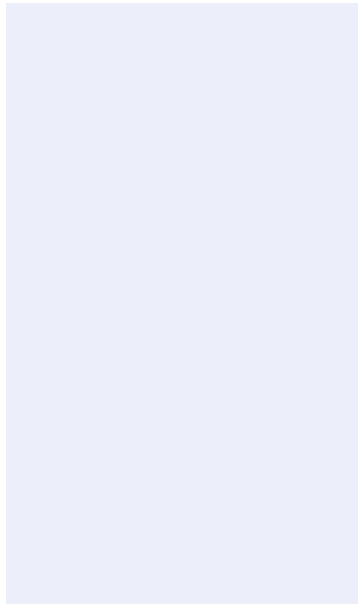


Web	06/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/28/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1438885

1489089

Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/19/2015	Consumer Loan	Title loan
------------	---------------	------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

We purchased a 2014 XXXX. Later in that year, the wife and I were forced to retire, due to the funding expiring (we both worked for the XXXX). Completely unprepared to retire, we lost our home, and had to turn the car over to a XXXX, XXXX agency. Ally Bank got {\$15000.00} at auction, we paid {\$16000.00}. Ally insists we owe another {\$8500.00} due to 5 yr payoff. We are paying {\$50.00} a month to a collection agency. I am XXXX old..my wife is XXXX. In order to eliminate that debt, would we have to declare bankruptcy?

I had a dispute over the amount due. The company was told when I first got the loan to never call my work. On Friday, XXXX XXXX, 2015 the company called my work. When I asked if she were aware she was not supposed to call and she said yes and apologized.

XXXX 2015 I want to titlemax in XXXX, Ohio on XXXX XXXX and opened a title loan on my XXXX Ford Explorer XXXX XXXX. When I did this I was able to get a loan for {\$2400.00} I was told my XXXX payment will be around {\$400.00} because of processing and interest fees. On XXXX XXXX I made my first payment with no problem, but when I ask about the next they told me that it will be roughly around {\$400.00} anything over the interest and processing fees will go to principal and that I could not Opt to tell them that I would like my permit to go to principal. I spoke to the general manager how 's the store she proceeded to tell me that this is a " 30 day loan " and that every day that the loan is still not completed I would

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	HI	96734	Servicemember	Consent not provided
BB&T Financial	MD	20886		N/A
Ally Financial Inc.	FL	344XX	Older American	Consent provided
HSBC North America Holdings Inc.	GA	30094	Servicemember	Consent not provided
ACE Cash Express Inc.	TX	756XX		Consent provided
Preferred Credit, Inc.	TX	76123		Consent not provided
TMX Finance LLC	OH	452XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	07/23/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Web	07/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1488796

1480555

1473284



1480418

1489605



1489241

1473601



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



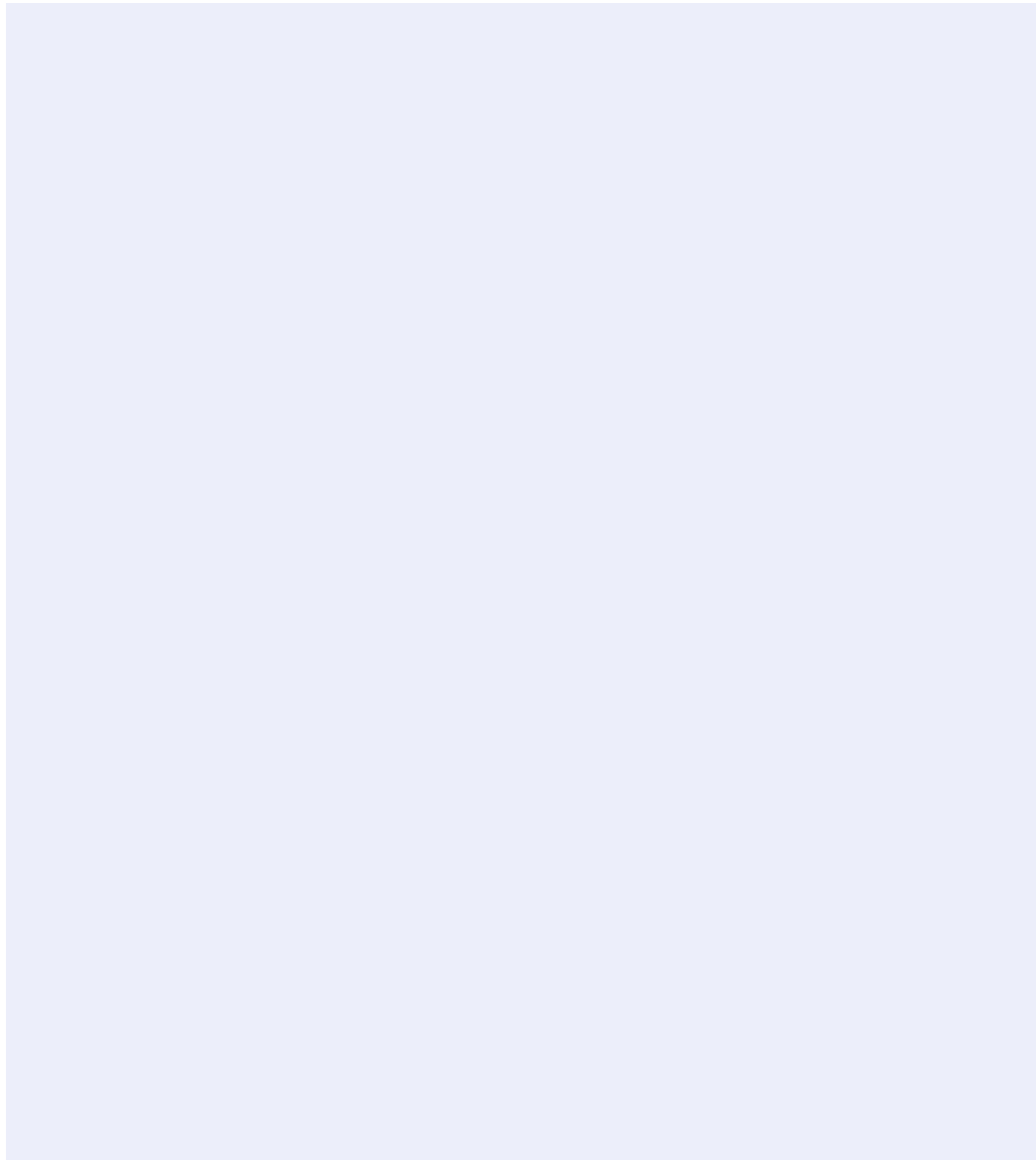
Consumer Loan Complaints

Based on Consumer Complaints

a " 30 day loan " and that every day that the loan is still not completed I would have to refinance the loan so with this being done it will make my finance interest go even higher. Also just passed payment attempted to get paid 2 week extension on my due date because of a financial crisis that temporarily one of my income was being down. Now prior to this I have heard people going to the same store and get extensions or be able to do partial payment on overdue payments ... They simply had to talk to the general manager of that store to see if they can work on a temporary payment plan I was even told this when I was closing the loan with XXXX she told me just to call in and ask to speak to the general manager. Now there has been a new manager in place since then and she is not honoring that and it is putting me in even more of financial bind. Example : I asked to pay the principal due for XX/XX/XXXX which was {\$370.00} at first one the general manager replied she told me or ask me when I can pay the rest implying that that was something possible to be done and I told her out of the {\$500.00} that they were charging me since I was late on the payment that I was only able to pay the {\$370.00} and pay the remainder a week later. She declined that and proceeded to ask me where can I pay the {\$500.00} and that my truck can be eligible to repossessed. I told her just so my truck does n't get repossessed I would have it in by XX/XX/XXXX. I then asked her why was n't the loan process explained to me originally as the way she just explained it to meshe then told me at that point that it was a 30 day loan and that she would n't even get this type of loan for herself if she had to go down the avenue that I had to go there because she knows it would suck people in ... These are her own words and I will testify to that. I feel like this is a predatory loan and that it is very miss represented by its agents that process the loan. I was never given a clear estimate on how the payment was allocated to the loan. I feel as this company is increasing rates and making people pay more by refinancing these loans month it is making it impossible for people to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



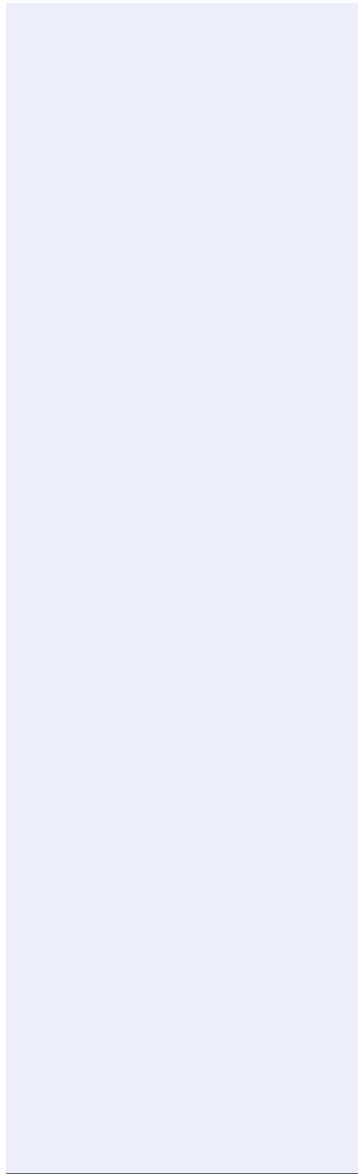
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

07/19/2015	Consumer Loan	Installment loan
07/19/2015	Consumer Loan	Vehicle loan
07/22/2015	Consumer Loan	Vehicle loan
07/22/2015	Consumer Loan	Vehicle loan
07/22/2015	Consumer Loan	Vehicle loan
07/19/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Installment loan
07/19/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Installment loan
06/25/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

repay these loans.

well i got a loan from credit acceptance corp for a XXXX dodge caravan that put it at XXXXthey repo my van with no calls are mail i was be hide in paymeants and book price is XXXX not XXXX

My loan does n't seem to drop, I always owe the same amount or more sometimes I really cant afford any longer but I do n't know what to do I figured I 'm almost paying XXXX dollars extra for a XXXX loan

Paid off a vehicle load in XXXX and it still shows up as if it is not paid off in the credit reporting agencies.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

CashCall, Inc.	SC	29649		Consent not provided
Credit Acceptance Corporation	CT	063XX		Consent provided
USAA Savings	DE	19806		Consent not provided
Toyota Motor Credit Corporation	FL	331XX		Other
Ally Financial Inc.	TX	75633		Consent not provided
Ally Financial Inc.	SC	29715		N/A
Risecredit, LLC	CA	902XX		Consent provided
Ally Financial Inc.	GA	30078		Consent not provided
State Farm Bank	AZ	864XX	Older American	Consent provided
Opportunity Financial, LLC	CA	91730		Consent not provided
Prizm Financial Company, LLC	OR	97495		Consent not provided
American Honda Finance Corporation	NJ	08010	Older American	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/19/2015	Closed with explanation	Yes	No
Web	07/19/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed	Yes	Yes
Web	07/22/2015	Closed with explanation	Yes	No
Referral	07/20/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	07/19/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Web	06/30/2015	Untimely response	No	
Web	07/10/2015	Closed with monetary relief	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1473610

1473615

1482263

1482269

1482281

1473342

1488937

1473296

1488951

1438038

1438052

1489032

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

06/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My complaint is with Advance Financial in XXXX Tenn. XXXX They changed my payday loan to a flex loan my loan was {\$940.00} due XXXX payment {\$35.00} XXXX payment XXXX payment XXXX {\$110.00} I have made both payments on time I now owe XXXX My next payment is XXXX {\$110.00} the. Interest is XXXX per day and XXXX customary fee. Advance Financial lied to me about this Fflex loan the way they set this loan up I will never get it paid off. Its a rip off big time I have pleaded with them to terminate my loan because they did n't tell me the truth about this new loan.

I purchased a vehicle back in 2008 and when the economy crashed I lost my job. I tried to keep the car but was not able to. I asked for help from Santander but they would not. I surrender the vehicle back to them. Santander sold the car at an auction for much less than what I owed. I have asked them to remove the balance from my credit but they refuse to and even though I have asked them over and over again the balance still remains. I just tried again and was told by the credit bureau to contact you if they still refuse to help. Let me know what information you me.

On XXXX XXXX I called Santander at XXXX PST to obtain the outstanding balance of all late payments and fees. The balance I was provided was {\$770.00} and some change. That same day I made a payment of {\$1400.00} to cover all outstanding amounts and make the payments for XXXX & XXXX XXXX {\$310.00}

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ditech Financial LLC	MI	48875		Consent not provided
Wheels Financial Group, LLC	CA	90211		Consent not provided
SunTrust Banks, Inc.	MD	20748		N/A
Harpeth Financial Services, LLC	KY	422XX		Consent provided
Santander Consumer USA Holdings Inc	AZ	85635	Older American	N/A
Santander Consumer USA Holdings Inc	IL	606XX		Consent provided
Santander Consumer USA Holdings Inc	CA	953XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with explanation	Yes	Yes
Web	07/30/2015	Closed with explanation	Yes	Yes
Postal mail	07/23/2015	Closed with explanation	Yes	Yes
Web	08/11/2015	Closed with monetary relief	Yes	Yes
Phone	06/29/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1489678

1489692

1482398

1491360

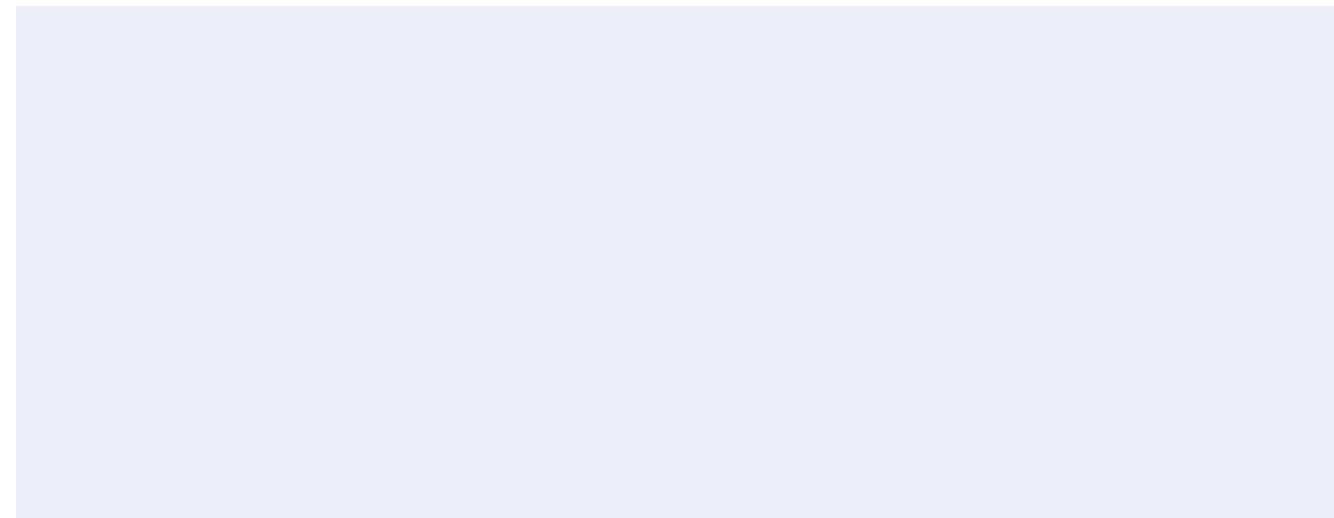
1438122

1489742

1491539

Consumer Loan Complaints

Based on Consumer Complaints



07/28/2015

Consumer Loan

Installment loan

07/28/2015

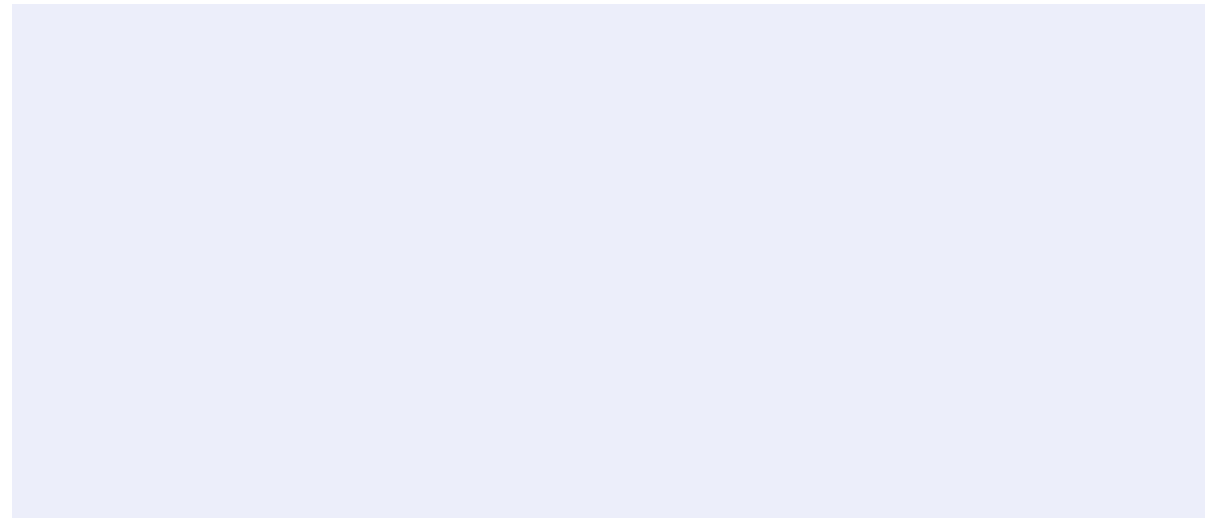
Consumer Loan

Vehicle loan

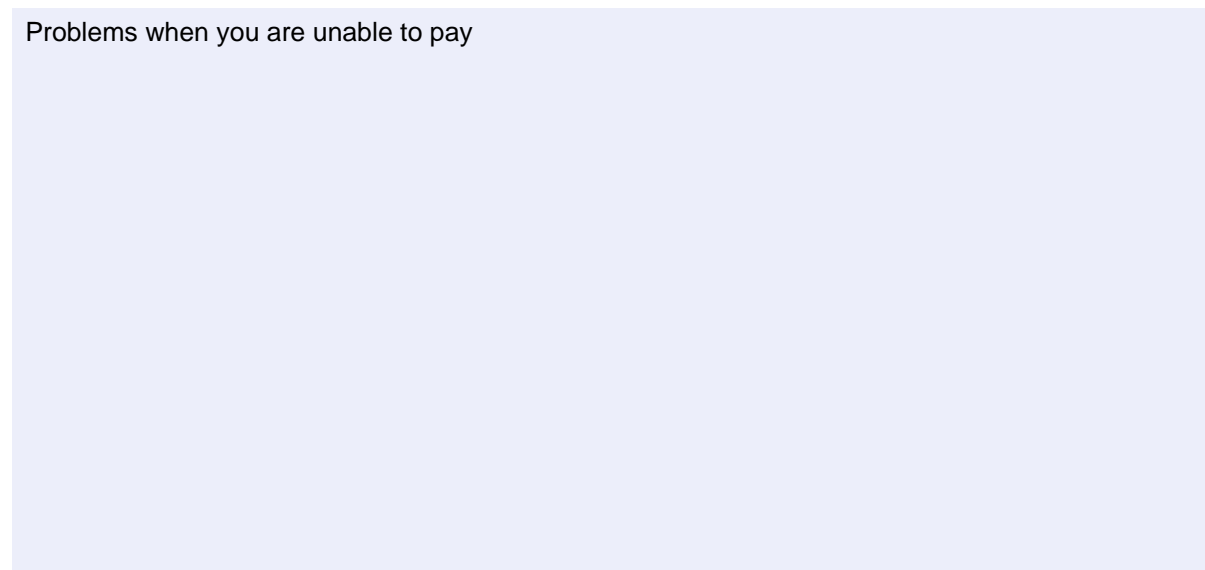


Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

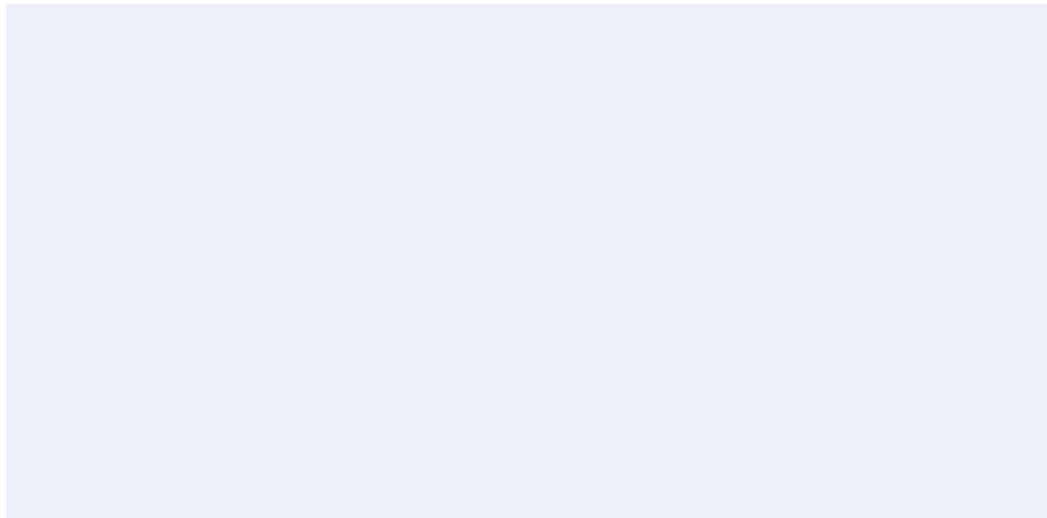
each). On XXXX XXXX I received an email receipt of the payment made and called to confirm that my XXXX payment was {\$310.00}. I was notified by their automated system that the payment due for XXXX was {\$410.00}. I called Santander to determine why and they stated the payment was not sufficient to cover all of XX/XX/XXXX payment. I asked for a detailed breakdown of payments, balances, late fees to prove their claim. What they provided did not answer my question but did result in additional questions.

Santander initially refused to stop Autodialed calls to my cell without written notification. Santander charges \$ XXXX {\$15.00} for online/phone payments. Santander charges {\$10.00} for late fee and another {\$25.00} to delay a single months payment.

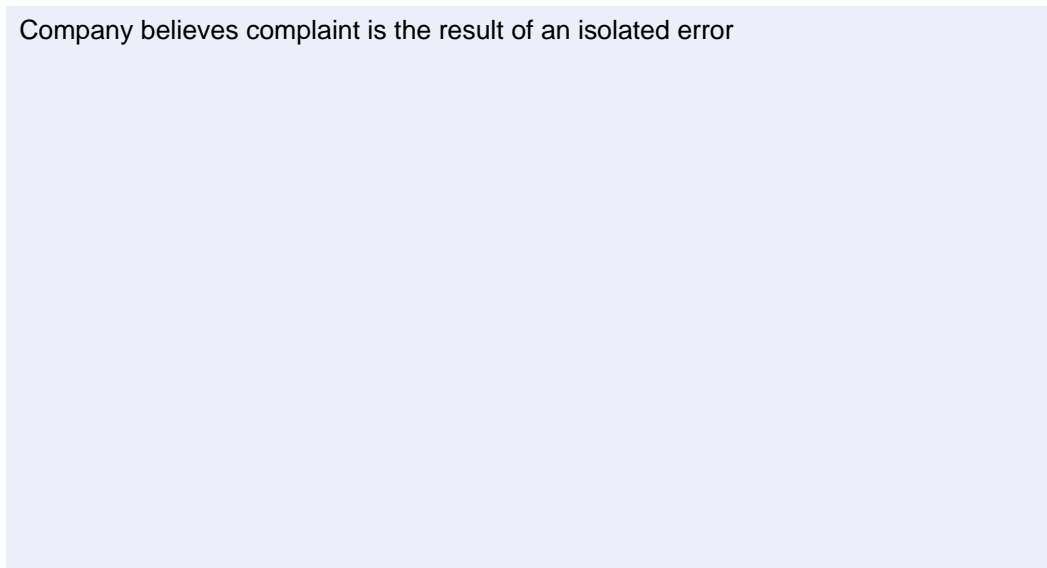
I refinanced my vehicle loan in XXXX XXXX with Navy Federal Credit Union. I know I 'm supposed to read what I sign, but when I went to sign the approval documents, there was 5 minutes left before the branch closed. The clerk had me sign the paper and I left. It was n't until I fell behind due to a XXXX in XXXX XXXX that I found out how evil this company can be. It took my mother, after a few of my failed attempts, in tears explaining my life story to the collections manager, that they took did an emergency deferment. Then, when I fell behind due to some medical issues in XXXX XXXX - I was XXXX months pregnant this time. I was in a bit of a XXXX due to work, mourning the loss of my previous XXXX still, and the stress of everything. I went on a leave of absence from work, XXXX XXXX could n't cover me because it was n't for 30days. I had NO income during that time and all I was told was that there was nothing they could do and they could take the money out of my savings and checking to cover my car payment (they call it a

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes complaint is the result of an isolated error

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	91711	Older American	Consent not provided
Navy FCU	FL	322XX		Consent provided

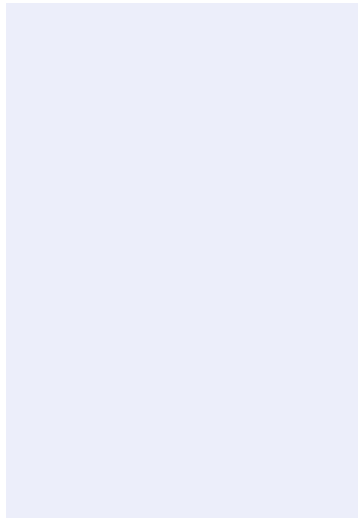
Consumer Loan Complaints

Based on Consumer Complaints

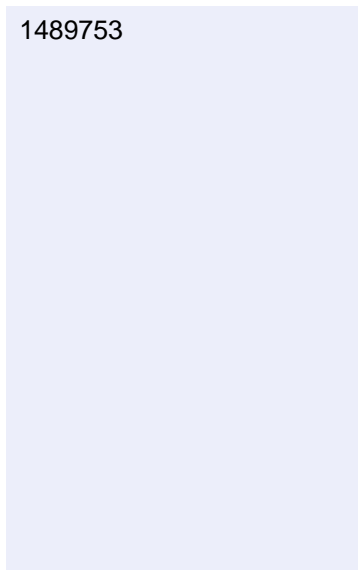
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



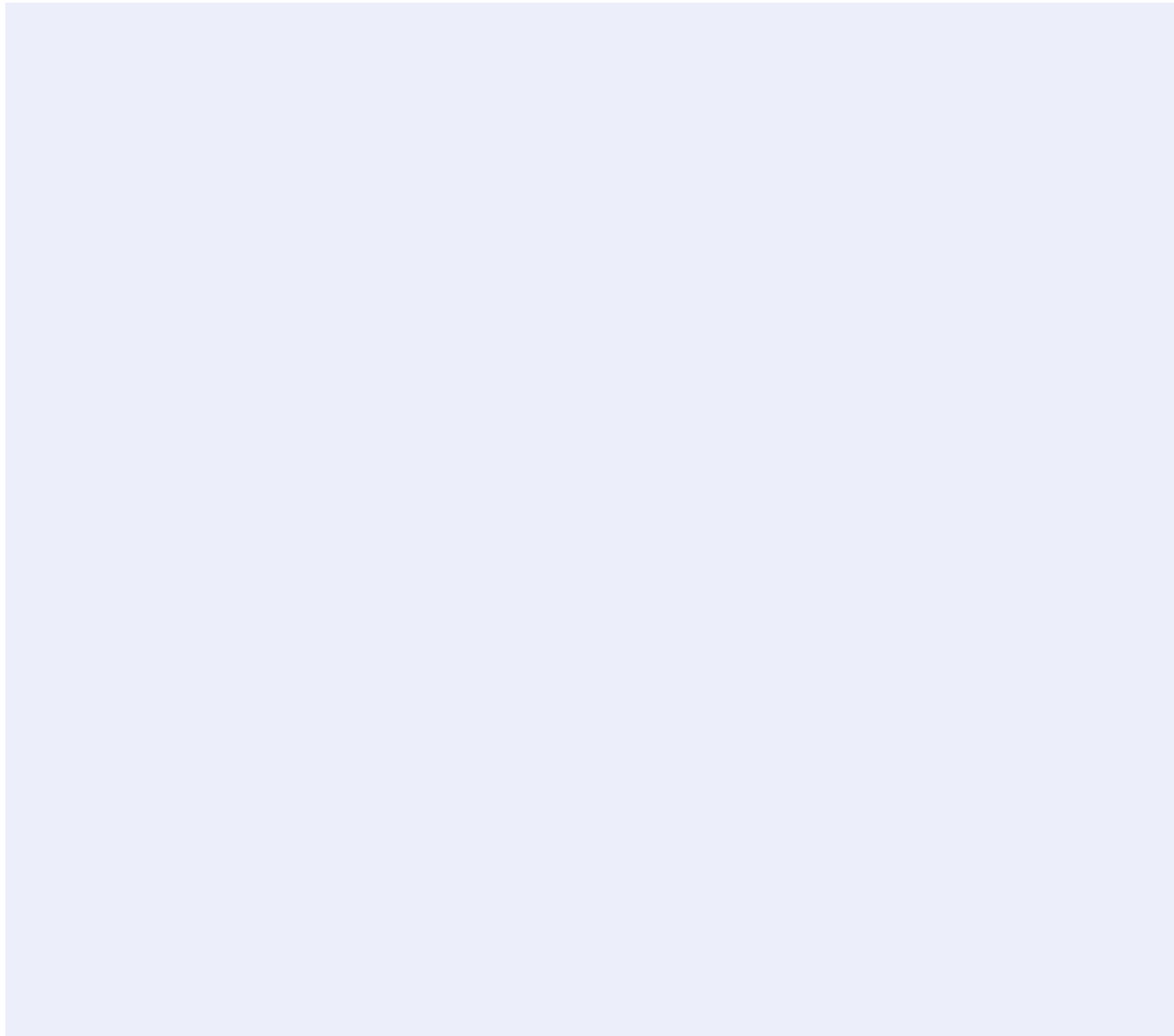
1491261



1489753

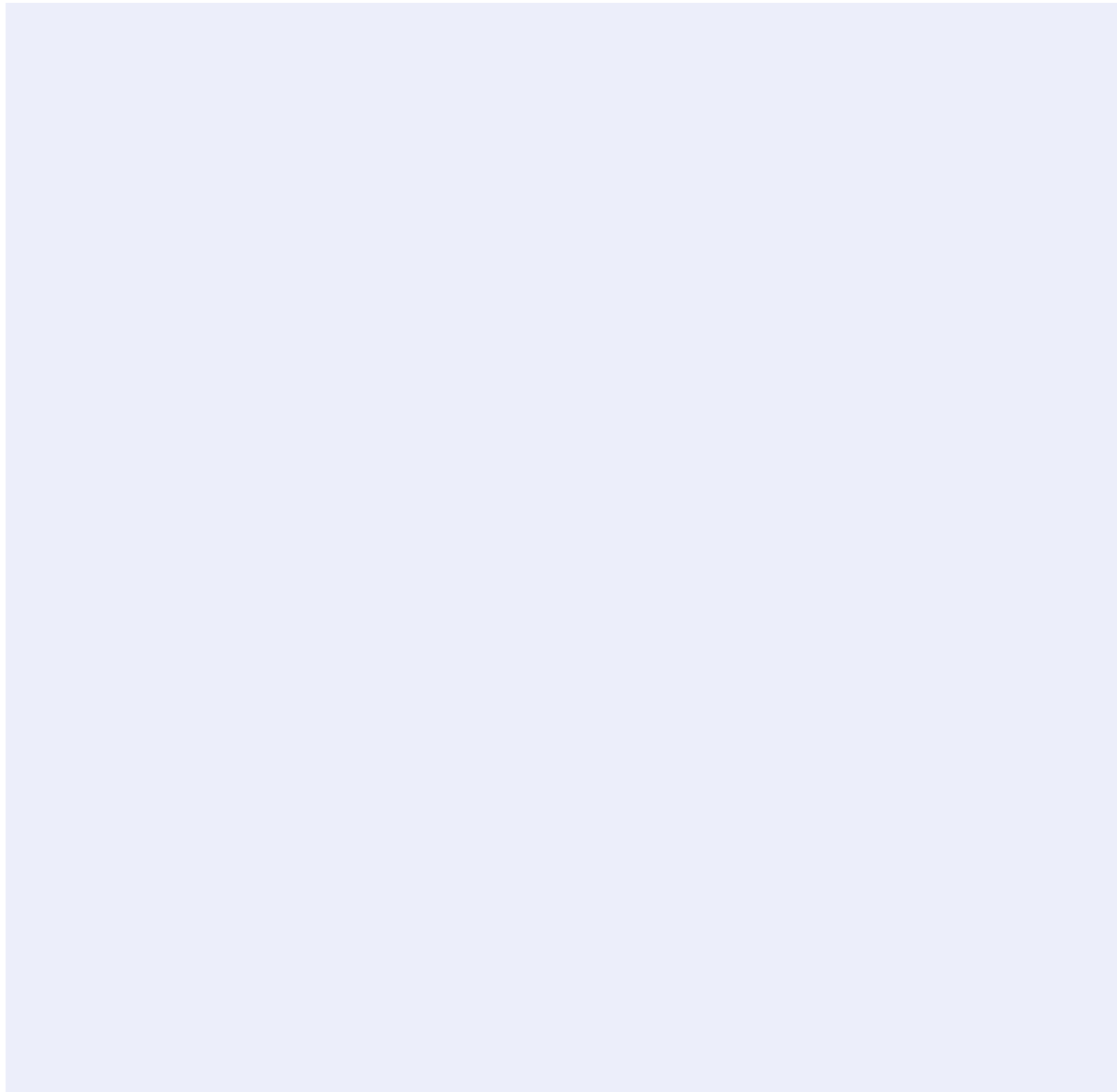
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

statutory lien). I tried for months to get them to help me, but they kept coming back saying they already gave me a deferment in XXXX. I would have to wait 12 months to get another. They took my mother 's and my friend 's money from the joint accounts I owned with them to cover MY car payment. I immediately called them and told them to transfer the funds back. Within a few months or so, I closed all my accounts with them, leaving the auto loan.

I went on XXXX XXXX from XXXX XXXX - XXXX XXXX due to the birth of my son and was on 50 % income, I was having a hard time catching up. I needed assistance. They would n't change my due date. I had to do another deferment to catch-up.

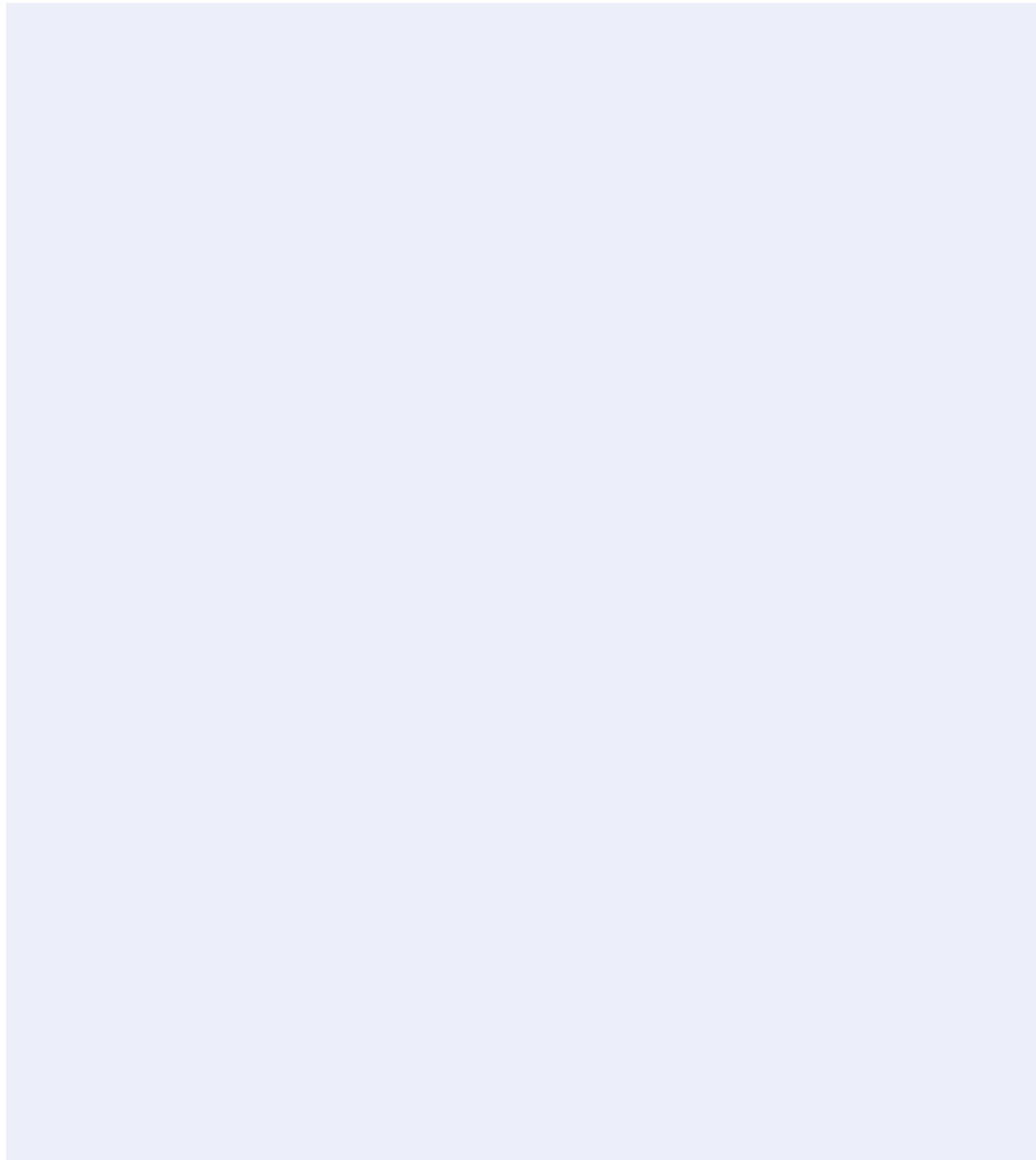
I decided to go back because my mother had her own account and it was easier to do business between accounts if I had my own again.

In XXXX, I was 8 days past due before they took the XXXX I had in my checking account and put it towards my car payment. I called and had it transferred back, telling them when the payment would be made. Then that Tuesday, it happened again, they transferred XXXX from my checking and put it towards my auto loan. I called and had it transferred back, pointing out I had an arrangement on file. She made an excuse saying it was their automated system doing it. She also told me that I have overdraft protection, and it would help if anything comes in. I told her XXXX no, you just want to charge me {\$30.00} per transaction.

I received XXXX letters later advising they were transferring the funds to protect my credit and their asset, and today, I received a letter (dated XXXX XXXX, XXXX) telling me my payment was due on XXXX and it had not been received. Giving my balance which reflects nowhere on their system (XXXX) and threatening that they can report information to the credit bureaus and reminding me that they have a lien against my checking and savings account. Per the date on this letter, I was 9 days past due. In addition, I find it funny that they removed the funds transfer

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



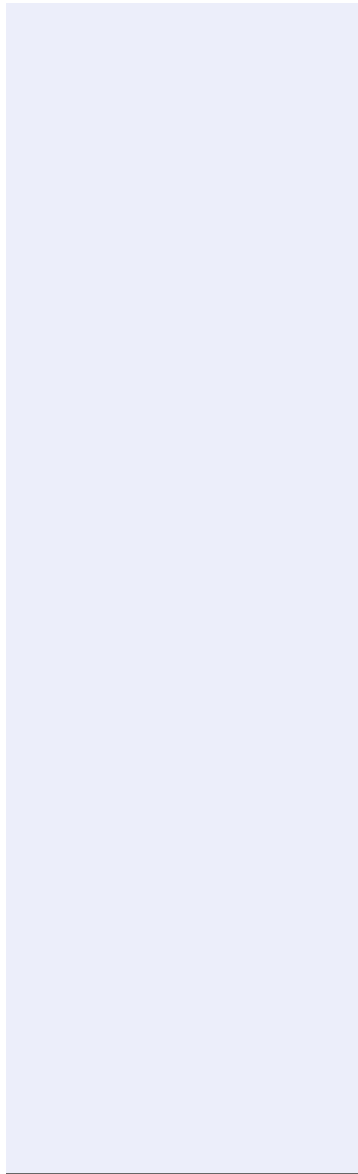
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



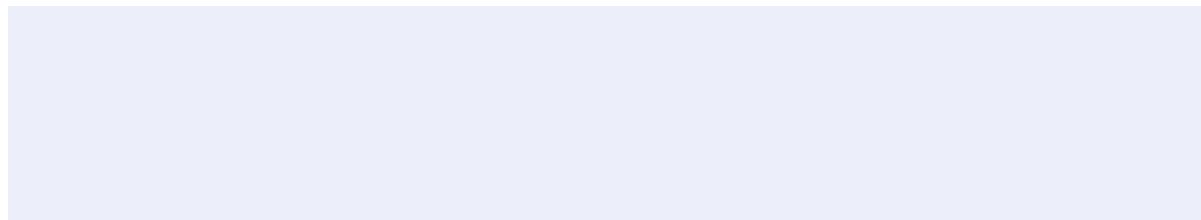
Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015	Consumer Loan	Vehicle loan
07/28/2015	Consumer Loan	Vehicle loan
07/28/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

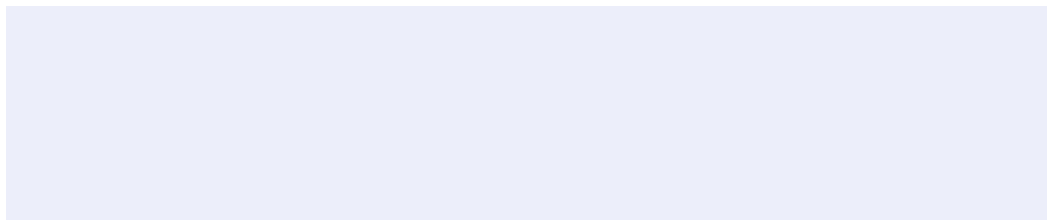
transactions from both my checking and auto loan account, both of them. I was able to capture the XXXX transaction as a screenshot and I downloaded the transactions from both my checking and auto loan to show this. I am highly dissatisfied with a company I've done business with for well over 10 years. They are starting to act just like a bank. I find this threatening and possibly illegal.

GM Financial chose to forgive a debt to settle CFPB Complaint XXXX. However, they are filling my credit report with a past due debt even though the debt was reported as forgiven to the IRS.

Yesterday I got a XXXX message from a cousin in another state, whom I, not even yearly communicate with. She writes me " Hey the police are looking for you, they keep calling you. " I immediately thought it was a joke and responded with a laugh, telling her I think she has the wrong person. She responds saying, " No, they keep asking for (my name). " A few minutes later I get a text message from my brother that shows where she XXXX messaged him stating, " Can you tell your sister the police keeps calling for her at XXXX house ". Then I knew she was n't joking. I gave her my # and asked her to call me. She tells me that a private investigator from Texas has been calling her mom (who I have n't spoken to in many years, lives in another state, and I would only know how to contact through my cousin - on XXXX). She says this person has been calling a lot. Being XXXX mos pregnant, and not a criminal, I became immediately concerned -scared. She continued to tell me that this person happened to call when she was with her mom, and once her mother said my name (married name that my aunt does n't know of), she told her mom, that 's " -my nickname-! ". I was/AM completely embarrassed, humiliated, confused as to why someone was calling her for me, and scared of being arrested - especially with my XXXX. I remembered I got a call that same day

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	GA	307XX	Consent provided
Wells Fargo & Company	AE	09803	Consent not provided
Wells Fargo & Company	GA	300XX	Consent provided

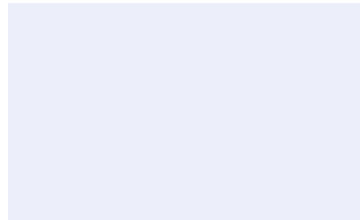
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with non-monetary relief	Yes	No
Web	07/28/2015	Closed with non-monetary relief	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1491290



1489789

1489818

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

from a Texas number. I told my cousin I would validate the number, and to give me the number she has. After getting off the phone with her I checked my voicemail. It was a person who said they were an " Investigator ", asking to speak to MY HUSBAND, and that he has a CASE FILED AGAINST HIM. Again, feeling sick to my stomach, I immediately called my husband, and then sent him a text. I eventually forwarded him the voice message I received. He later tells me it is a collector for Wells Fargo Dealer Services, and that he spoke with her last week, and made payments last week. I am highly upset that she would go through such tactics to get him to contact her. Though he is my husband, this debt has nothing to do with me, and to call (harass) my distant relatives - who I do not keep in contact with - stating the police is looking for me is EMBARRASSING and defaming of my character! Why go through such tactics to get in touch with me??? It is not that hard to find me. No one gave her permission to call these people. I am angry! And how do I clean the situation up with them ... just tell them it was a bill collector calling for my husband? That he has been out of work for months, I am the only XXXX working, - oh, and by the way I am XXXX months XXXX! That is none of their business - and EMBARRASSING.

RiseCredit forced a loan upon me, deposited the funds to my XXXX account, then reversed course the second they found out they were at fault. In so doing damaging my credit and credibility with my bank. I was a temporary resident of XXXX and become a full time resident at the time. Legally they were not allowed to complete this loan because XXXX does not permit those type entities to write business there. Im the victim here. The loan amount was for {\$800.00}. RiseCredit accelerated the withdrawal of these funds from my account and continued to take action against me. My bank has an open dispute regarding this matter already. I did all I could to preserve my credit and it still happened. The enterprise RiseCredit should have its charter to business in XXXX or any other state Rejected and

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC

SC

295XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/03/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1489617

Consumer Loan Complaints

Based on Consumer Complaints

04/19/2015	Consumer Loan	Vehicle lease
07/28/2015	Consumer Loan	Installment loan
07/22/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Installment loan
07/28/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

removed. The pray on the elderly, XXXX, and less fortunate. The last XXXX of which I am. I am facing bankruptcy, Eviction all at the same time. I hope you can address this concern ASAP. The subpeopna of any documents from Them will have to be done by your legal department. My resources are very finite. I am risking being homeless as we speak. Family and friends some of have turned their back on my entirely and chose to look the other way. I have engaged in continuing my study for XXXX in the State of XXXX and will do everything in my power to both uphold and adhere to the law. My father put it best, do n't let these crooks get the better of you. And XXXX XXXX has many of them.

I was a victim of a XXXX when the individual was caught and sentenced to XXXX years in prison. I HAD TO go to the hospital even though I told them no because I had no money. I went, incurred the hospital debt myself and it was bought by West Asset Management. I paid in full and I want this gone from my credit report.

I was approved for a personal loan with ARMED FORCES LOANS OF NEVADA and discovered a lot of unethical business practices and fees. The company assesses an ADMINISTRATION AND ORIGINATION FEE is 75 % of the loan. I was funded XXXX which included an administration fee of {\$1000.00}. There were some other fees assessed, but I believe this company is taking advantage of MILITARY SOLDIERS.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	OR	97229		Consent not provided
Santander Consumer USA Holdings Inc	SC	29607		Consent not provided
Reliable Credit Association, Inc.	OR	97305		Consent not provided
Alorica Inc.	IL	609XX		Consent provided
American Honda Finance Corporation	CA	95122		Consent not provided
Armed Forces Loans of Nevada Inc.	NJ	078XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/19/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	Yes
Web	06/30/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1336562

1489808

1482500

1438184

1489872

1483638

Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

MILITARY SOLDIERS.

Exeter finance has now lied XXXX times they refuse to fix anything they mess up and dont honor anything they say first in XXXX on XXXX/XXXX/2015 they said I could do a two month deferral just fill out a form and return it by email filled it out sent it in got a call saying they do n't accept e-signatures (even though they are legal 15 U.S. Code Chapter 96 - ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE) but fine I resigned it with a LIVE signature logged back in to their secure messaging portal and sent it back in BEFORE the expiration date of the offer. I got some money and made a payment so I assumed I was AHEAD since XXXX months were deferred then a few months later I get a call they say I am past due by way more than would be possible I explained the situation and the rep says they never got the live signature form (have proof it was in fact sent successfully) but if I make just XXXX payment we can do a new deferral and all will be well again, this time no form is ever sent they collected the payment customer service now says im not eligible for the deferred payment agreement and must pay now to avoid repossession I pay them again explain that I was on unemployment and that billing me in this manner does nothing more than keep me behind and make it impossible to catch up I was now demanding they correct the XXXX previous deferrals THEY promised and no one could help not customer service not a manager NO ONE XXXX rolls around and I am past due now I have had nothing but unemployment for XXXX months but I advised them I was starting a new job on XXXX/XXXX/2015 the lady tells me again just make a payment call back in tomorrow and ask for the deferral and you will be current and can finally get back on track I gave them the last of my money as in my grocery money my gas money everything I had to make a payment I call the next day and the rep says well now you have a payment due because its your due date and you ca n't get a payment deferral unless you make ANOTHER payment I have nothing he

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp

AR

722XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1483418

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Installment loan
07/23/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

tells me they dont have to honor their word because thats just their policy. On top of this fiasco they charge outrageous interest to the poorest customers college students like I was when the loan originated and that is just absurd we need help more than anyone so if you 're going to make us your target audience you need to be willing to work with the financial situation you KNOW we are in from day XXXX.

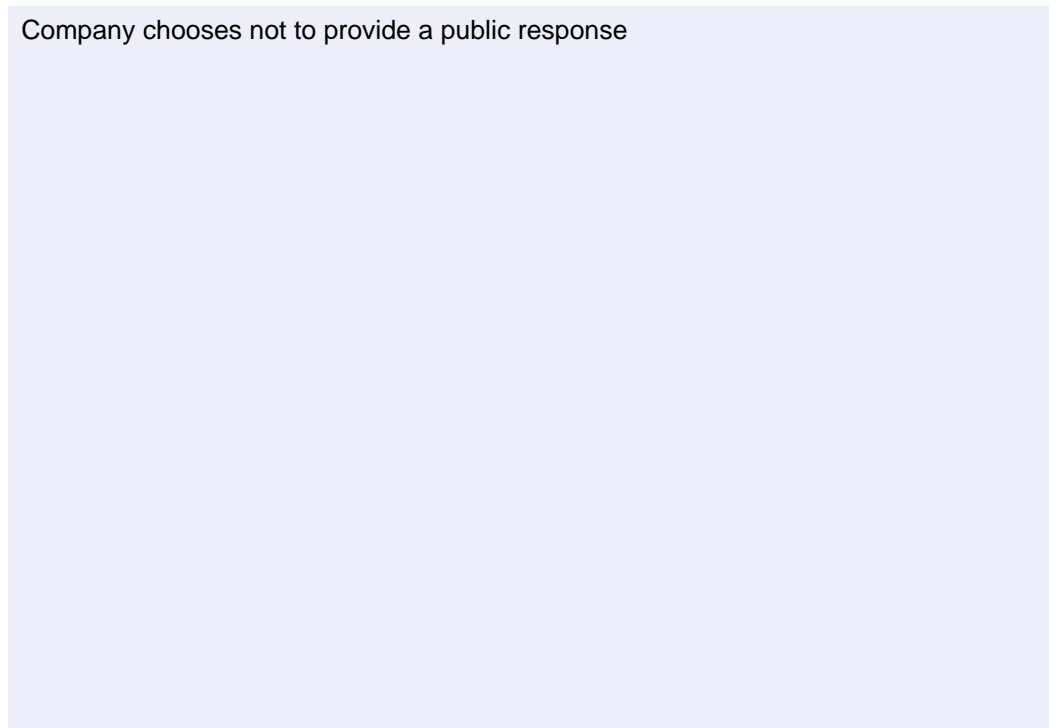
My car was repossessed XXXX XXXX, 2015 and i had an amount due of XXXX including past due charges finance charges as well as the repossession fee of XXXX. I had a month to do so it took Ally Financial 5 days to give me information on redeeming my vehicle. When i finally received the information i started gathering my funds. They gave me a month to pay the XXXX in FULL, they were not taking partial payments. I up called the tow yard to see how much a day was the fee and they stated " For ally we do not charge for storage fee " Ally tried adding on XXXX \$ of storage fee onto the top of the XXXX. Every time i called i had to explain to them the place my car was held had no storage fee some representatives refused to remove the fee. I ended up redeeming my vehicle paying XXXX in FULL on XXXX XXXX, 2015 i did receive an 7 day extension to redeem my vehicle. After bringing my account down to XXXX \$ they added a hidden fee of XXXX on my account a couple days later which is adding late charges to my account. Its now XXXX XXXX, 2015 I 've been calling Ally explaining my situation for 3 weeks now and they have still done nothing, all the of reps claim they will note my account and they note very little leaving me a whole story to explain they told me i have to talk to redemption and i did call them as well

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	GA	30052	Servicemember	N/A
Navient Solutions, Inc.	AZ	85741		Consent not provided
Mid-Atlantic Finance Co., Inc.	TX	77506		Consent not provided
Ally Financial Inc.	CA	925XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/29/2015	Closed	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No
Web	07/24/2015	Closed with explanation	No	Yes
Web	07/23/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1489904

1483982

1483993

1484007

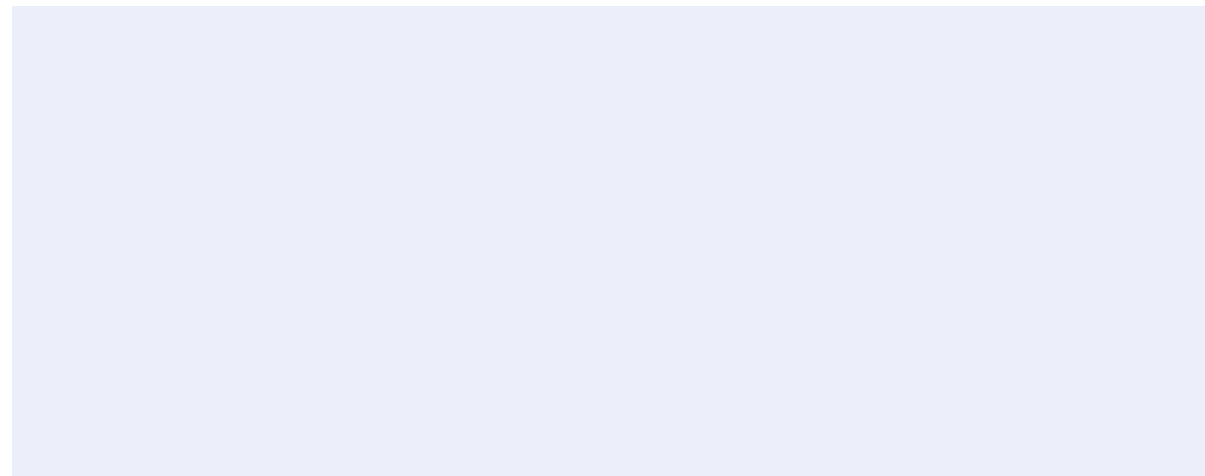
Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015	Consumer Loan	Installment loan
07/28/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

story to explain they told me i have to talk to redemption and i did call them as well as the tow yard and redemption states " we did not put any charges on your account because we would n't have released the vehicle if there were remaining charges left, you have to pay the amount owed before redeeming your vehicle ". So i then called the storage company and they states " There are no charges left pending for that car ". So that leaves me to believe they added some random charges to my account and they are trying to cover their selves. I spoke with a lady in Texas and she told me that i probably wont be able to dispute the charges because its something i owe. When state law states all charges must be paid in full before redeeming your vehicle. Im paying my care note on time and trying to refinance my car and i cant because of charges on my account.

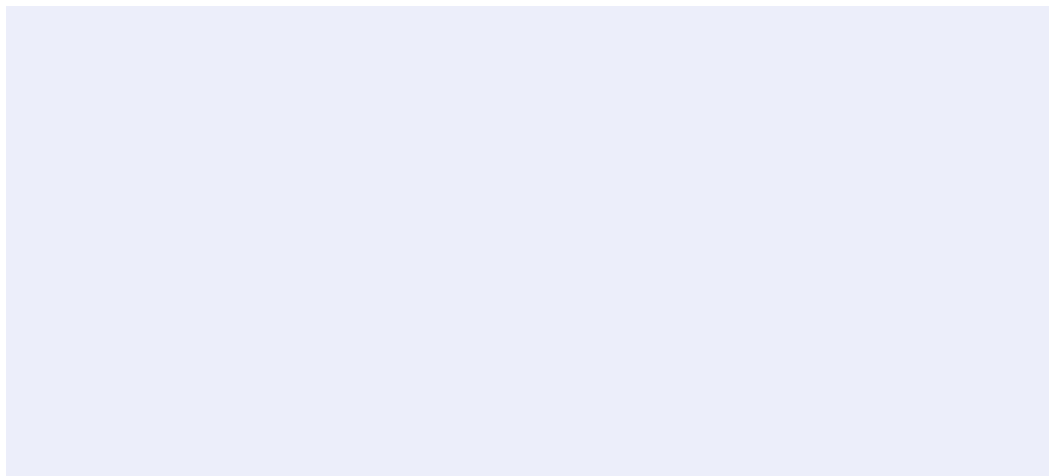
My wife had a XXXX and paid the bills late for XX/XX/XXXX/XX/XX/XXXX. Onemain Financial was notified. They were also notified to only call my cell. XXXX called my work, all XXXX references listed and left personal information on my friends and families voicemail. It was both crazy and psychotic. The more you said do n't do that ... The more aggressive she became. My family friends and co-workers felt harassed and I am embarrassed over 2 weeks!!

CFPB Shuts Down USA Discounters ' Servicemember Fee Scam!!!!

I had a XXXX and electronics fro USA Discounters. Pretty much a whole house full of furniture. My concern is that for the longest time i was paying my bill with them to the day i paid it off I 'm affraid i might have been ripped off with the scam you all busted them on. Please research my account with themXXXX

Consumer Loan Complaints

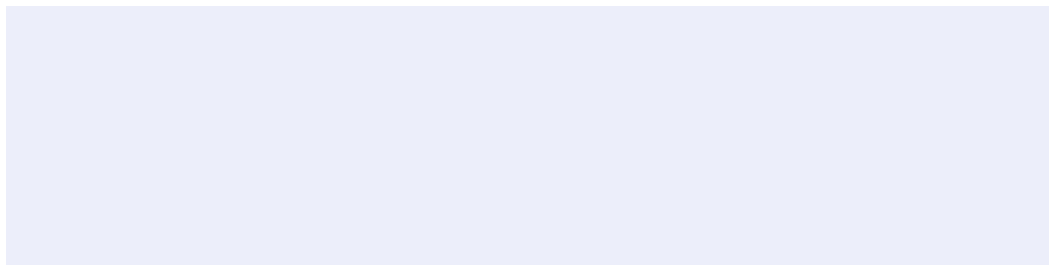
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	TX	756XX		Consent provided
JPMorgan Chase & Co.	MN	55438	Older American	Consent not provided
First Investors Financial Services Group, Inc.	CA	92583		Consent not provided
USA Discounters, Ltd.	AE	091XX	Servicemember	Consent provided

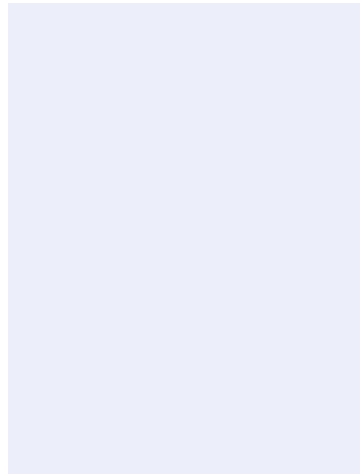
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with non-monetary relief	Yes	No
Web	07/28/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1484010

1490004

1484186

1483470

Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015

Consumer Loan

Installment loan

07/28/2015

Consumer Loan

Installment loan


07/23/2015

Consumer Loan


Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease



Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXXXXXXXXXX/XXXX/XXXXMy account was set-up back in XX/XX/XXXX and i paid everything off XX/XX/XXXX i think if my memory serves me right.

I tried to take out a loan with ace cash express. They told me I had to send a fee that would cover the loan if I was unable to pay. {\$240.00} later, I never received the loan and I was out my money. I made numerous phone calls to them and they told me they would not refund my money and there was nothing I could do. I will never do business with them again. They scam their customers and take advantage of their difficult situations. I struggle to get by as a single mom and I thought this would be the answer, clearly I was wrong.

We paid XXXX weeks late on our OneMain Financial Account. During the XXXX weeks, the local office was told only to call my cell phone. They called my work. After that happened, I called in and told them only to call my cell. XXXX from their office called all of my " references " (family members and friends) and left personal details on both their voicemails and in conversation. My wife manages the bills and was down with a XXXX which is why we were late. This person caused us quite a bit of embarrassment and harm by what she did and all over two weeks!!

My XXXX was stolen. There was a loan from TITLE MAX in XXXX, Alabama. The manager, XXXX informed me that all I needed to do was bring the police report and the loan would be satisfied. I DID inform him that the vehicle was at a scrapyard on highway XXXX in XXXX. he said that once they were scrapped TITLE MAX did n't want them. I did as instructed by XXXX. I decided to use the little money i had to get XXXX from police impound ({\$400.00}) and make necessary repairs to get it running rather than put into another vehicle. Had windshield replaced ({\$200.00}) XXXX ({\$100.00}) XXXX ({\$50.00}) based on XXXX 's word that loan was satisfied. XXXX was no longer worth the cost of repairs plus amount of the loan. AFTER this was done he sent for the truck. There

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

ACE Cash Express Inc.

NJ

078XX

Consent provided

Citibank

TX

756XX

Consent provided

TMX Finance LLC

AL

350XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1484060



1491747

1484100

Consumer Loan Complaints

Based on Consumer Complaints

06/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

was never any mention of this to me. He NEVER informed me that he could change his mind, just lied to my face. I have pictures of damages to the XXXX, police reports, and will gladly give detective 's name and number for verification. I 've had previous loans with TITLE MAX that have been settled without problems. I 've always made payments in a timely manner. as matter of fact, when vehicle was stolen, I asked XXXX if interest could be stopped and i could work on paying balance of the loan so i wouldnt default on it. He told me that it wasnt necessary. THIS MAN IS DISHONEST AND MADE ME A VICTIM XXXX!!!!

XX/XX/XXXX, I signed an authorization form for credit inquiry with XXXX XXXX (XXXX XXXX Bank) for pre-approval of a new home construction loan. XXXX is the builder 's lender, and thus they offer incentives if you select them as your lender at close. I am under no obligation whatsoever to use them, but simply will lose the incentives if I do n't. I also obtained pre-approval from XXXX XXXX, so I have XXXX pre-approval letters.

A few months later, XXXX (and the builder) changed lender 's and we were simply informed of such in an e-mail. A couple months after that, on XX/XX/XXXX, after simply asking XXXX about the current state of interest rates, she replied, but unbeknownst to me, had taken the opportunity to run a hard inquiry on my credit with Bankers Mortgage WITHOUT MY KNOWLEDGE OR CONSENT. She never mentioned she was going to do this, and she certainly never received my authorization to do so. Remember, I am not under any obligation to go with the builder 's lender (now Bankers Mortgage). I had already received pre-approval

Consumer Loan Complaints

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	OH	44149	Older American	Consent not provided
Portfolio Recovery Associates, Inc.	FL	33543		Consent not provided
Bankers Mortgage Lending, Inc.	FL	347XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	06/26/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1437284

1490243

1489658

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

with XXXX XXXX XXXX and XXXX XXXX. It is my place to decide if I want her to run a hard inquiry into my credit with another bank. The authorization form I signed XX/XX/XXXX was for XXXX XXXX XXXX for the preapproval, not " any bank XXXX chooses to when she wants to ".

Essentially what she has done is taken my personal information that I provided to her while she worked with XXXX and that I authorized her to use ONLY with XXXX, and used it to run an unauthorized hard inquiry into my credit without my knowledge or consent. For lack of a better analogy, she has taken " client information " obtained and given while working for one " company " and used that confidential, personal information without authorization at her new " company ". At least this is the way I see it, and, if not illegal, is AT LEAST unethical and unprofessional.

When I incidentally found out she had done this by checking my credit report, I asked her to remove the inquiry as it was unauthorized. Please read the e-mails for her responses, but at first she says she ca n't, then she says she ca n't if I am going to go with them as my lender (trying to get off the hook, so to speak), and then says she will if I am not going to use them (trying to get me to commit one way or the other on the spot). Later, she tries to use the " incentives " as a way to get me to commit to them as my lender (and so they have a reason not to remove the inquiry).

I think it 's very telling how in her most recent communications she says that I can just request a copy of my credit report and have the inquiry removed myself, obligating myself the burden of correcting their " mistake ". This is, of course, ridiculous. I have contacted the credit companies (all XXXX) and each one says

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015	Consumer Loan	Vehicle loan
06/25/2015	Consumer Loan	Installment loan
07/28/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

she/Bankers Mortgage has to request the removal, which they are refusing to do.

The bottom line is XXXX XXXX/Bankers Mortgage has ran an unauthorized inquiry into my credit. I am under no obligation to use their services, and they have no right to inquire into my credit without my knowledge or consent. XXXX says she needed to " get my information into their (Bankers Mortgage) system " and this is why she ran my credit without my permission. That is very wrong as I am not obligated to them (and they are not obligated to me) in any way, shape, or form. I can use any lender I choose ... it 's MY choice, not theirs.

I believe my personal, confidential information has been used unethically, unprofessionally, and selfishly, if not illegally.???? By having my information, they do not " own " it and can not do with it what they please.

Please read each e-mail in the order attached (A, B, C ... a, b, cAa, Bb, Cc, etc) from the bottom of each page to the top. This will hopefully be easier to read and understand.

I have been trying to get help resolving a lot loan charge off with BOA and I am getting the run around.

I purchase a refrigerator from Conn 's appliances.3 days after delivery My ice maker was not working. I called Conn 's and they sent a repairman out from XXXX about 3 weeks later. The man took the ice machine apart and said he could not find anything wrong and does not know why it wont work. He did say that the blades did not fit.

I called Conn 's the next day and they said there was nothing they could do. I told

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	PA	18407	Consent not provided
Bank of America	FL	327XX	Consent provided
Conn's, Inc.	SC	293XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with explanation	Yes	No
Web	07/01/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1490126

1438463

1490200

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015

Consumer Loan

Installment loan

07/28/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

then to contact the manufactured which was XXXX and they told me they would get back to me. I had not heard from them for aproximatly 2 weeks and I called them.

They told me that they were not going to pay XXXX to come out but they will send someone out from the same company. The same gentleman came 2 weeks later nad walked in my home and said : Ma'am, I dont know what they want me to do.! He called his boss from XXXX and the boss called XXXX. XXXX said they could send someone out but at MY cost since Conn 's would not. He said or..They could just replace the unit and be done with it.

Conn 's refused to replace the unit or fix it. Still to this day, when I call them all they want is money and they said they will not repair or replace the almost {\$3000.00} refrigerator.

I paid XXXX {\$640.00} to fix the unit. Conn 's will not credit me the the repair fee. Please help me resolve this issue as Conn 's is reporting negative on my credit.

I received a loan from XXXX XXXX XXXX in XXXX SC. I was paying my loan faithfully. I also had insurance on my loan. In XXXX of 2014 I had to have XXXX. I turned in all paperwork that was needed to cover the loan under the insurance program. I checked my credit a few months later and the lady at the office told me that it was going to report negatively since the insurance company takes a while to send them the checks and they cant report till the actually receive a check.

That is not fair to me, the consumer. I followed all of the rules, turned in all paperwork on time and had my dr statemts when they were due. I am being charges additional fees due to the insurance company being late with payment.

I started a new loan with Wilshire consumer credit in XXXX of XXXX payments were {\$180.00} per month the loan amount was {\$2500.00}. I kept looking at my statements and the balance never really changed I spoke to a loan agent and apparently my interest rate is 75 % since XXXX XXXX my total payments is over a

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

RFNA, LP

SC

293XX

Consent provided

Westlake Services, LLC

CA

925XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1490201

1491563

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015

Consumer Loan

Vehicle loan

07/28/2015

Consumer Loan

Vehicle loan

07/21/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

{ \$1000.00 } and only { \$140.00 } went to the principal. I did not know this till I called last week. That type of interest rate mean I wont be able to pay this off till XXXX or XXXX. I believe this to be abuse.

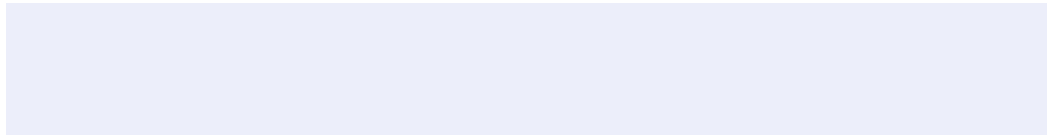
I purchased a car on Saturday, XXXX. I was pre-approved for a loan from USAA for a 48 month 2.5 % fixed rate auto loan. I went to the auto dealership, and they were able to offer me a 1.99 % fixed rate. I called USAA to see how to close out the loan I was pre-approved for, and to see if they could match or beat the dealer 's rate (through XXXX XXXX XXXX). The representative said since I had been in the XXXX, and I was a USAA member for 20+ years, he could give me a \$ XXXX loan at 1.49 %. I was thrilled, and told the dealer I would n't use their financing. But when the representative from USAA told me the 5 year loan for \$ XXXX would be almost { \$500.00 } a month that did n't seem right. After questioning the USAA representative he told me that there was a { \$1200.00 } origination fee for the car loan. This was not mentioned at the beginning of the process, and was far from transparent. That effectively added over 4 % to the interest rate, but was hidden as a fee.

I 've been in banking for over 20 years, and knew enough to push back and ask questions. A brand new XXXX or a XXXX would not have known about the CFPB and what UDAP is. Perhaps USAA would have eventually clarified the fee and it 's impact to my loan. But hiding { \$1200.00 } on a \$ XXXX loan is completely unacceptable. This materially changed the transaction, it was not disclosed, and it intentionally targeted military service members or former service members. I strongly believe this was an Unfair or Deceptive Act or Practice (UDAP). If this did not violate UDAP in the letter it definitely violated the spirit.

I have used PayPal Credit on line for a few purchases, totaling approximately

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Based on Consumer Complaints

PayPal Holdings, Inc.	WI	532XX	Consent provided
-----------------------	----	-------	------------------

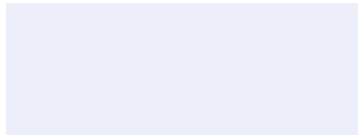
Consumer Loan Complaints

Based on Consumer Complaints

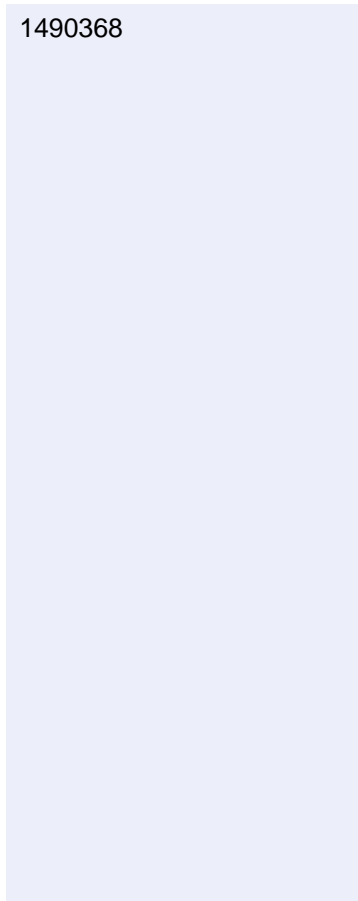
Web	08/31/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1490327



1490368

1478414

Consumer Loan Complaints

Based on Consumer Complaints

07/21/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
07/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

{ \$280.00 }, i have sent checks to the address i was given by their Customer Service located in Georgia. My first payment was received and credited to my balance in XXXX, 2015, since that time i have sent XXXX 3 XXXX more payments, totaling another { \$180.00 }, but they tell me that they never received any of these payments, and i am now accruing finance charges. I find it hard to believe that no mail is being delivered in the state of Georgia. I have checked with my financial institution and they report that the checks have not been cashed. I believe PayPal is holding so that i accrue finance charges. I saw a lawsuit which was filed against PayPal, and am looking into joining this suit. Any info you could provide would be gratefully appreciated. Thank you. XXXX XXXX

I bought a Ford a while back, financed through Ford Credit. Having been educated in the basic principles of finance, I 'd like to make an effort to pay the loan down early. Unfortunately, their entire system seems to be deliberately designed to make this as difficult as possible.

First, any payment you send in does not officially " clear " for several business days. Twenty years ago, that was silly, but at least somewhat understandable. Today, in the Age of the Internet, it 's just flat-out ridiculous. If I submit a payment electronically and it takes more than 1 minute to clear, something is very wrong. If XXXX and XXXX can get it right, why ca n't Ford Credit?

But that 's just a part of the larger issue. If you submit an additional payment, common sense dictates that you are obviously trying to pay the loan down early.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation	VA	22601	Consent not provided
Bank of America	IL	60628	N/A
Mobiloads, LLC	FL	32908	N/A
Ford Motor Credit Company	PA	196XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/21/2015	Closed with explanation	Yes	Yes
Referral	07/22/2015	Closed with explanation	Yes	No
Postal mail	07/27/2015	Untimely response	No	
Web	07/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1476829

1476936

1478447

1478452

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

common sense dictates that you are obviously trying to pay the loan down early, but their treatment of the funds is disingenuous, bordering on predatory. Instead of applying the money to principal, as is appropriate for an attempt to pay down the loan early, they apply it as an early payment, and simply adjust your payment schedule to compensate.

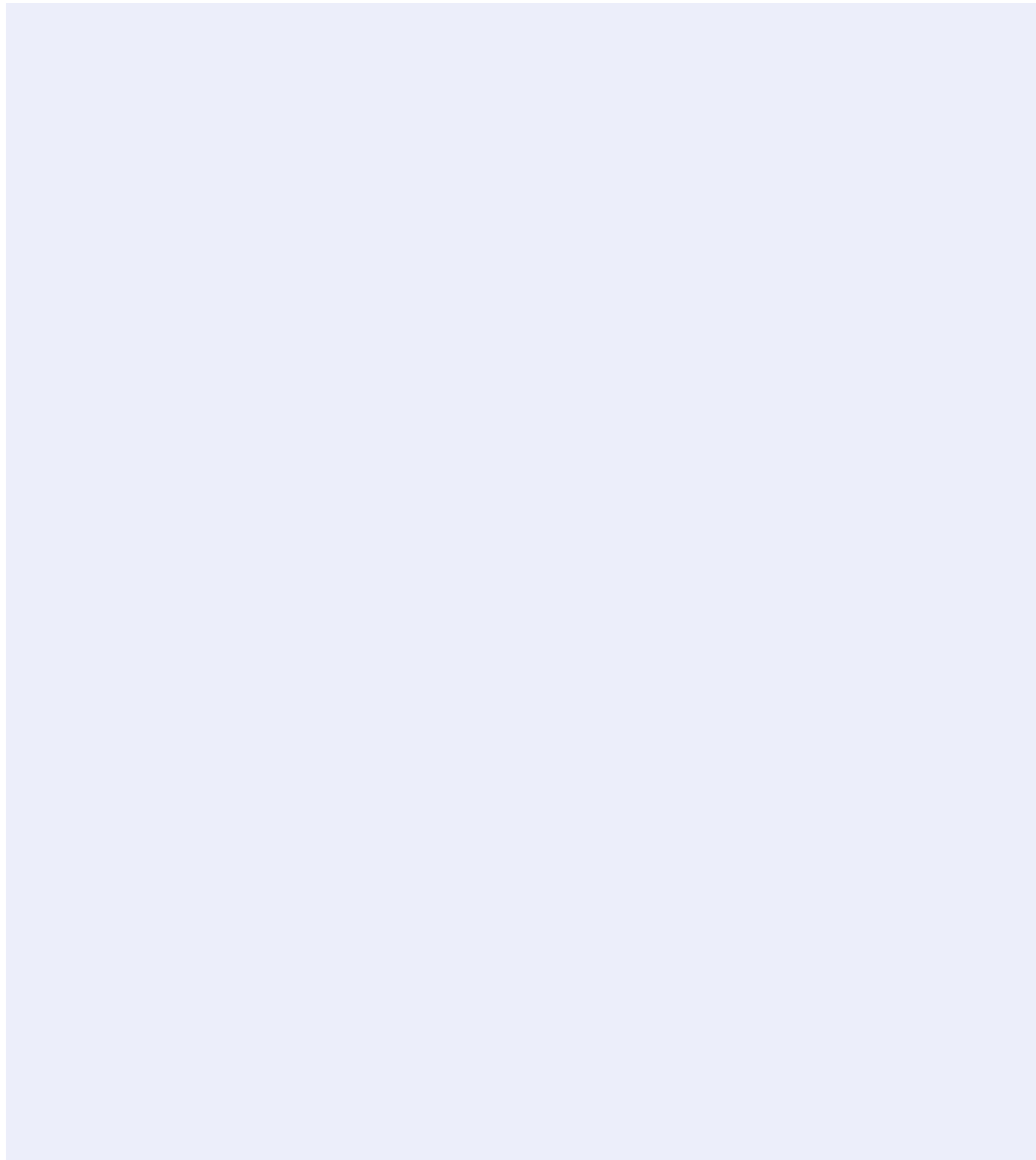
This makes no sense whatsoever. While it 's certainly imaginable that someone might have a need to make a late payment (" I can pay you tomorrow, but not today, ") the thought of the opposite as a legitimate issue (" I can pay you today, but not tomorrow ") is utterly ridiculous. And yet it is not only the default presumption when additional payments are received, it 's the **only** option available on their website.

In order to have additional payments handled correctly, you are required to wait several days until the payment clears, and then call Ford Credit, navigate a phone tree that does you no favors in your attempts to reach a human being, and then finally explain the obvious to the operator and have them manually fix the payment in their system. And you are required to go through this long, wearisome process every. Single. Time.

I have complained about this to them multiple times, and have been told that nebulous " technical issues " prevent them from setting it up the right way. As a XXXX, that 's pure bunk. If any such technical barriers truly exist, they exist only in the mind of an utterly incompetent site developer. Much more likely is the theory that this is done deliberately, placing as many barriers as possible in the way of a customer paying down their loan quickly, in order to maximize interest income.

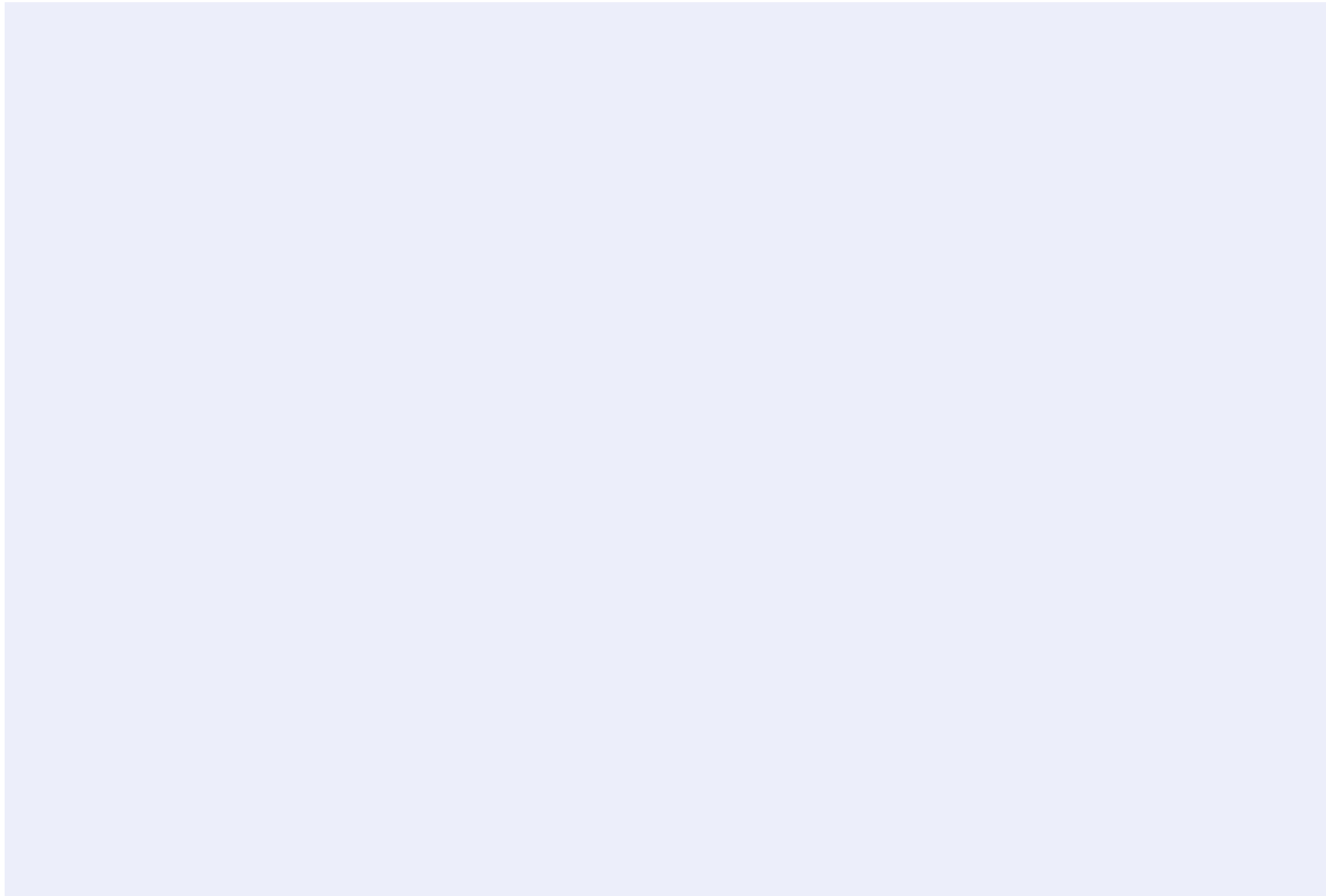
Consumer Loan Complaints

Based on Consumer Complaints



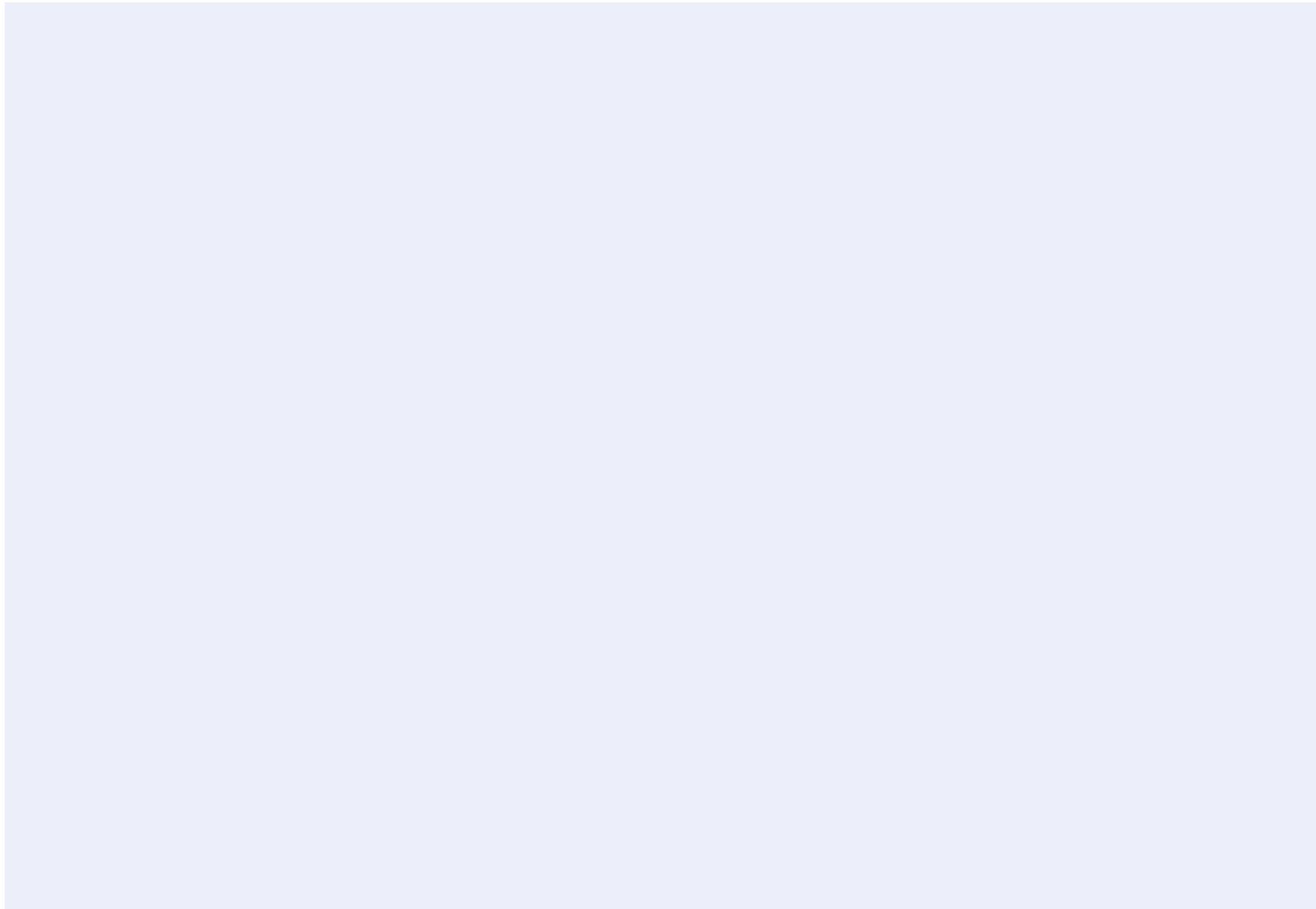
Consumer Loan Complaints

Based on Consumer Complaints



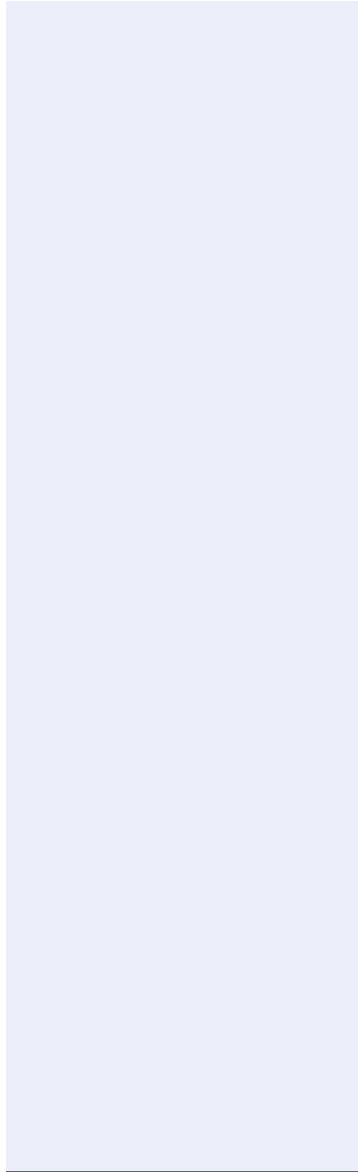
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Installment loan

07/21/2015	Consumer Loan	Personal line of credit
07/21/2015	Consumer Loan	Installment loan

07/16/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Account terms and changes

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Ford Credit refuses to fix or even truly acknowledge the problem, so I 'm coming to the CFPB. Please investigate and put a stop to predatory practices like this. If an additional payment is received, it should, by default, be applied 100 % to principal in order to pay down the loan as quickly as possible. Anything else is abusive.

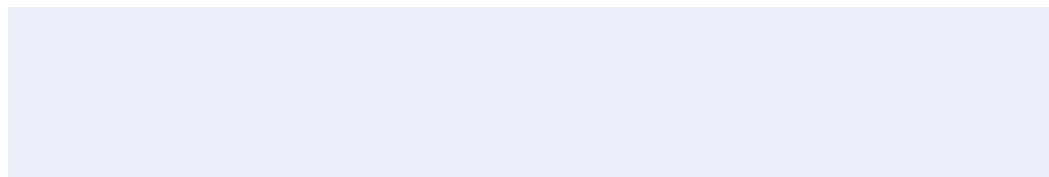
Been try to pay of the account for XXXX month and seem to never get any one who can help me get a good amount to clear the account out, they are also report to my credit report XXXX time for XXXX different account and when ask can I pay the lower amount they said no and said I must pay the high one that is XXXX time the amount

Citbank just took over for Brooks Brothers credit. When they switched to this new bank, payments made the same day did not post. Next, I began receiving 3-4 " robo " calls a day (and night) from Citi asking for payment (and it was n't even 30 days past payment date- even though I paid and they never posted the check). The volume of calls was ridiculous and unwarranted.

On XXXX XXXX, I financed a car through XXXX XXXX, who 's financing manager was acting on behalf of Chase Auto Finance. I have an XXXX FICO score and was

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	90631	Older American	Consent not provided
Allied Interstate LLC	TX	78130	Servicemember	Consent not provided
Duvera Billing Services, LLC	WI	532XX		Consent provided
Nationstar Mortgage	NY	11557	Older American	N/A
Citibank	NV	105XX		Consent provided
Citibank	MI	49715	Older American, Servicemember	N/A
Credit Acceptance Corporation	OH	44130		Consent not provided
Santander Consumer USA Holdings Inc	FL	3461	Older American	N/A
JPMorgan Chase & Co.	FL	331XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/21/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with non-monetary relief	Yes	No
Web	07/24/2015	Closed with explanation	Yes	No
Fax	07/21/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with monetary relief	Yes	No
Postal mail	07/16/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with monetary relief	Yes	No
Phone	07/30/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1471332



1478517

1471355



1476823

1478577



1470927

1471444



1493852

1478644

Consumer Loan Complaints

Based on Consumer Complaints

07/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

offered a 3.9 % interest rate for a new auto loan. I asked the finance manager why Chase was advertising lower rates (2.49 %) on their website and he stated I would need to talk to Chase (after my loan closed). I contacted Chase as soon as I received my billing information from them and asked why I was n't offered a lower rate, commensurate with my credit score. The agent for Chase could n't answer my question and transferred me to a Chase auto finance manager who informed me that the finance manager at XXXX XXXX (acting as an agent for Chase XXXX was able to mark up the interest rate to whatever they felt they could " get away " with. The fact that I could obtain a lower interest rate from Chase for the same term and amount was never disclosed to me. I assumed, as a reasonable consumer, that Chase would offer a competitive loan rate regardless of how it was obtained (ie. online, branch, or auto dealer). I feel that Chase Auto Finance and their agent XXXX XXXX engaged in Unfair, Deceptive Act and Abusive Practices by offering the same loan for the same customer at different rates, based upon the acquisition channel and not disclosing as such. I also do not feel that Chase has proper XXXX party oversight for auto financing agents making auto loans on their behalf.

I *love* my new car - a 2015 Chevy Spark XXXX a fantastic value and wonderful service at the dealership. However, I *don't* love my GM Financial billing statement which does not readily and easily display pertinent auto loan. Nothing is " at a glance. " The statement does not include 1) the interest rate (it shows the monthly charge and what I PAY for interest - but not the APR) (2) No structured " payoff " amounts (like credit card statements do : XXXX. " If you pay {\$300.00} a month, this will be paid off in x months ; If you pay {\$350.00}, it will be paid off in x months. " I think these statements are deliberately misleading to the consumers and need to be revamped to resemble the newer credit card statements where everything is " out there " for the consumer. Thank you.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial

CA

945XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/21/2015

Closed

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1478664

Consumer Loan Complaints

Based on Consumer Complaints

07/21/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Obtained loan from Prestige Finance Services Inc. When payment was coming due, they would begin calling me, texting me, and emailing me daily until payment was made. Had auto repossessed. Daily calls, texts, and emails continued all throughout the day after I asked numerous times for them to STOP.

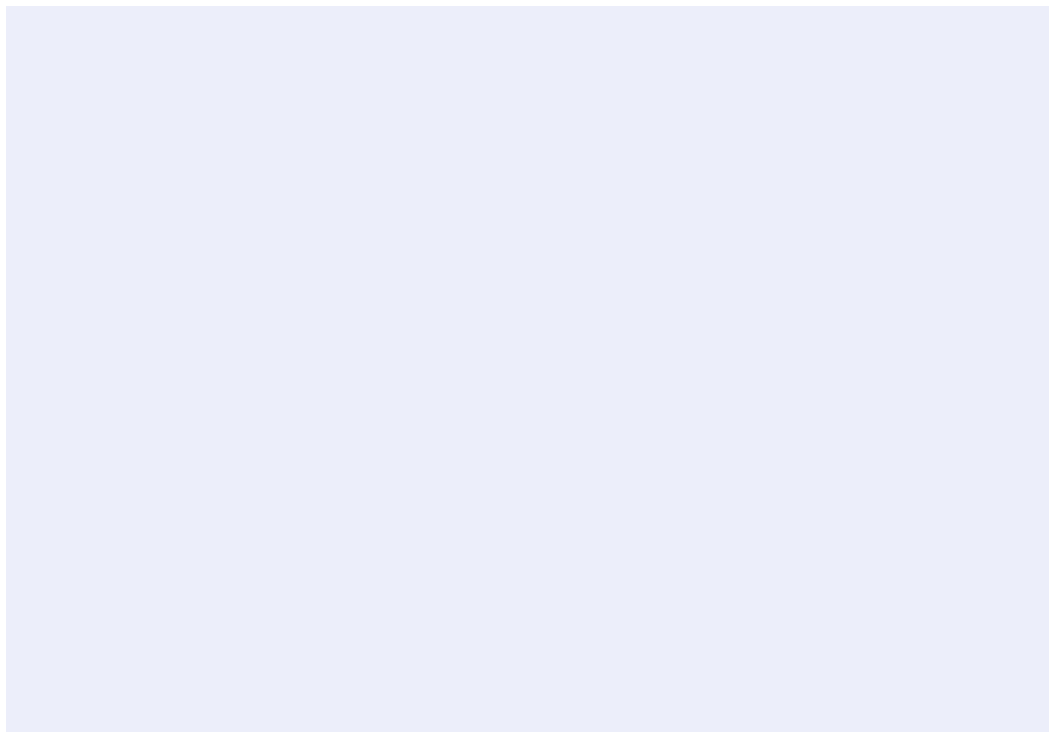
I purchased a vehicle 1 year ago the vehicle in the past 4 months now has been having start issues thinking it was something wrong with the car I spent money trying to fix it i then took the car to a mechanic shop who determined it was the past time sensor. I took the car to get a second opinion who also determined this. I contacted the company about 1.5 months ago to get this fixes the Company since then has been giving me the run around saying the company they use is based in Florida and have to call around to get an installer in my area. I asked the manager who I have been dealing with XXXX what would happen to the repair bills, tow bills, and lost of work they stated that they could not give me an answer from there it has been call after call with noone to help and everyone XXXX me around with no answer i finally took it to the place the recommended and the gentleman said he could not recreate the problem because the module had been disconnected for so long. I explained this to the bank so because of all the trouble said they would defer 1 payment for me i did n't realize what she meant because she was making it seem that they would cover the payment vs reimbursing me. I have every conversation with this Company and they are very unresponsive, rude and do not want to reimburse me OR help me with the situation.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	FL	32958	N/A
Prestige Financial Services, Inc.	AL	357XX	Consent provided
World Omni Financial Corp.	SC	29169	Consent not provided
Navient Solutions, Inc.	PA	183XX	Other
AFS Acceptance, LLC	VA	221XX	Consent provided
Fifth Third Financial Corporation	OH	45120	Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Referral	07/21/2015	Closed with monetary relief	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1478788

1492859

1478716

1478728

1471490

1476924

Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle lease
08/04/2015	Consumer Loan	Title loan
08/04/2015	Consumer Loan	Installment loan
07/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Charged fees or interest I didn't expect

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am being harassed while at my place of employment by Capital One Auto Finance regarding a late payment. Several fellow employees have received phone calls from XXXX Representative name XXXX continues calling my employer in spite of being instructed not to contact me here.

Employees at Tower Loan continue to call my job despite being asked not to call me at work. They call my cell and my work phone several times a day.

Title loan with XXXX finance. I may owe more than the car is worth, due to their interest rates and late fees..

I had a XXXX XXXX XXXX XXXX. I Leased it at the end of XXXX though Bank of America. I paid the lease though maturity, then Bought the vehicle through the same bank XXXX. I paid on this loan through XXXX. Even though I was forced to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	TX	77407		provided
				Consent not provided
First National Bank of Pennsylvania	OH	43055		N/A
Ally Financial Inc.	MS	39208		N/A
Capital One	MA	01440		Consent not provided
TMX Finance LLC	FL	33711	Servicemember	N/A
Regions Financial Corporation	LA	70704		N/A
BB&T Financial	OK	74126		N/A
Capital One	NC	276XX		Consent provided
Tower Loan	MS	391XX		Consent provided
GM Financial	FL	32082		Consent not provided
Greene Finance Corporation	NC	270XX		Consent provided
Citibank	WV	25557		Consent not provided
Bank of America	OH	441XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/16/2015	Closed with explanation	Yes	No
Fax	07/27/2015	Closed with monetary relief	Yes	No
Postal mail	07/21/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Referral	07/22/2015	Closed with explanation	Yes	No
Referral	09/01/2015	Closed with explanation	Yes	No
Phone	07/22/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Web	08/05/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	Yes
Web	07/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1471543

1476447

1471569

1492960

1471574

1492972

1471587

1471161

1492988

1471190

1500600

1500739

1476949

Consumer Loan Complaints

Based on Consumer Complaints

08/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

claim a Chapter XXXX bankruptcy, I did not include the vehicle and paid it off. One month ago I turned the vehicle in to a dealership who could only give me {\$250.00} for a 16 year old vehicle with over XXXX miles on it. I purchased a used vehicle, but did not have the title to my old SUV after so many years. Days later the dealership informed me that they could not obtain a new title for the car because there was a lien on it. I called Bank of America right away. After waiting for weeks for them to "review" the situation, they told me I owed them {\$2100.00}. I have asked different people many times to explain how this could be, and they just tell me I owe it and that is it. I asked them why this is the first time I am hearing about this, and I can not get a intelligent answer. How was I able to renew my plates every year. Why did I not receive any notice. I asked if they could work with me and negotiate the amount of this debt, and they said not at this time. The person on the phone explained that certain times throughout the year they do negotiate, but this was not XXXX of those times. I am receiving a huge amount of pressure from the dealership, and I can not afford this huge debt. I do not have time to wait for a period to negotiate because I already turned the car in. Had I known about this debt I would have made payments to take care of it, then turned the car in or sold it myself to offset the cost. If I owe something, I am willing to pay it off. But I am sure that Bank of America has already written off this debt and received the tax benefits of doing so. I am also sure that it is not fair for them to tell me I have to wait until a certain time of year to negotiate with them. All I ask is that "If I do owe anything" and they EVER do negotiate with people, please offer me the same consideration. I am going to have to try and borrow the money to pay this debt so I can get the dealership off my back. I do not think I owe this, and at least should be able to pay less than they are saying. Why didn't they come and repossess the car years ago, or send some sort of notice. This is not fair.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

CA

94619

Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1500759

Consumer Loan Complaints

Based on Consumer Complaints

08/07/2015	Consumer Loan	Vehicle loan
02/09/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan

08/04/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Vehicle loan
07/24/2015	Consumer Loan	Installment loan
08/07/2015	Consumer Loan	Installment loan

08/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I did not give permissible authorization for XXXX XXXX to request or view my credit report for a vehicle loan nor did I need financing from any of the lending agencies they solicited my SSN # to. Allied Financial used an erroneous address to fraudulently produce a loan application. The actions taken by this company were fraudulent and the finance representative named XXXX was fired after I reported her and salesman XXXX XXXX that they violated my credit privacy. I hereby warned XXXX CEO and store manager XXXX that I demanded their office to remove their inquiries from my consumer credit reports. No where did I sign application or ask for a single dollar from this affiliation.

Santander Bank Incorrectly stated late by thirty days on XXXX X when they clearly received on time payments. In XXXX of 2014 they marked the payment late for 30 days when they received it on time for credit reporting on XXXX XXXX 14. Yet the statement shows received on XXXX XXXX 14 and processed XXXX XXXX 14. Something similar happened in the next month. The payment was due on XXXX XXXX 14. However that date was on a Sunday. Santander processed on the Monday XXXX XXXX 14. That payment was probably received on the Friday or Saturday before the due date but processed on that Monday

I borrowed {\$5000.00} from Springleaf Financial for 4 years at 25 % interest to

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

				provided
Ally Financial Inc.	PA	17921	Older American	N/A
DriveTime	MO	63121		N/A
Allied Financial Group & Associates (Closed)	SC	295XX		Consent provided
Security Finance	TX	79415		Consent not provided
PNC Bank N.A.	FL	33069		Consent not provided
Citibank	IA	52302	Servicemember	N/A
Santander Bank US	CT	060XX		Consent provided
OneMain Financial Holdings, LLC	TX	782XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/10/2015	Closed with explanation	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Web	08/05/2015	Untimely response	No	
Web	08/28/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Phone	07/24/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1508107

1232251

1493355

1500820

1471761

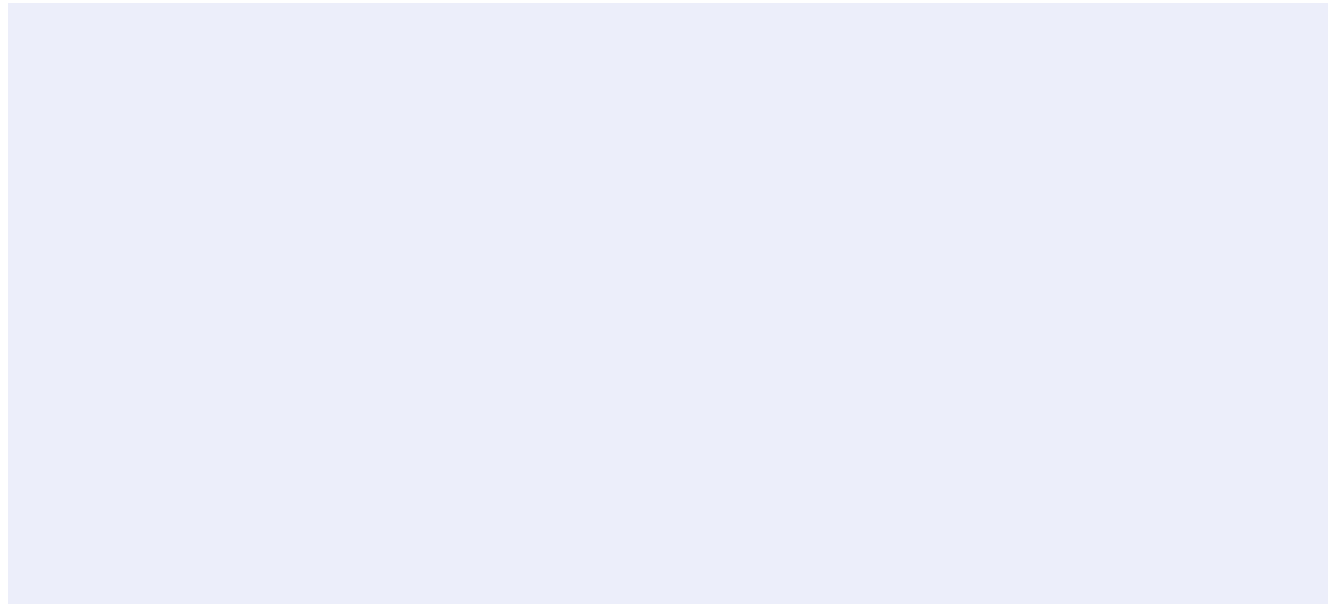
1485455

1509177

1502367

Consumer Loan Complaints

Based on Consumer Complaints



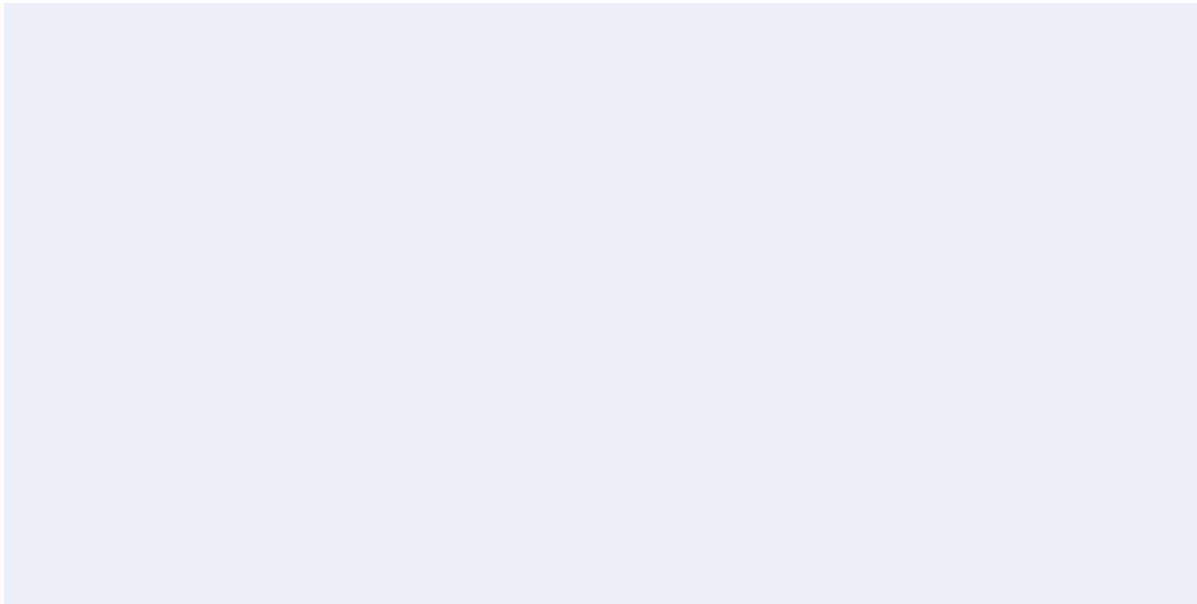
08/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

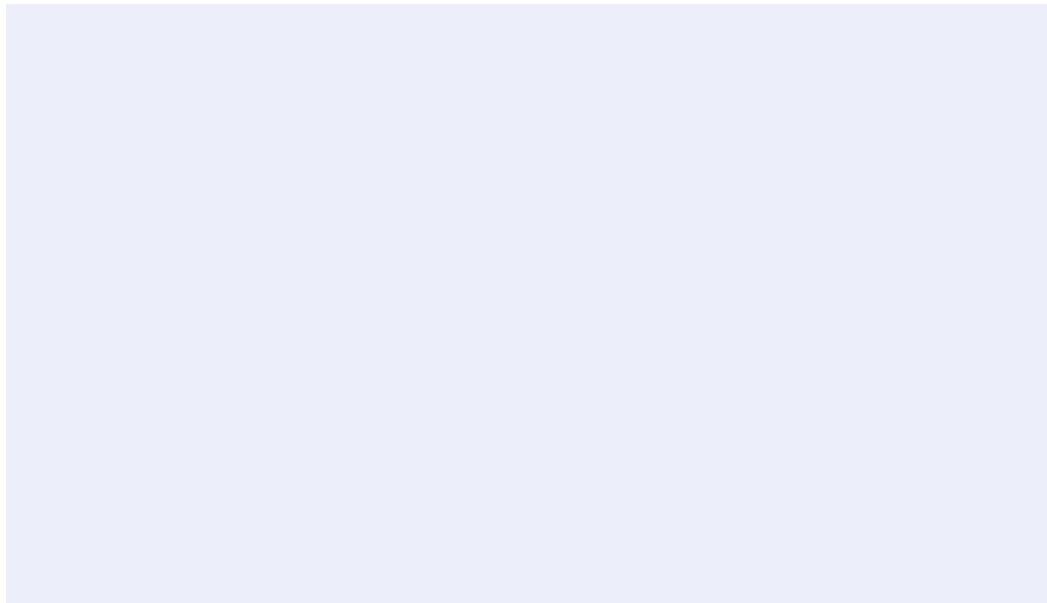
Based on Consumer Complaints

reestablish credit. They are now showing my balance not the statements and my credit report to be {\$9300.00}. I called to get an explanation and they claim that that will be the total that I pay should I pay it off in the time allotted. I explained that their reporting is incorrect, they should only be reporting the amount borrowed. I called to get copies of my contract on XXXX separate occasions and they still have n't sent those to me. You are only granted access to your loan documents online for XXXX days, after that you are locked out. They claim I signed something agreeing to my balance being over \$ XXXX rather than the \$ XXXX borrowed, I was never asked that question, why would I agree to that? When I took out the loan, the rep reviewed the paperwork on her computer screen and just ran thru the documents quickly, she later brought out copies to be signed and told me they were identical to what she had gone over on the screen. She also told me that the loan came with credit life, unemployment and XXXX insurance as part of the loan. It was presented as mandatory, turns out I 'm paying a fee for that as well,

Since XXXX 2015 I have been unemployed due to being laid off. During this time I have attempted to make my payments but when you have not income coming in it is very hard to do. I have been talked to very inhumane regarding my account. I am constantly being threatened by my car being deactivated. I am constantly asked if someone can pay for me. If that was possible, I would not be behind. Even though my sister cosigned with me, she does not help me at all with this even though she knows my situation. I am on my own right now. I am daily looking for work so I can get back on track with you all. This is the second vehicle that I have purchased through Credit Acceptance and I had no problem with my previous purchase. I want to keep my car but I need some assistance right now and no one in the organization is willing to assist me or work with me except for demanding that I make a payment. I need a deferment so I can get back on track and not ruin my sister 's credit because that is her main concern right now. I

Consumer Loan Complaints

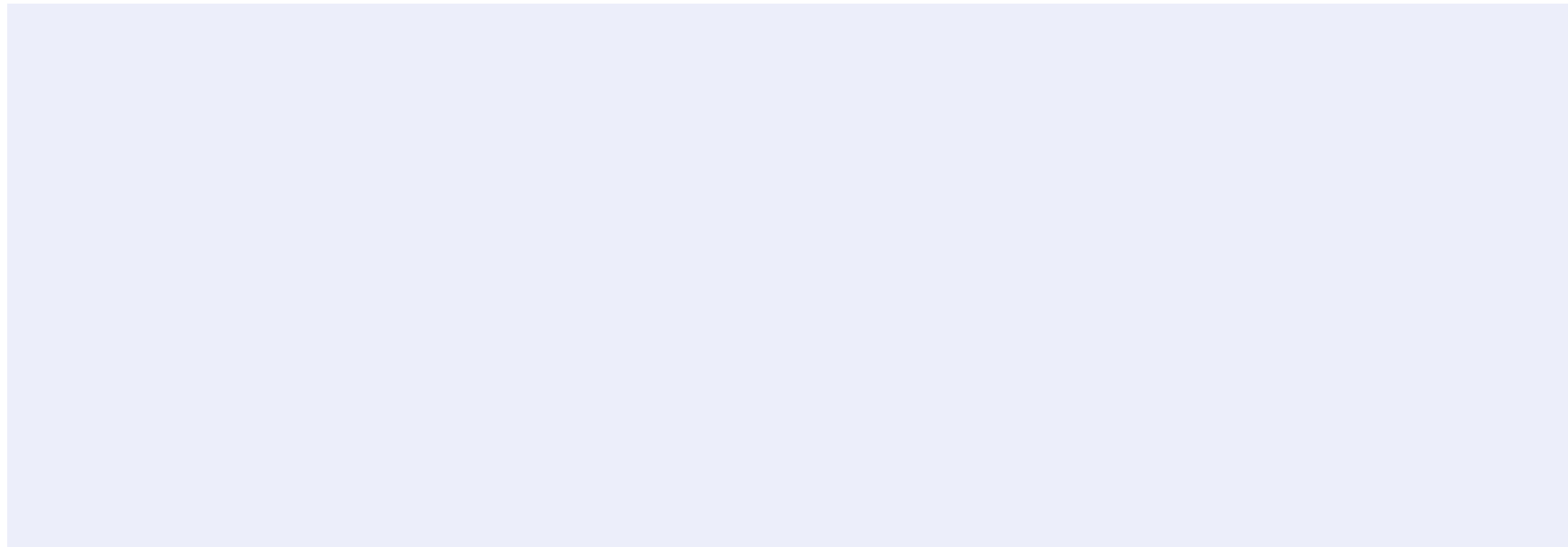
Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints



Credit Acceptance Corporation

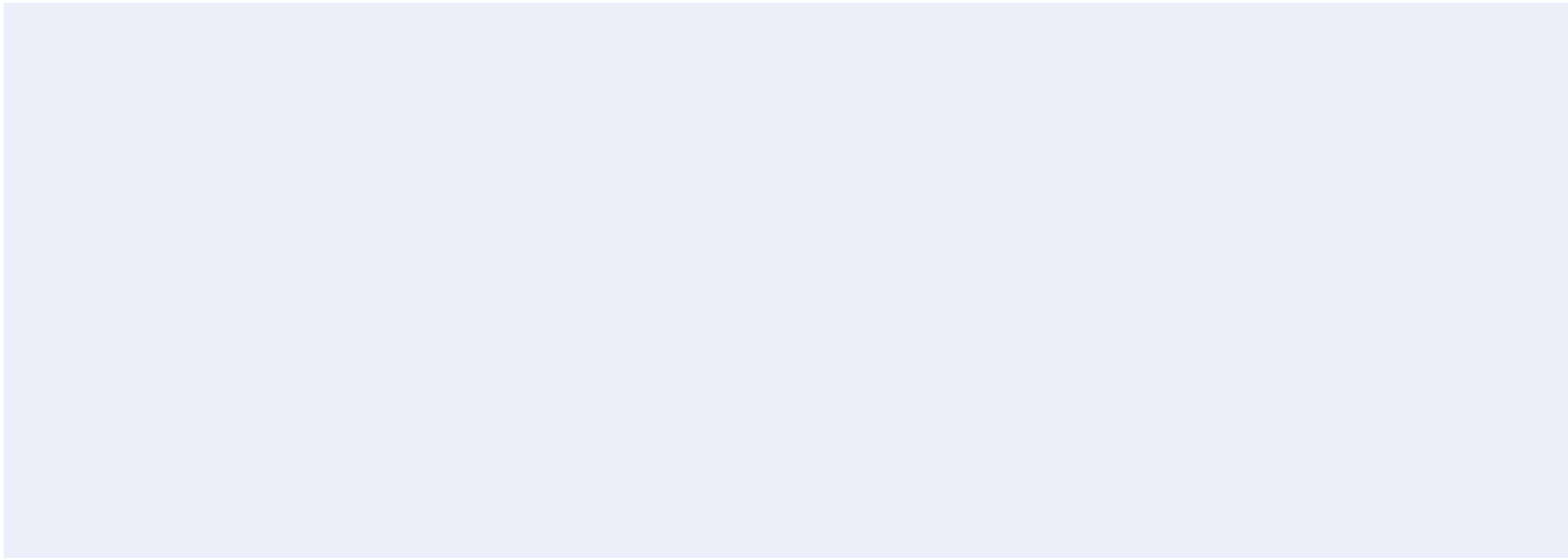
AL

352XX

Consent provided

Consumer Loan Complaints

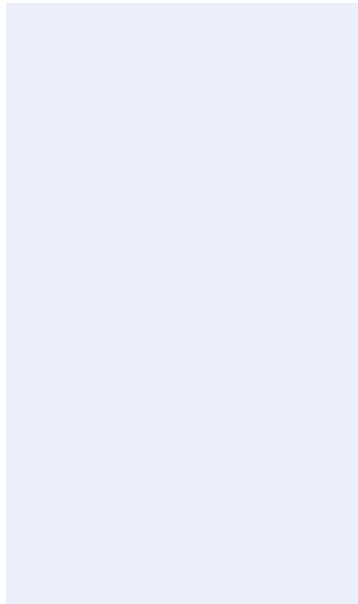
Based on Consumer Complaints



Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1500857

Consumer Loan Complaints

Based on Consumer Complaints

08/04/2015

Consumer Loan

Vehicle loan

07/21/2015

Consumer Loan

Installment loan

08/04/2015

Consumer Loan

Vehicle loan

07/24/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

appreciate any assistance you can give me.

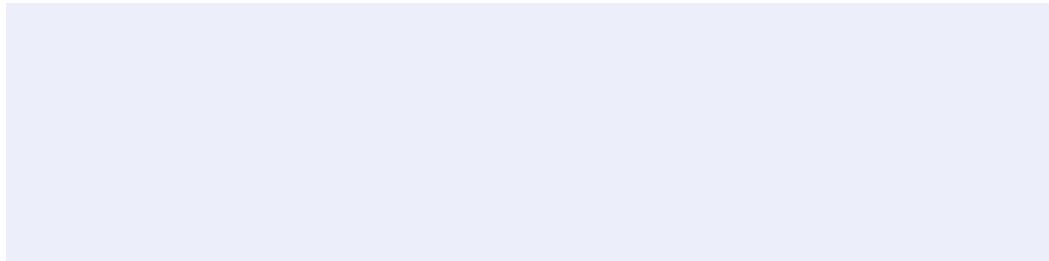
Santander Bank repossessed my 2009 XXXX XXXX after I was unable to make payments due to job lost. The vehicle was sold. Now they are trying to collect the deficiency balance which they are stating are XXXX different balance XXXX amount is {\$9500.00} and the other amount that they want is {\$5600.00}. How are they able to do this they have taken the car sold it and now they want more money from me and I am still in finanacial ruins. Please help me sort through this as all my calls have amounted with dealing with Santander and a collection agency that has threatened me with ruining my credit, they stated that they will get a judgment against me and take all my money and leave me with nothing. Santander has gone on my Credit Reports and has changed the amounts on all three Credit Bureau Agencies from owing {\$0.00} to {\$9500.00} to {\$5400.00} to {\$5600.00} all in the month of XXXX. Something is very wrong and I want this to stop now.

XX/XX/XXXX had surgery and missed 1 year work I did file Chapter XXXX but forgot this account. They charged in off in XX/XX/XXXX I recently offered to pay off the charged off amount of {\$890.00} but they stated you owe {\$1100.00} total with interest. This is a rip off and XXXX the lady I talked to was XXXX and XXXX. Really do not understand how a company can continue to chage interst on a debt charged off.

I traded in my Honda Pilot, loan # XXXX, on XXXX/XXXX/15. The dealership who purchased the vehicle from me sent a check to Wells Fargo Dealer Services on XXXX/XXXX/15. Wells Fargo Dealer Services does not acknowledge receipt of this payment and refuses to research the payment without the certified mail receipt number. I have offered to send them a copy of the payment invoice, but they refuse to investigate.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NJ	070XX		Consent provided
-------------------------------------	----	-------	--	------------------

Sun Loan Company	TX	752XX	Older American	Consent provided
------------------	----	-------	----------------	------------------

Wells Fargo & Company	FL	331XX		Consent provided
-----------------------	----	-------	--	------------------

VW Credit, Inc	CO	80222		Consent not provided
----------------	----	-------	--	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/27/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	08/04/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	07/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1500617

1476574

1500871

1485519

Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015

Consumer Loan

Vehicle loan

08/07/2015

Consumer Loan

Installment loan

07/29/2015

Consumer Loan

Vehicle loan

08/07/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I applied for the loan in XXXX 2013 because an emergency had come up and I needed cash quickly. I was given a loan of Approx {\$3500.00} from Onemain Financial. The rep informed me at the time that it would be a 60 month loan and after all the payments were made I would have paid back {\$14000.00}, to which I asked " I could pay off off early and not have to pay the extra interest right? " and was informed by the rep that I could. I was not willing to pay \$ XXXX in interest on a {\$3500.00} loan and I voiced that and was assured that I could payoff the loan and not have to pay the extra interest. When I attempted to payoff the loan within a year of applying I was told that the balance was \$ XXXX and all of my payments had been going to " interest " ... I feel as though Onemain were very deceitful in their loan process and I was blindsided into agreeing to this loan that is wrong and illegal in so many ways.

THERE ARE INQUIRES ON MY CREDIT REPORT THATS NOT MINE

I opened a {\$40000.00} home equity line of credit with PNC Bank secured by my {\$150000.00} home XX/XX/2014 with the agreement I would pay XXXX interest on any money borrowed as well as a {\$50.00} annual fee. In one XXXX-month period (XXXX - XXXX) I paid three XXXX 3 XXXX {\$50.00} " annual " fees as well as two {\$30.00} non-sufficient funds (NSF) charges that are not applicable to an account of this type. All but one of the {\$50.00} annual fees are improper and should not be applied to my account. It is possible I have paid other fees, but the bank has refused to provide me access to my prior account history online. Two of the {\$50.00} annual fees are improper because, obviously, I have only agreed to one {\$50.00} annual fee per XXXX-month period. The NSF charges are improper because I have monthly payments automatically deducted from a PNC checking

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company can't verify or dispute the facts in the complaint

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/16/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with monetary relief	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	Yes
Web	08/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1471836

1509181

1493434

1508221

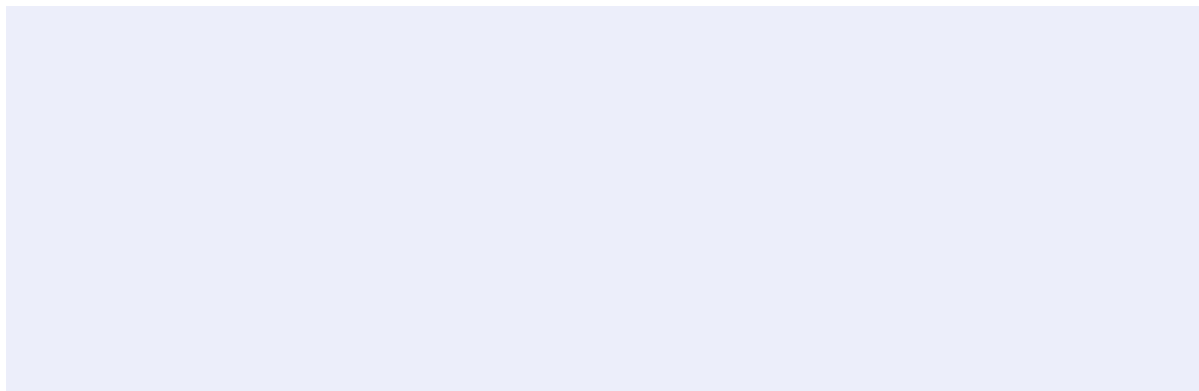
Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015	Consumer Loan	Vehicle loan
08/07/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Vehicle lease
07/21/2015	Consumer Loan	Installment loan
07/24/2015	Consumer Loan	Installment loan
07/21/2015	Consumer Loan	Installment loan
07/29/2015	Consumer Loan	Vehicle loan

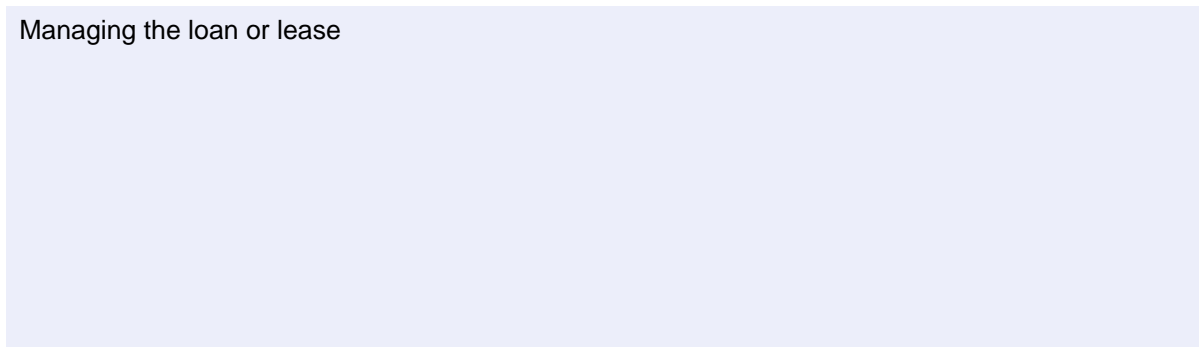
Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Problems when you are unable to pay

Problems when you are unable to pay



Shopping for a loan or lease

Problems when you are unable to pay



Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

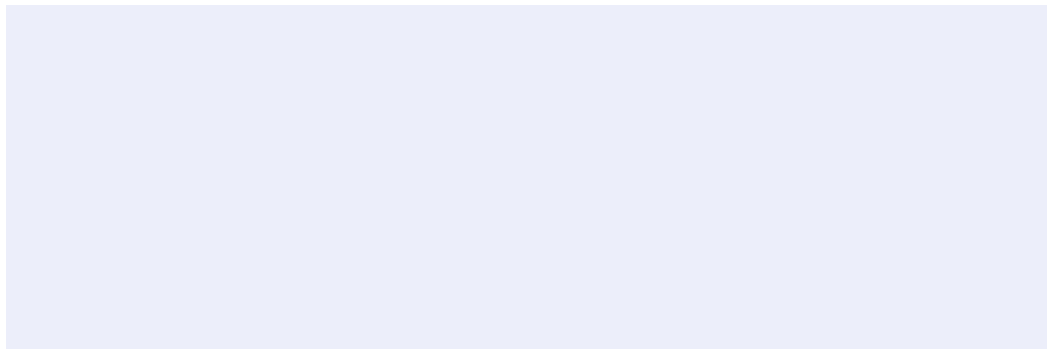
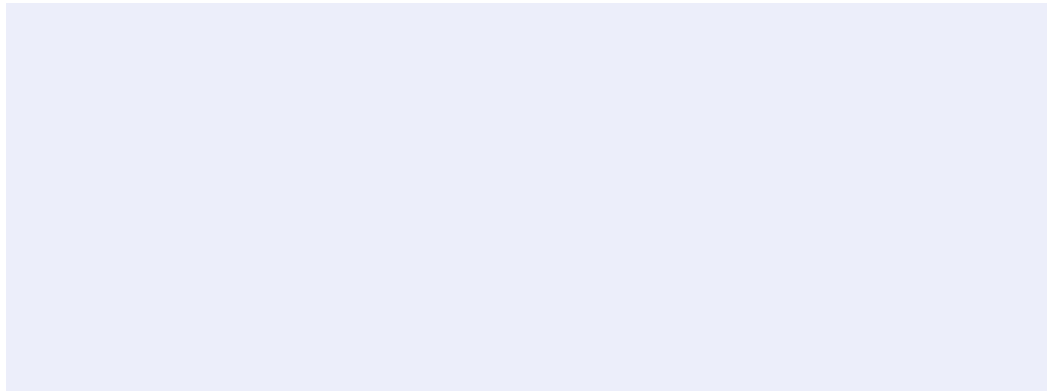
because I have monthly payments automatically deducted from a PNC checking account, and the history shows no attempted withdrawals from that account during times of insufficient funds. XXXX One PNC customer service rep told me the NSF charges were prompted by an attempted withdrawal by PNC from an account that was different than the one I had set up for automatic payments and belonged to someone else.) I have attached a screenshot of my account that shows the improper " annual " fee and NSF charges. The bank has refused, despite several phone calls and more than XXXX hours of my time, to refund the improper charges.

BOUGHT THE CAR NOW EVEN XXXX WEEKS AGO. HAD TO TAKE IN FOR A DENT IT HAD.PICKED IT UP YESTERDAY NOW THE EMERGENCY LIGHTS WO N'T TURN OFF & IS DRAINING THE BATTERY.I REQUESTED FOR MY CAR TO BE REPLACED. I HAVE LEFT SEVERAL MESSAGES FOR DIFFERENT REPS AT CAR MAX INCLUDING 2 MANAGERS & THE CORPORATE OFFICE. IS BEEN SEVERAL HOURS & I HAVE NOT RECEIVED ANY CALLS TO DISCUSS THE MATTER.I HAVE HEALTH ISSUES & THE SALES REP IS AWARE. THIS IS ONLY ADDING UN-Necessary XXXX.

CHASE AUTO HAS PUT XXXX INQUIRES ON MY CREDIT REPORT AND THEY

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Capital One	FL	33469	N/A
CarMax, Inc.	FL	330XX	Consent provided
GM Financial	FL	33446	N/A
First National Collection Bureau, Inc.	CA	92563	Consent not provided
Advance America, Cash Advance Centers, Inc.	VA	23059	Consent not provided
LHR Inc.	CA	92563	Consent not provided
JPMorgan Chase & Co.	NC	271XX	Consent provided

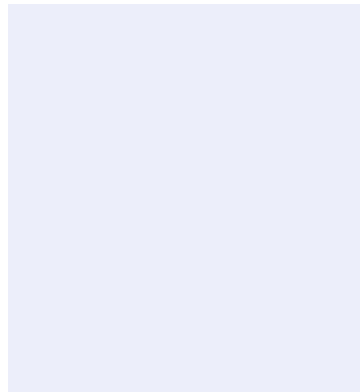
Consumer Loan Complaints

Based on Consumer Complaints

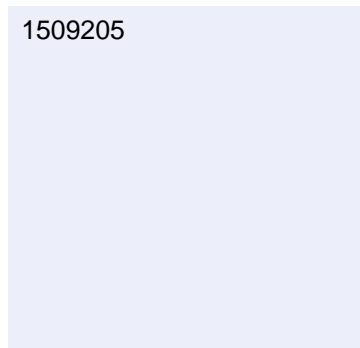
Postal mail	07/21/2015	Closed with explanation	Yes	No
Web	08/07/2015	Closed with explanation	Yes	No
Fax	07/24/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/27/2015	Untimely response	No	
Web	07/29/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1473263



1509205

1479031



1476835

1485586



1476836

1493437

Consumer Loan Complaints

Based on Consumer Complaints

07/29/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
07/21/2015	Consumer Loan	Installment loan
08/07/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
08/04/2015	Consumer Loan	Installment loan
07/24/2015	Consumer Loan	Vehicle loan
08/07/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

ARE UNKNOWN I HAVE NEVER TRY TO GET ANYTHING FROM CHASE
AUTO

My vehicle was claimed as exempt in my ch XXXX bankruptcy.
{ \$0.00 } I have a no asset case.
Portfolio recovery agency who is NOT the leinholder repossessed my vehicle and
requires { \$26000.00 } to buy my vehicle back. (sidenote : this is more the
purchase cost of the vehicle I bought in XXXX) (I filed ch XXXX in XXXX and
converted to ch XXXX XXXX XXXX) I am disputing this debt.

I OVERPAID THE LOAN, which was a ZERO INTEREST LOAN, as long as I
made the 6 payments plus a balloon payment at the end. I did that.

SpringLeaf a month later refunded the over payment. Then they began sending
me letters because I was such a good customer. Then two years later they
claimed I owed them some monthly payments. They are ruining my credit. I
believe the underlying merchant asked them to lie about my payments so they do

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	TX	76308		Consent not provided
Medical Data Systems, Inc.	CA	92563		Consent not provided
Walwick, Inc	CA	92563		Consent not provided
Portfolio Recovery Associates, Inc.	TX	772XX		Consent provided
Encore Capital Group	CA	92563		Consent not provided
CashCall, Inc.	TN	37343		Consent not provided
Mercedes-Benz Financial Services	NY	10312		Consent not provided
OneMain Financial Holdings, LLC	TX	751XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/13/2015	Closed	No	No
-----	------------	--------	----	----

Web	08/11/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/23/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/14/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1493197

1476837

1476838

1507601

1476839

1500940

1485615

1508320

Consumer Loan Complaints

Based on Consumer Complaints

07/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

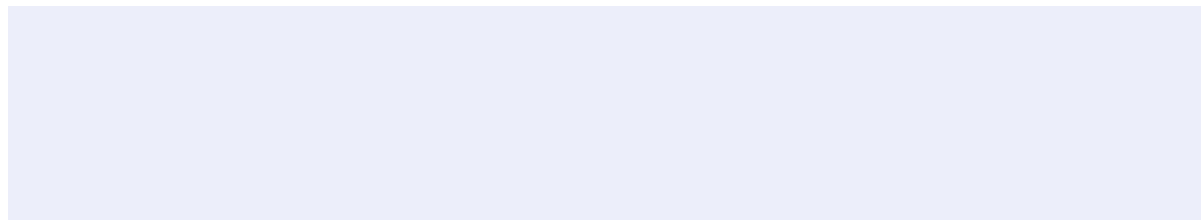
08/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

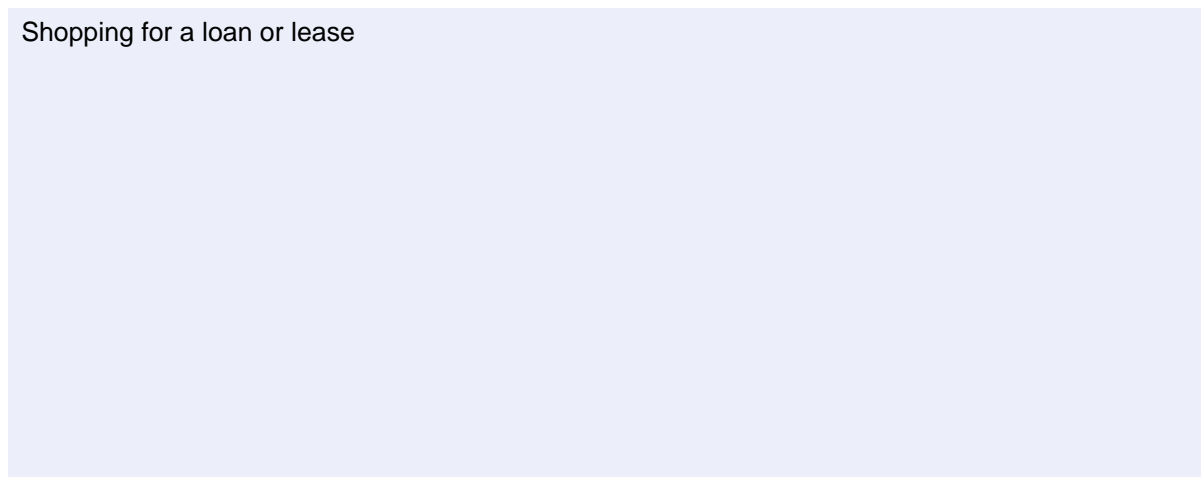
08/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

believe the underlying merchant asked them to lie about my payments so they do not have to perform warranty work.

I would like you to investigate them. I sent them a nice letter asking for a history of all payments and they have ignored my request.

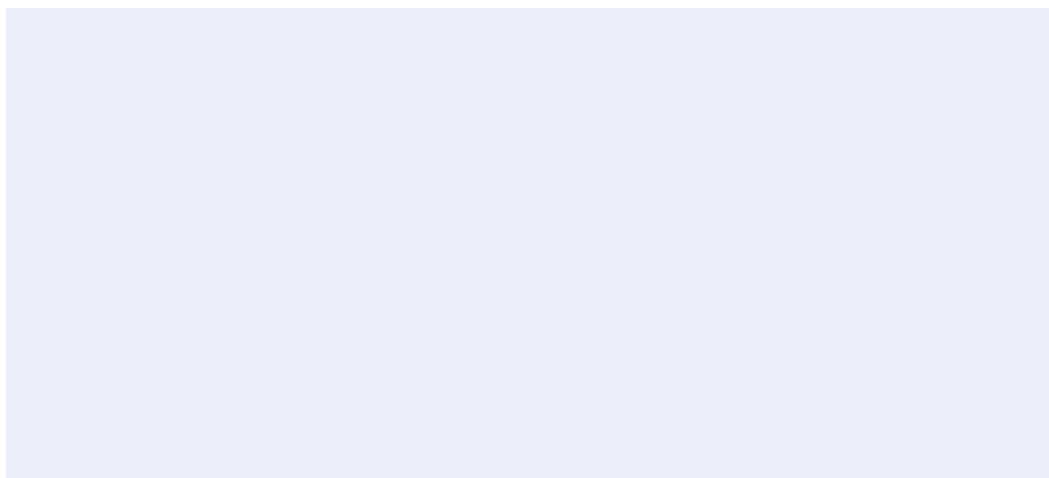
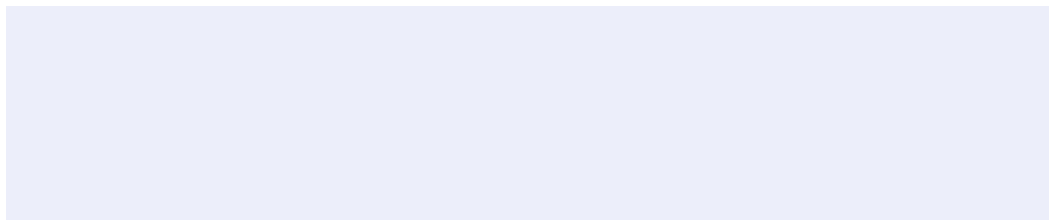
I visited XXXX in XXXX, CO and was looking at cars. They let me know that they were running a credit report to see what loans I qualified for. I let them know that I only would allow one company to run the report (XXXX) and they agreed. They did not tell me that other companies would be running a credit report to give me loans and I specifically told them that I did not want my credit run through finance companies I did not approve of. I was unaware and did not give understandable permission for this company to run a credit check on me. I was pressured into running a credit report when I did not want to because I was a first time car buyer and unaware that when XXXX ran the report it would go through numerous agencies. They did not clarify and tricked me. I think this is unfair in that it affects my credit score negatively.

The monthly statement lists the New Balance Total, Total Credit Line and Total Credit Available. I have not accessed the credit line in years but called today to request money from the credit available. I was told the account was closed and I could not access any money.

The statement is deceptive and misleading. All this time I considered that available in the event of an emergency. I call today and only need XXXX of what is stated as available and told no, there is no credit available.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	CA	92563	Consent not provided
Exeter Finance Corp	CO	803XX	Consent provided
Bank of America	OK	731XX	Consent provided
Sunset Management, Inc	GA	30253	Consent not provided

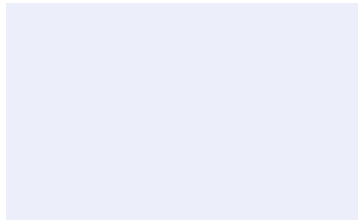
Consumer Loan Complaints

Based on Consumer Complaints

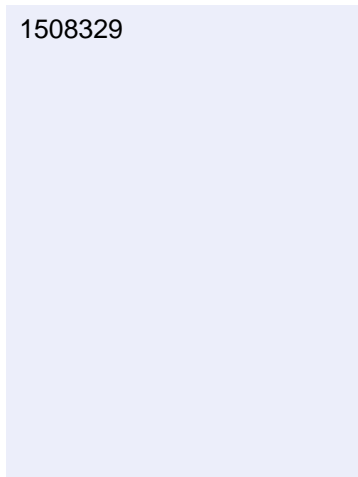
Web	07/23/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1476840



1508329



1479097



1500966

Consumer Loan Complaints

Based on Consumer Complaints

08/07/2015

Consumer Loan

Vehicle loan

08/07/2015

Consumer Loan

Installment loan

07/16/2015

Consumer Loan

Title loan

07/24/2015

Consumer Loan

Vehicle loan

07/29/2015

Consumer Loan

Installment loan

07/21/2015

Consumer Loan

Installment loan

08/07/2015

Consumer Loan

Installment loan

07/16/2015

Consumer Loan

Installment loan

07/30/2015

Consumer Loan

Vehicle loan

07/21/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Taking out the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I visited XXXX in XXXX, CO and was looking at cars. They let me know that they were running a credit report to see what loans I qualified for. I let them know that I only would allow one company to run the report (XXXX) and they agreed. They did not tell me that other companies would be running a credit report to give me loans and I specifically told them that I did not want my credit run through finance companies I did not approve of. I was unaware and did not give understandable permission for this company to run a credit check on me. I was pressured into running a credit report when I did not want to because I was a first time car buyer and unaware that when XXXX ran the report it would go through numerous agencies. They did not clarify and tricked me. I think this is unfair in that it affects my credit score negatively.

I borrowed XXXX. One main is reporting XXXX to the credit bureaus. The larger amount includes interest for the full term of the loan 54 months. I contacted them and they said it is a requirement by law, i explained that this was hurting my credit. I would like to have someone make them change the amount to the {\$8000.00}

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	CO	803XX		Consent provided
-------------	----	-------	--	------------------

Risecredit, LLC	CA	95966	Servicemember	N/A
Citibank	OH	452XX		Consent provided
Santander Consumer USA Holdings Inc	NC	275XX		Other
U.S. Bancorp	ID	83544		Other
Quick Click Loans, LLC	GA	30327		N/A
Southern Management Corp	TN	376XX		Other
USAA Savings	TN	372XX		Other
GM Financial	CA	95831		Consent not provided
Citibank	FL	33129		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/07/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/14/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	07/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/27/2015	Closed with non-monetary relief	Yes	No
-------	------------	---------------------------------	-----	----

Web	08/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/23/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/22/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1508330

1508361

1471969

1485646

1493264

1479144

1508410

1472013

1495500

1479168

Consumer Loan Complaints

Based on Consumer Complaints

07/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/16/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I WAS CHARGED A HIGHER INTEREST RATE BY HONDA FINANCIAL SERVICES BECAUSE I AM XXXX AND WAS DISCRIMINATED AGAINST AND WAS ALSO CHARGED GAP INSURANCE WITHOUT MY CONSENT AND TOLD I HAD TO HAVE IT IF I WANTED THE CAR. THIS ALL HAPPENED AT XXXX XXXX OF XXXX.

Submitted by : XXXX XXXX XXXX XXXX XXXX XXXX, NJ XXXXXXXXXXXXXXX :

One Main Financial, Inc.

XXXX XXXX XXXX XXXX XXXX, NJ XXXX Regarding the Disclosure Statement,

Note and Security Agreement for Account XXXX ; XXXX/XXXX/XXXX : The

amount financed was {\$9300.00} ; the finance charge amount is {\$8400.00}, or ninety percent (90 %) of the secured loan at a rate of {\$290.00} per month. The final payment date is listed as XXXX/XXXX/XXXX for a sixty (60) month period. The APR is quoted as 28.99 %.

Simple math tells us that the amount the borrower will owe at the end of the sixty (60) months is {\$17000.00} (\$ XXXX {\$17000.00}). It is clear then, that there is no APR of 28.99 % as stated.

Regarding the debited amount for account XXXX in the monthly statement : The finance charge is again referred to as " interest ". For this most recent statement, the amount deducted from the borrower 's bank account for the XXXX month of the loan is {\$290.00}. Of that amount, {\$140.00}, was applied to principal, leaving 52.6 % applied to interest (\$ XXXX \$ XXXX {\$150.00}). At no time has the " interest " for this loan ever been below this amount (fluctuation between 77 % XXXX %). And, in fact, it will not, nor can ever be, given that the " interest " is not interest at all, but a simple calculation of \$ XXXX months= {\$17000.00}, the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First National Bank of Pennsylvania	OH	43055	Older American	N/A
American Honda Finance Corporation	FL	347XX		Consent provided
JPMorgan Chase & Co.	FL	33498		N/A
Citibank	NJ	080XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/30/2015	Closed with monetary relief	Yes	Yes
Web	07/21/2015	Closed with explanation	Yes	Yes
Referral	07/20/2015	Closed with monetary relief	Yes	No
Web	07/25/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1486340

1479174

1472039

1486332

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

interest at all, but a simple calculation of \$ XXXX months= {\$17000.00}, the original amount of {\$9300.00} financed at a rate of 90 %.

Credit Score on XX/XX/XXXX:XXXXLoan was secured with a XXXX Toyota Corolla.

On XX/XX/XXXX, borrower met with a representative of One Main Financial @ XXXX to ask if there was a way in which the loan could be converted back to an unsecured loan so that vehicle could be sold and a new car purchased (to get back and forth to work). Borrower is a XXXX and has been employed with XXXX XXXX XXXX since XX/XX/XXXX. Driving distance is approximately XXXX miles.

Amount left due on the loan is stated as {\$6400.00}. A payoff figure for that day (XX/XX/XXXX) was quoted at approximately {\$6300.00}. (what the borrower will actually be charged in the remaining 29 months for the life of the loan is {\$8600.00} ; One Main continues to misrepresent with inaccuracy even the monthly billing statement.) Payment in the amount of {\$9200.00} has been made since XX/XX/XXXX ({\$9500.00} as of XX/XX/XXXX).

Borrower was informed that she could do XXXX of XXXX things : Re-apply for a small loan ({\$300.00}) and the loan could be re-negotiated as unsecured and it was also stated that the monthly amount would be lower). Given that flipping the loan would increase the debt to {\$12000.00} (+ {\$570.00} or the amount borrowed at 90 %), if finance charges of 90 % hold true. This statement by the representative can be construed as Predatory Lending. ORPay {\$2000.00}. to reduce the loan amount, thus giving " corporate ", as stated, a reason to consider the request.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015

Consumer Loan

Vehicle loan

07/24/2015

Consumer Loan

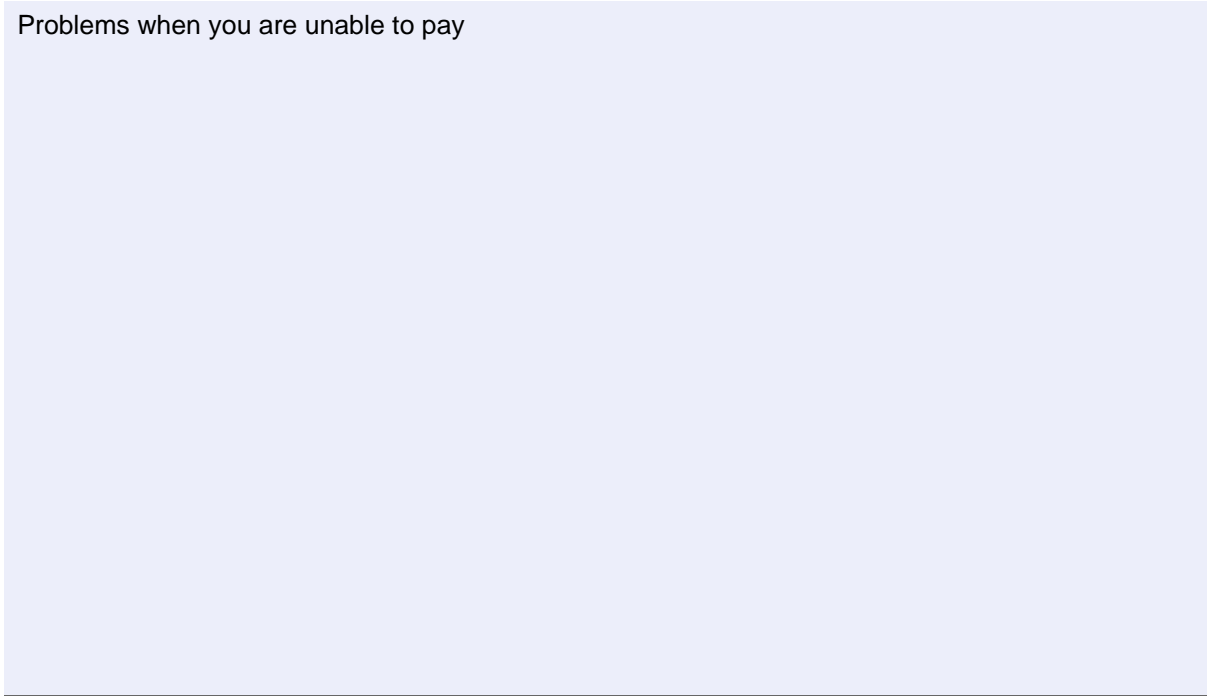
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

*No TILA was provided to borrower at any time during the loan process.

Federal law authorizes the OCC to order supervised institutions to make monetary and other adjustments to the accounts of consumers where an annual percentage rate (APR) or finance charge was inaccurately disclosed under certain circumstances. XXXXCosts in addition to loan : As a secured loan, One Main Financial required a {\$500.00} deductible on Auto Insurance with Collision. This raised the rate for a policy with XXXX XXXX to XXXX per month on a XXXX Toyota , excessive coverage for a XXXX year old vehicle.

Lendmark Financial Services has repeatedly harassed my family and I. They have violated my rights under the FDCPA rules. The following violations have occurred since I requested validation of this debt : The FDCPA considers repeat calls as harassment. [15 USC 1692d] 806 (5) o Numerous calls have been placed to my phone (XXXX) as well as members of my family.

Repeatedly call a third party to get your location information. The collector can only contact a third party once unless it has reason to believe the information previously provided is false. [15 USC 1692b] 804 (1) o A representative went to my mother 's home in a threatening manner and interrogated her about my whereabouts. I have never been out of touch with the office, therefore there was no reason to send a representative to my home. (XXXX XXXX XXXX, XXXX XXXX, VA XXXX.

A collector ca n't continue to collect on a debt after you 've made a written request to verify the debt as long as the request was made within 30 days of the collector 's written notice. [15 USC 1692g] 809 (b) o I have repeatedly spoke to representatives that simply ignore my request for validation and continuously ask

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MN	55430	Consent not provided
Lendmark Financial Services, LLC	VA	236XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

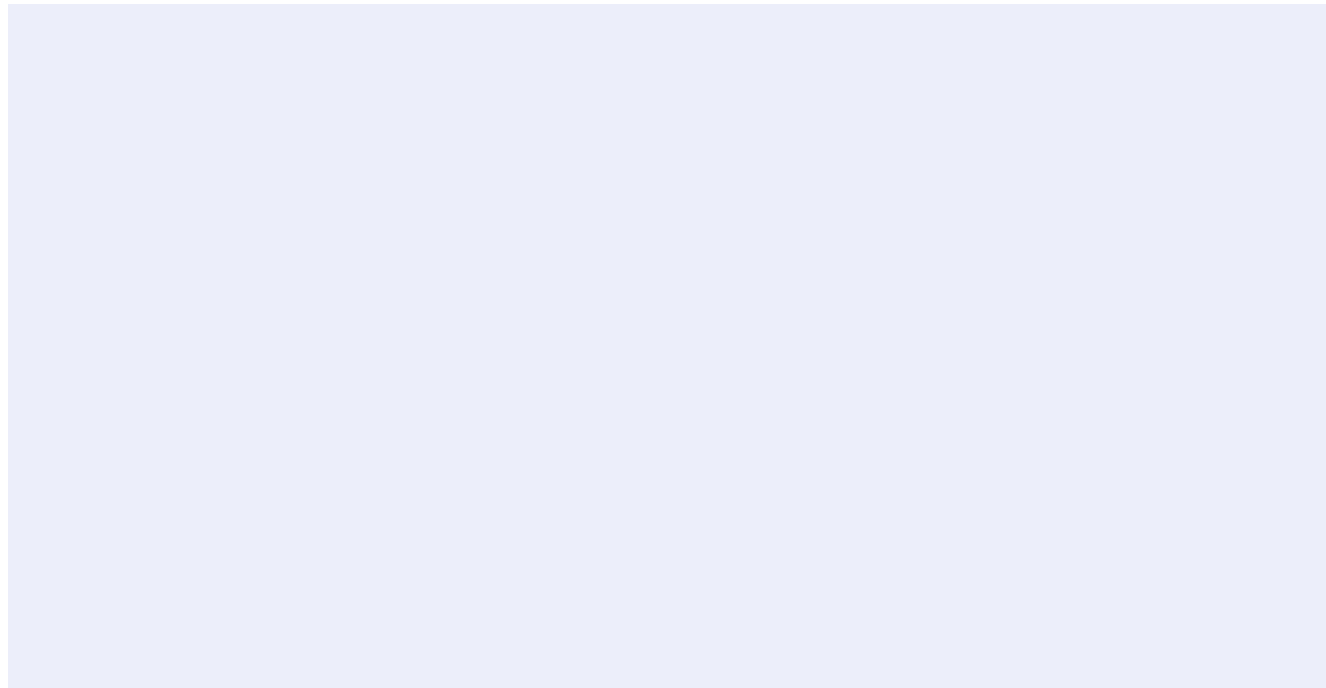
1472061

1485728



Consumer Loan Complaints

Based on Consumer Complaints



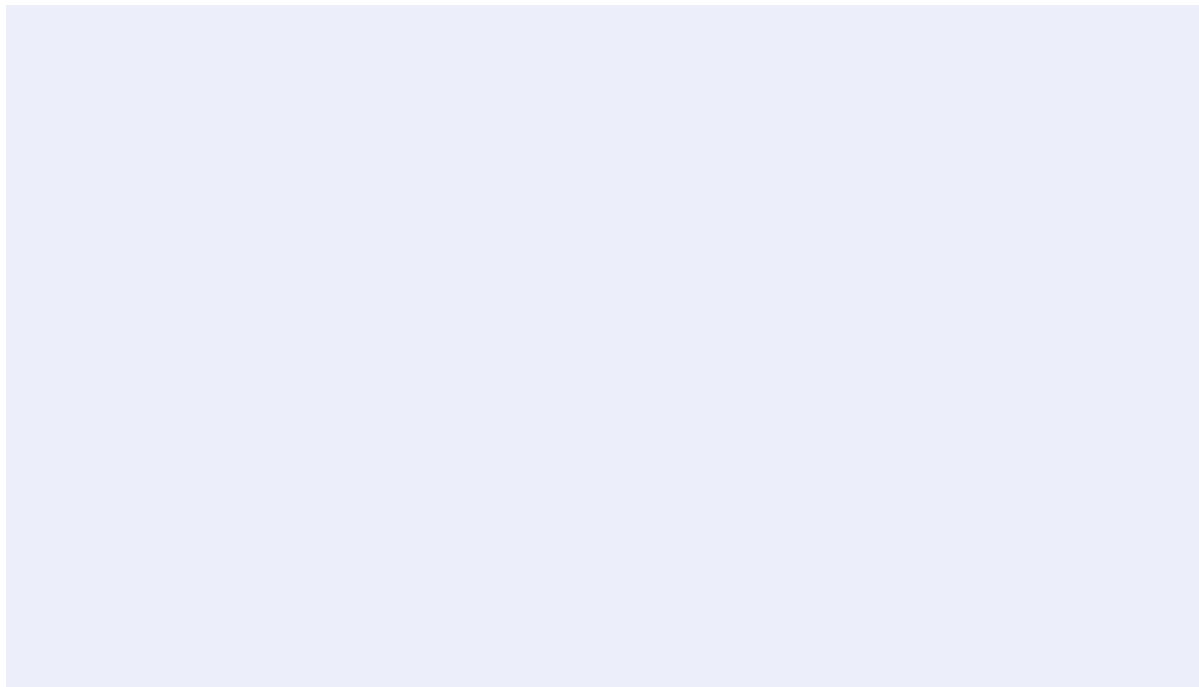
08/04/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

when I am going to make a payment, request me to enter the office repeatedly, and send letters demanding payment.

After receiving your written dispute, the collector must stop collecting on the debt until you have received verification. [15 USC 1692g] 809 (b) o I have received numerous calls and written communication during the 30 day time frame, but no validation.

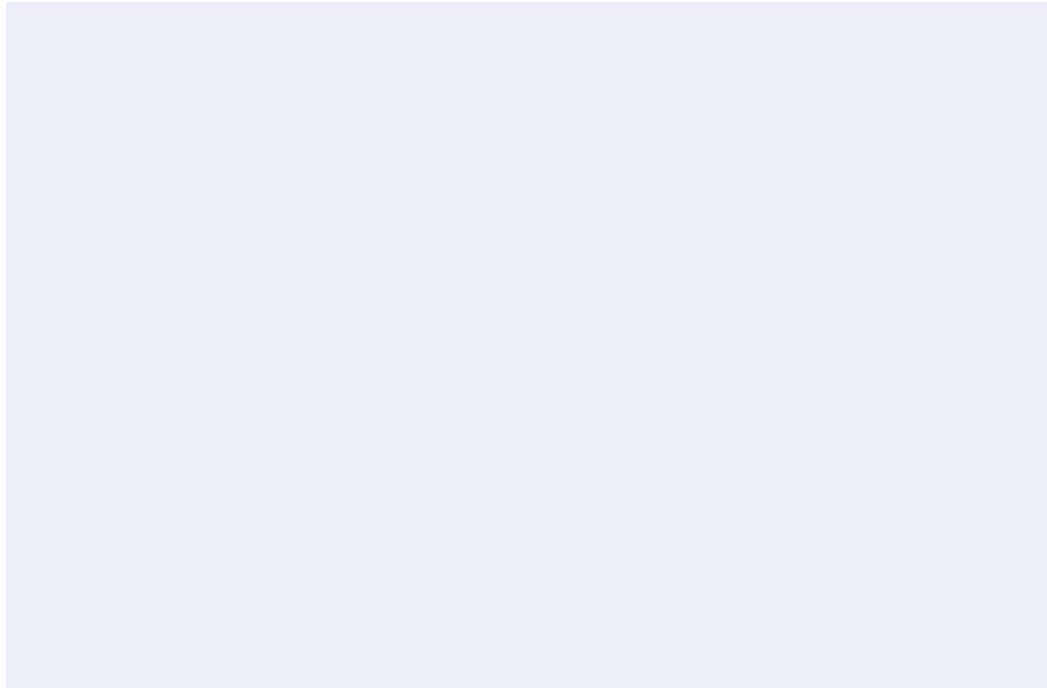
Collectors ca n't threaten to sue or file charges against you, garnish wages, take property, cause job loss, or ruin your credit when the collector can not or does not intend to take the action. [15 USC 1692e] 807 (5) o By repeatedly calling and requesting that I return to the office and showing up at my home, Lendmark has left me feeling threatened and stalked.

Furthermore, they referred my account to an attorney and filed a Warrant in Debt while failing to provide validation. XXXX Warrants in Debt came to my home in the same 30 day timeframe with different dates, in an attempt to further discredit my name.

I purchased a vehicle from a dealer, XXXX XXXX in XXXX, VA, on XXXX/XXXX/XXXX (XXXX XXXX XXXX). I was in a rush to purchase a car after my auto (XXXX XXXX XXXX) was stolen outside of my apartment complex in XXXX on XXXX/XXXX/XXXX. The financing was taken care of at the dealer, and TD Finance was the lender. Two months later I realized that the rate on the loan was not very favorable so I decided to " re-finance " with my employeeer, XXXX XXXX XXXX. I entered into a contract with XXXX XXXX XXXX on XXXX/XXXX/XXXX and was told that while the rate was less, I would have to come up with {\$750.00} as they would not re-finance the amount owed given their lending parameters. Doing the math, I still came out ahead so I sent in the funds to TD Bank, showed proof to XXXX XXXX XXXX, and the loan was established.

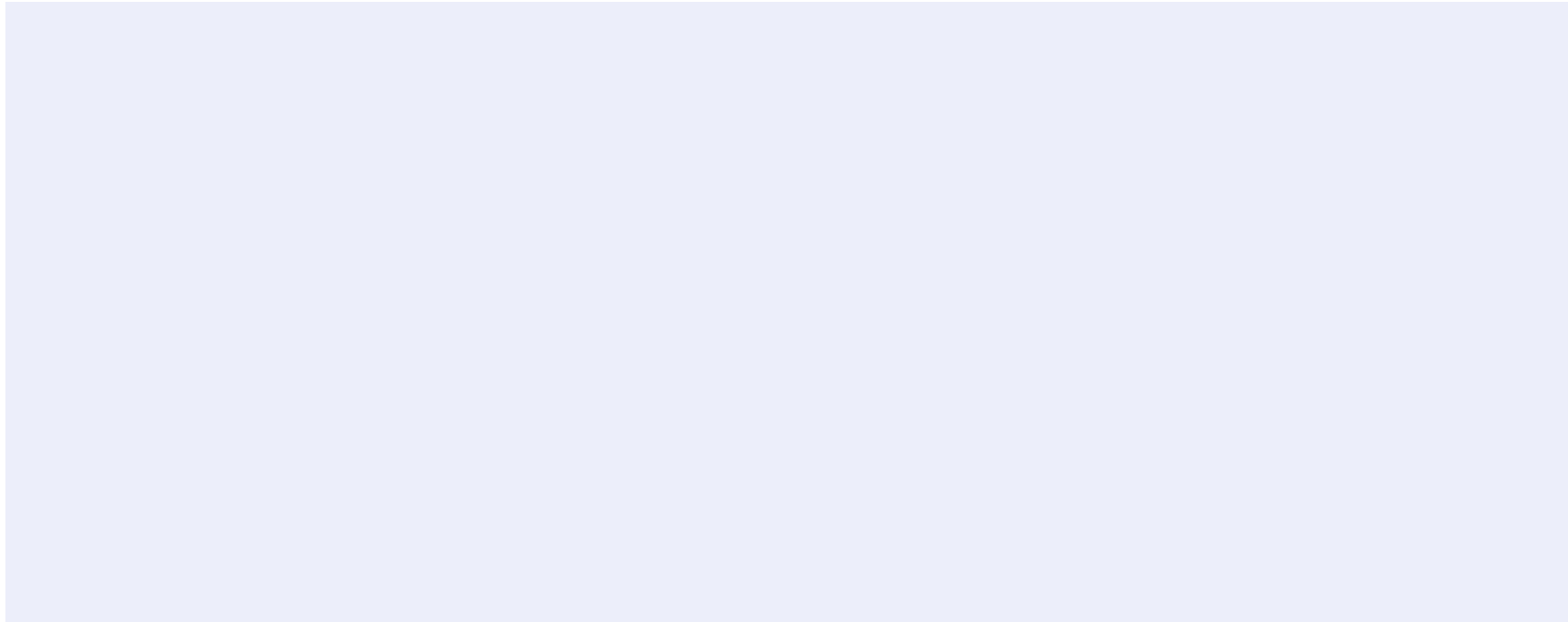
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



TD Bank US Holding Company

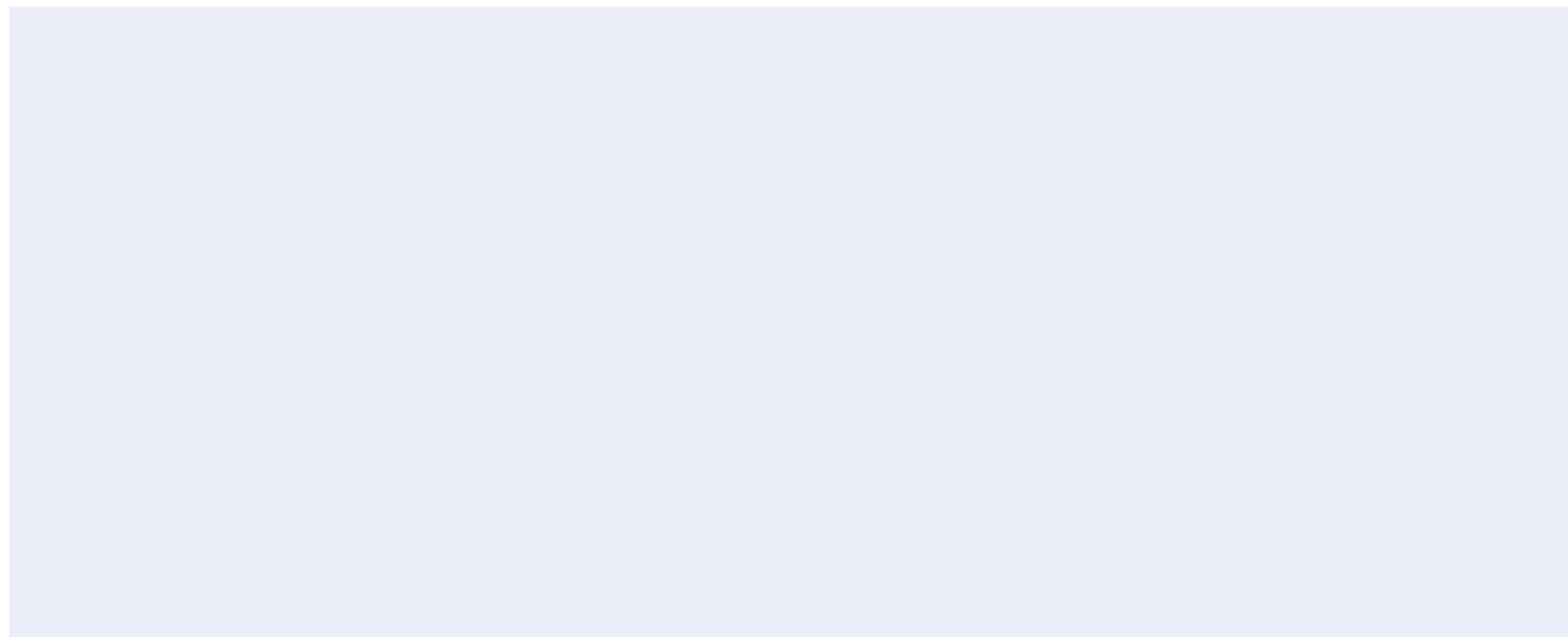
VA

222XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/04/2015

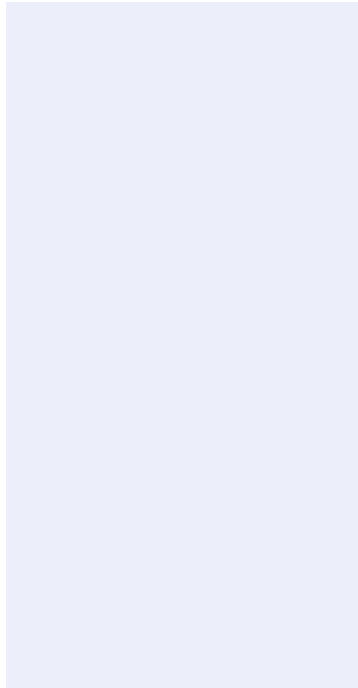
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1501061

Consumer Loan Complaints

Based on Consumer Complaints

08/07/2015

Consumer Loan

Installment loan

07/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Several months later, I notice I am still getting statements from TD Bank stating that I owe a balance of roughly {\$980.00}. When I called TD bank to inquire, I was told that XXXX XXXX XXXX never received an authorized " payoff " amount from them (according to their records) and I owe that amount plus any interest. I called XXXX XXXX XXXX and they said the got the payoff amount from TD Bank. The XXXX institutions are now pointing the finger at eachother and both are saying I need to come out of pocket with the funds.

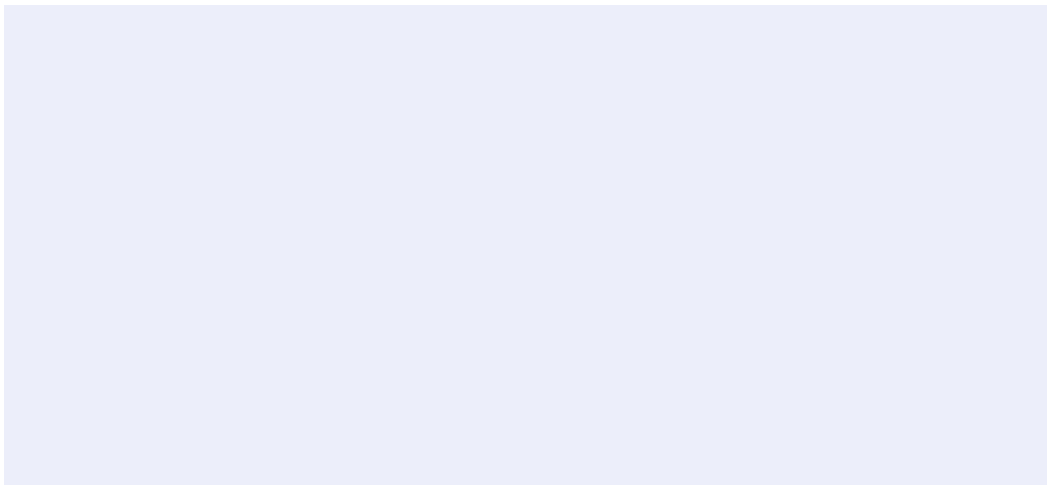
SUNBELT CREDITXXXX XXXX XXXX, XXXXThis company provide me with the service of a personal loan I 'm purchased a couple of Insurances just in case to cover the loan is like life unemployment and etcetera I informed the financial situation about it me beign unemployed they will they said they will mail me the unemployment claim package they never did so they never submit that information to the insurance company for them to pay off the balance due to unemployment and since I pay for that insurance on the loan and I inform them but they never did anything about it I try to validate the account with them but the information that they send me does not meet the Federal Credit Reporting Act criteria

I bought a truck at XXXX XXXX in XXXX XXXX AZ, told the dealer I wanted a truck smaller than my 1 ton dodge ram and cheaper, with interest ate at below 3 % because I could n't afford more and better on fuel, I told them I could n't read the contract so I would have to trust them, they ended up giving me a truck that was more expensive t truck cost over 33,000 plus I put down XXXX on top of that totaled was around38,000 and with a interest rate at 24 % then they told me to tell finance company I made XXXX, little did I know, I left and had some one read the contract it was way of base, I waited 10 days to call the fianc company, dealer said they will call with in 10 days, they never did so I called them told them what happened and they said I signed it ad nothing anyone will do., told both company 's I could not afford the cost or did n't make that kind of \$ {\$\$.00} so now there

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Mariner Finance, LLC

FL

322XX

Consent provided

Santander Consumer USA Holdings Inc

TX

768XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1507674

1479214



Consumer Loan Complaints

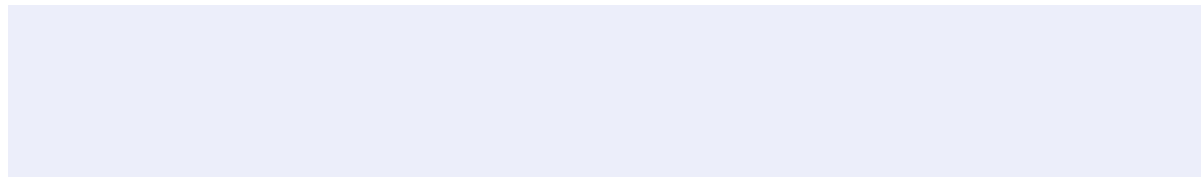
Based on Consumer Complaints

07/30/2015	Consumer Loan	Vehicle lease
07/30/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Vehicle loan

07/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



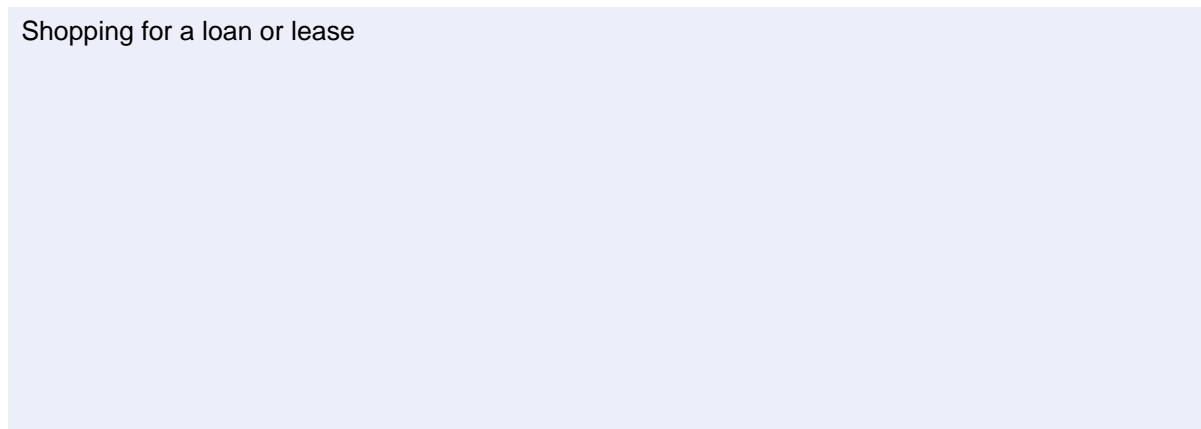
Managing the loan or lease

Managing the loan or lease



Shopping for a loan or lease

Shopping for a loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

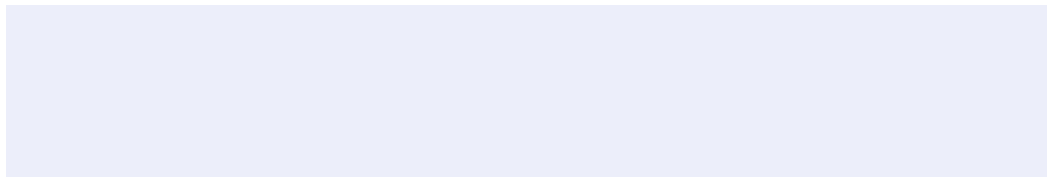
trying to repo it. I have spent a lot of \$ \$ and need help getting this back or gov going after the practice. they both refused to cancel it. lost more to it, the finance company is in XXXX XXXX. it was pure fraud on dealers side and fianc side pure gread

I did not give permissable authorization for XXXX XXXX XXXX give my credit report information to Regional Acceptance Corporation for a application on a vehicle loan. I have governmental XXXX financingnever signed anything asking the agency for a loan. The corporation solicited expolitation of my identity using A false address. The actions taken by this company was fraudulent and assistant CEO executive XXXX was notified about their hard inquiries about them violating my credit privacy. I hereby warned Priority store manager XXXX that I demanded their office to call all 8 companies that have been CFPB reported to remove their inquiries from my consumer credit reports. No where did I sign application or ask for a single dollar from this affiliation and want total immunity.

I did not give permissable authorization for XXXX XXXX t give my credit report information to Professional Financial Services for a application on any vehicle loan. I have governmental XXXX financing & never signed anything asking the agency for a loan. The corporation solicited expolitation of my identity using A false address. The actions taken by this company was fraudulent and assistant CEO executive XXXX was notified about their hard inquiries about them violating my credit privacy. I hereby warned Priority store manager XXXX that I demanded their office to call all XXXX companies that have been CFPB reported to remove their inquiries from my consumer credit reports. No where did I sign application or ask for a single dollar from this affiliation and want total immunity.

Consumer Loan Complaints

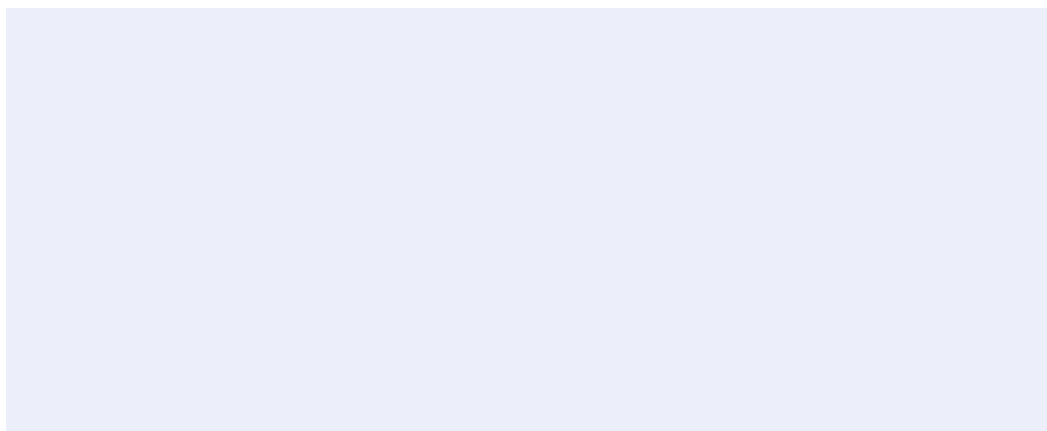
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

DriveTime	CA	900XX	Other
BB&T Financial	TX	76133	Consent not provided
BB&T Financial	SC	295XX	Consent provided
Security Finance	SC	295XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	Yes
Web	07/30/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

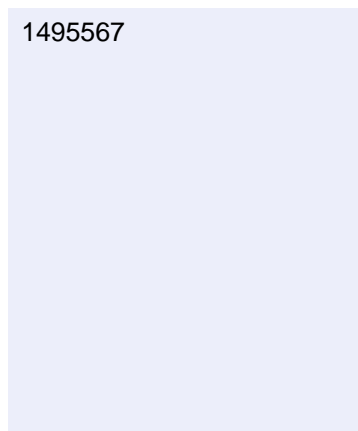


1493961

1493963



1495566



1495567

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015

Consumer Loan

Vehicle loan

08/07/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

ask for a single dollar from this affiliation and want total immunity.

My husband and I have been separated since XX/XX/XXXX. He is XXXX (XXXX) and goes through XXXX of running credit to see who qualifies him for a loan and when he gets qualified he acts like he won the lottery. He has been doing this since our separation. Now that his credit is maxed out and is no longer getting approved for loans he has gone to the extent as putting me on as the co-signer without me knowing. This happened two weeks ago XX/XX/XXXX with USAA. He ran an online application for a loan with USAA since he did n't qualify for the {\$10000.00} loan he dishonestly put my social security number as a co signer. He got approved for the loan. USAA, very well known bank/insurance for military -- well they, never contacted me to inform or verify with me that there was a loan being processed under my name and I was the co applicant. I only got an email after the fact saying congratulations your loan has been finalized call us immediately if you did not apply. Well I have gotten nowhere with USAA. I placed a police report sent them everything possible to prove to them that I did not apply. I am trying to deal with this along with finding a full time job, take care of my child and get this marriage over and done with. I hope banks and credit companies understand that this is a serious issue. Just because one is married does n't mean one spouse has the right to run your credit without my knowledge, companies should VERIFY with applicants AND CO APPLICANTS. Apparently, he applied on line he e-signed everything and USAA never verified. Everytime I call USAA my account is locked for investigation " we can not open your account " all the agents tell me I will get called 24-48 hours from today. This has been going on for two weeks now. I will never trust military banking for anything especially this one. It is used by many military and overseas as well and I am left to just wait

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings

TX

799XX

Consent provided

Capital One

LA

71055

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/03/2015	Closed with non-monetary relief	Yes	No
Web	08/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1493980



1508529

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015

Consumer Loan

Vehicle loan

07/24/2015

Consumer Loan

Vehicle lease

08/12/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I bought a XXXX Honda Accord on Sunday, XXXX XXXX, 2015 from Honda XXXX in XXXX, Georgia. I signed a contract stating that I was financing {\$12000.00} at 0.9 % APR. I logged into my account at hondafinancialservices.com on XXXX XXXX, 2015 to make a my first payment (they were delayed in sending my statement for an undisclosed reason), and noticed that I was being charged a higher amount. My payoff amount was noted at {\$12000.00}. I worked through the amortization, and calculated that if they the contract were funded at time of purchase, and Honda was charging me continuously compounded interest for 31 days, the maximum payoff amount can be is {\$12000.00} (rounded up).

They are therefore either charging me an undisclosed fee, or an interest rate higher than what I signed at. I specifically and verbally negotiated with the salesman (XXXX XXXX ; this is the name on my documentation. I believe this is wrong) and business manager (XXXX XXXX XXXX that I will not be charged any kind of fee (except interest) for financing the vehicle through Honda Financial Services (I have this conversation recorded on my mobile phone).

I will be happy to provide all documentation, spreadsheets, screenshots, and recorded conversations necessary in order to resolve this complaint.

We had a lease with Ally Bank on a XX/XX/XXXX car. Beginning XX/XX/XXXX ended XXXX. The buy out on the contract was {\$19000.00}. Per the bank the car XXXX is valued at {\$28000.00}. When we tried to use the equity in the car for trade in on a new car. Ally told the dealer for them to take the car for trade they would have to pay \$ XXXX..Because of that we could not use our equity in the purchase of a new car. Causing us financial damages.

My name is XXXX XXXX and I made a huge mistake by co-signing for my daughter on a car loan with the company Spring leaf financial. They could not

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation

GA

303XX

Consent provided

Ally Financial Inc.

FL

339XX

Consent provided

OneMain Financial Holdings, LLC

IL

606XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1493984

1485782

1515472

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



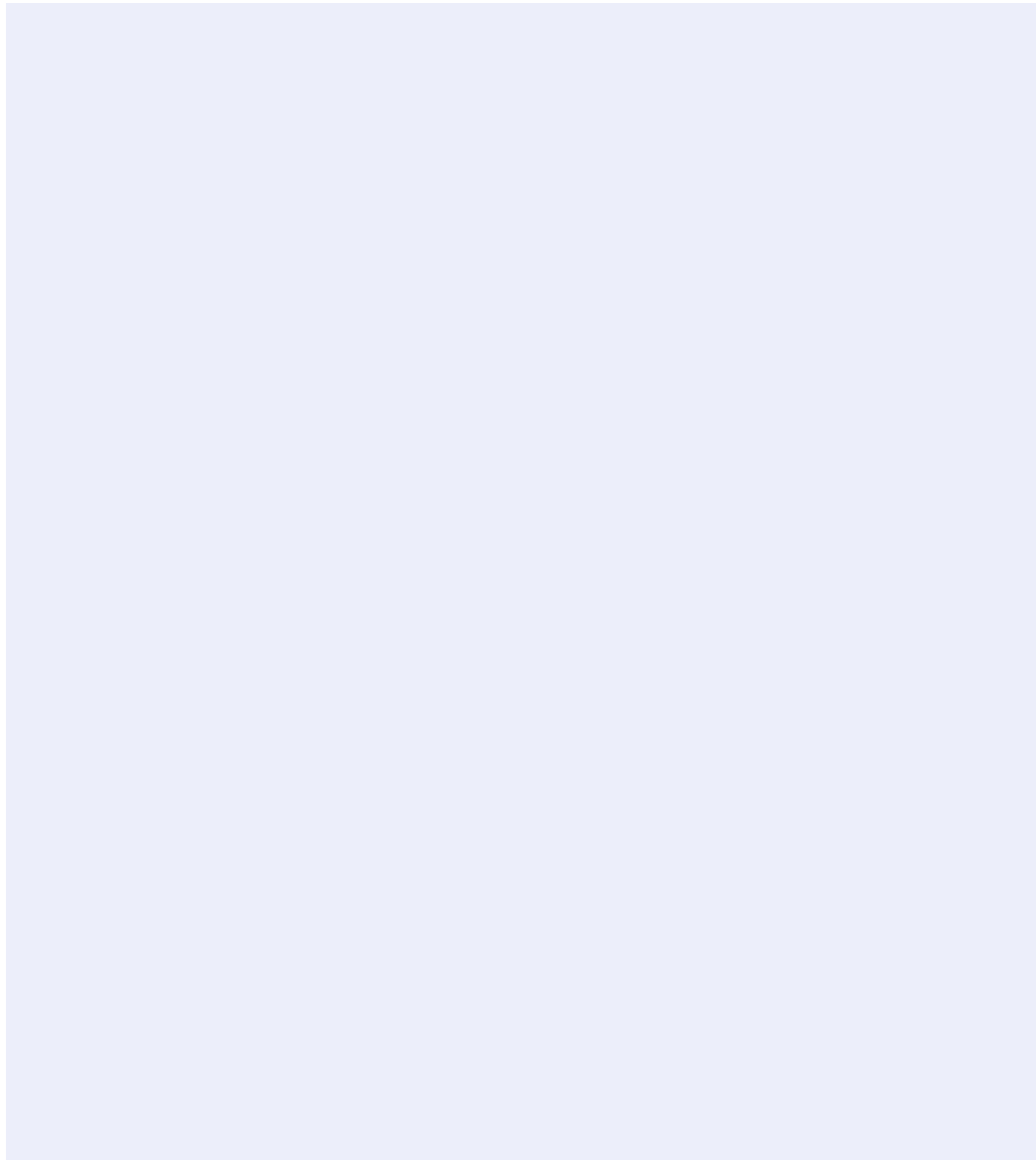
Consumer Loan Complaints

Based on Consumer Complaints

approve my daughter at the time because of her credit score so giving the benefit of the doubt and trusting my daughter I went ahead and co-sign for her. She then took the car and did n't starting to make payments and I was been called at work at that time. It end it up that she surrender the car and Springleaf financial auction the car and what ever the price was given was subrtatced from the remaining balance. At this time I was working but as of XXXX XXXX, 2015 I am no longer working and am on a fix income for XXXX. This company has never once tried to help me with this situation and I asked on several occations that they take me off the contract but their excuse was that my daughter credit was not good enough for her to stay on the loan. XXXX of the employer their by the name of XXXX in the XXXX location has been nothing but unprofessional, rude, and disrespectful to me all the time I have tried to call and speak with him. I have to get the district manager XXXX to get involved due to his employee actions and attitude. Now my daughter ever since has been making the payments on this account and has fully been in contact with XXXX even has made payment arrangemenst with him. She could n't keep up with the payment so I was told I could refince the loan but XXXX XXXX will have to be taken off the loan. With that said I went ahead and refinance the loan for her because she asked me to. The payment were lowerd but not by much. Just the other day I receive XXXX letters from Springleaf financial stating that payment has not been done for the account. I called XXXX and once again very unprofessional and rude clearly stated that they were going to reposses my car that is paid off in full because it was being used for collateral. At this time I stated that I was not working not receiving unemployment and was on XXXX. But XXXX did n't care he said I need to pay the account. I then gave him my daughter work number and they payment arrangement to pay the account. I also spoke to the District manager XXXX who respond was that he was n't going to allow for my car to be reposed and that he will get of hold of XXXX. The next day I decided to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



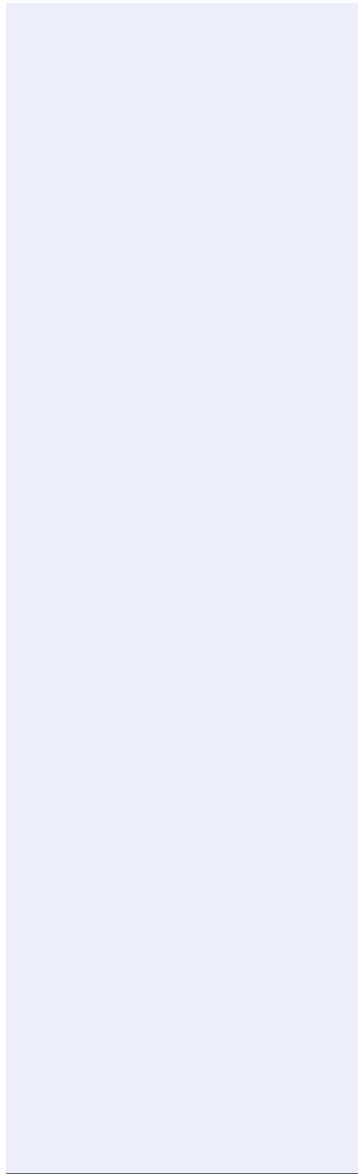
Consumer Loan Complaints

Based on Consumer Complaints



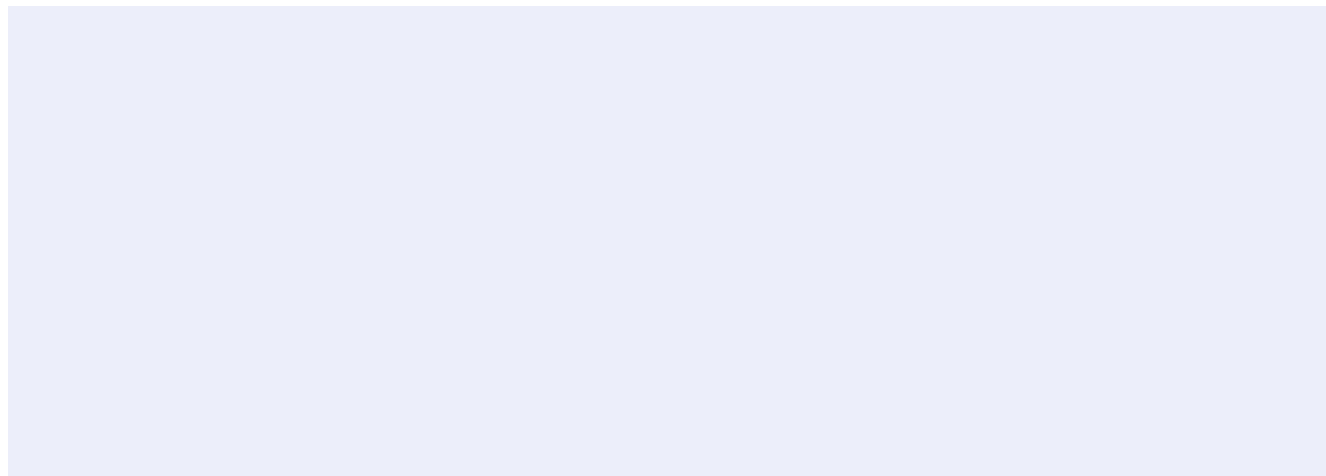
Consumer Loan Complaints

Based on Consumer Complaints



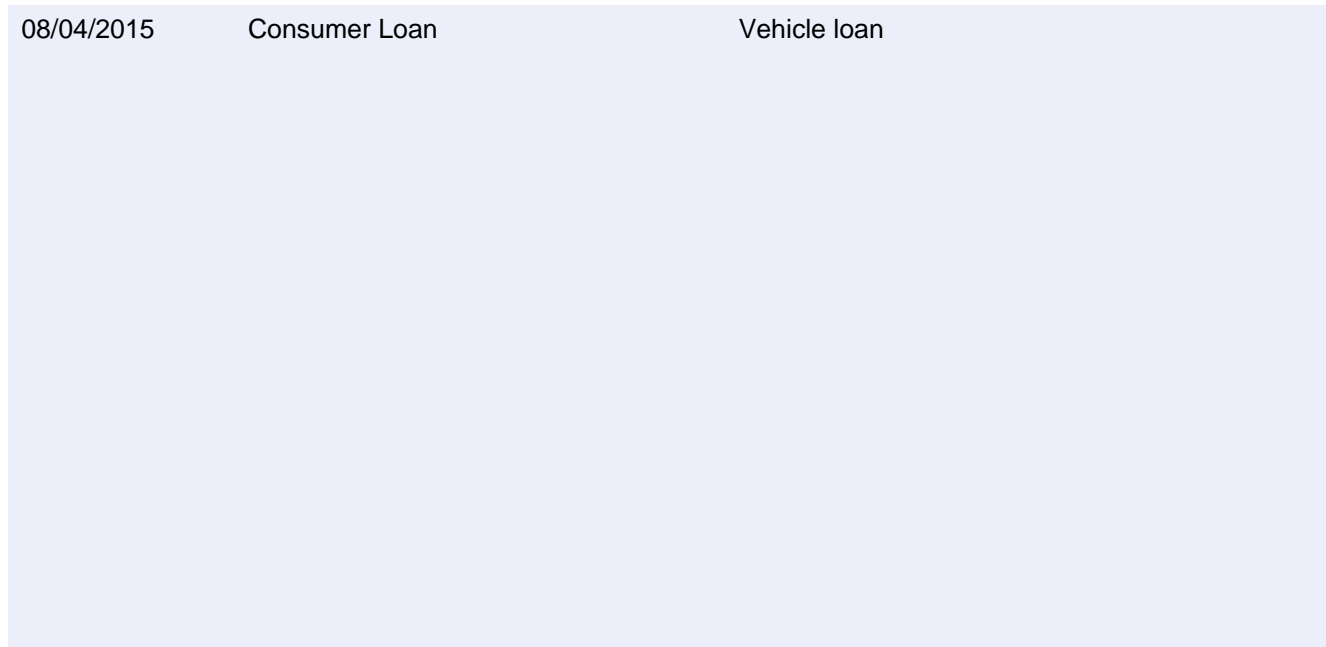
Consumer Loan Complaints

Based on Consumer Complaints



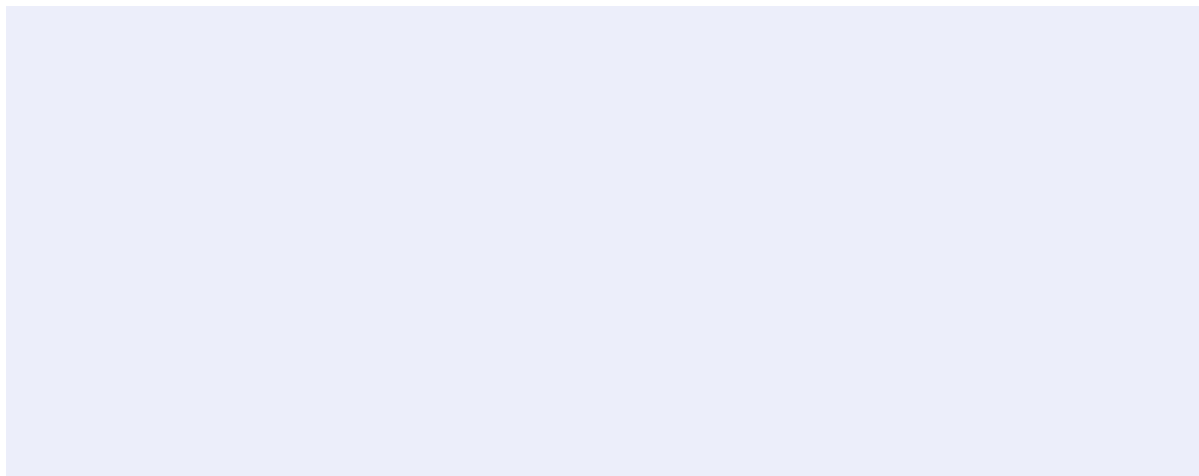
08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------



Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Managing the loan or lease



Consumer Loan Complaints

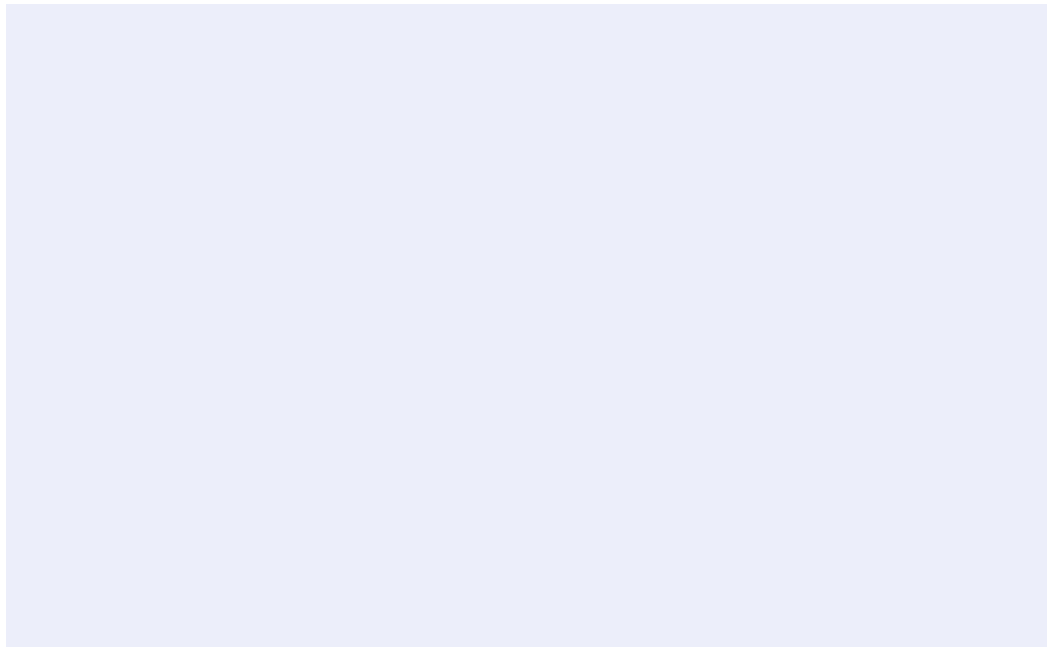
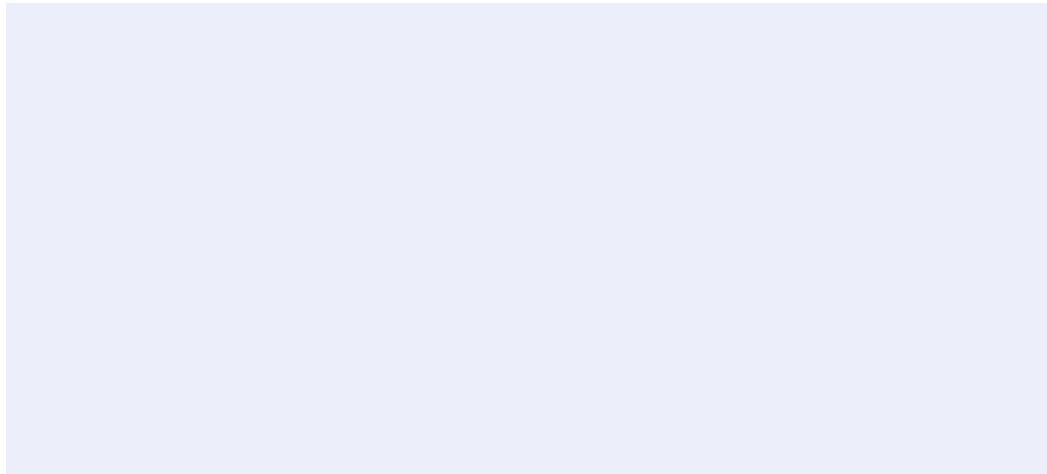
Based on Consumer Complaints

call XXXX thinking that some resolution can be made but his response was that my daughter called XXXX and stated that we were having family problems. I then responded and said what does that have to do with anything. I need to know how can I go about this situation and not end up in collection. I did explain to him that I was n't working and I was under XXXX. But he did not seem to care and just said you are having family problems. Now come to find out my daughter will not be paying the account and I do n't know how I will get the money to pay for this account due to my fix income. What can I do at this time? I need help? Can you please help me to see how I can I go about this and who to go to for help. I am not working and making those payment will really cause me to have no food or be able to pay my monthly expenses like rent, light, gas, car gas, and food. I need help.

I am 3+ years into a 5-year auto loan with BBVA Compass XXXX Until 3 months ago, I received a monthly " Billing Notice " showing the coming month 's payments amount, and the breakdown of principal, finance charge and any additional fees/charges. My loan is structured such that the interest and principal fluctuates from month to month. I called the bank today to query why I have not received any Billing Notices since XX/XX/XXXX and was told that I would no longer receive them because I had a " Payment Book ". However, I have always made payments via a Payment Book, and the bank could not explain why this should now mean that I do not receive Billing Notices. I asked if I could be sent monthly statements, and was told that I could not, although I could contact the bank periodically and request that a statement be mailed to me. I like to know what is the principal component of each month 's payment, so that I can have a better picture of what my balance owing will be in XXXX/XXXX/18 months, especially given the apparently random manner in which the bank determines the principal/interest split each month.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	CA	92345	Older American	N/A
BBVA Compass	TX	750XX		Consent provided

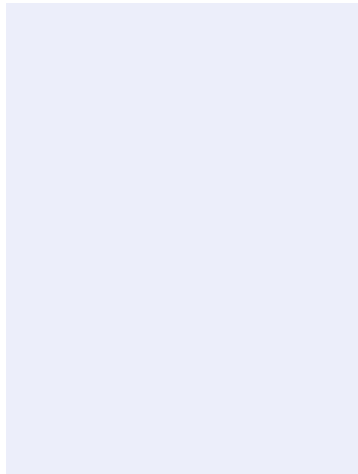
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	08/28/2015	Closed with explanation	Yes	No
Web	08/04/2015	Closed with explanation	Yes	Yes

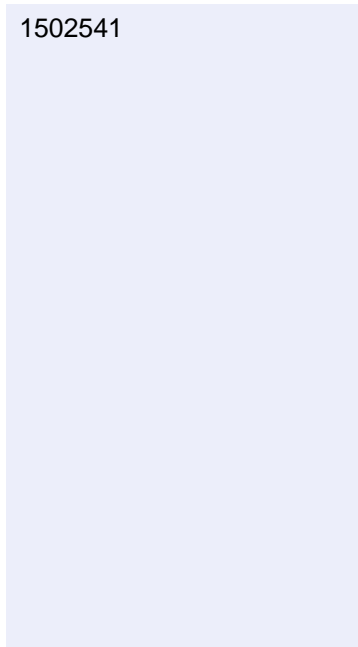
Consumer Loan Complaints

Based on Consumer Complaints



1514478

1502541



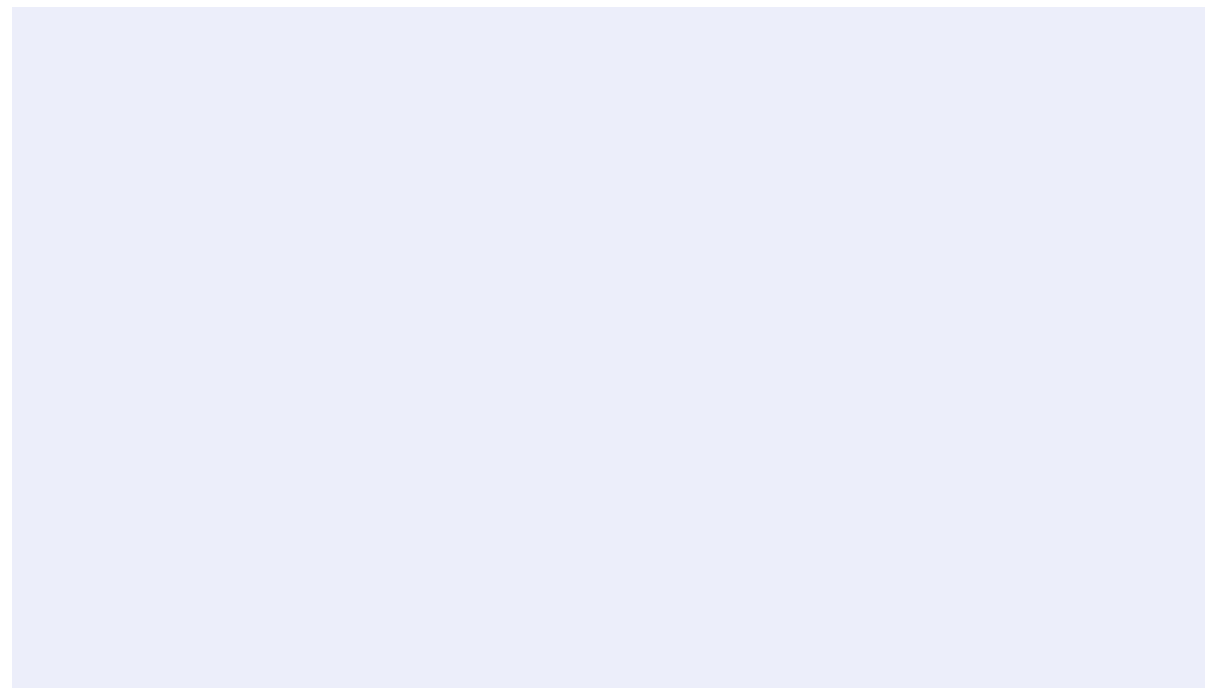
Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Installment loan
08/07/2015	Consumer Loan	Vehicle loan
07/24/2015	Consumer Loan	Installment loan
08/07/2015	Consumer Loan	Vehicle loan
08/04/2015	Consumer Loan	Vehicle loan
08/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

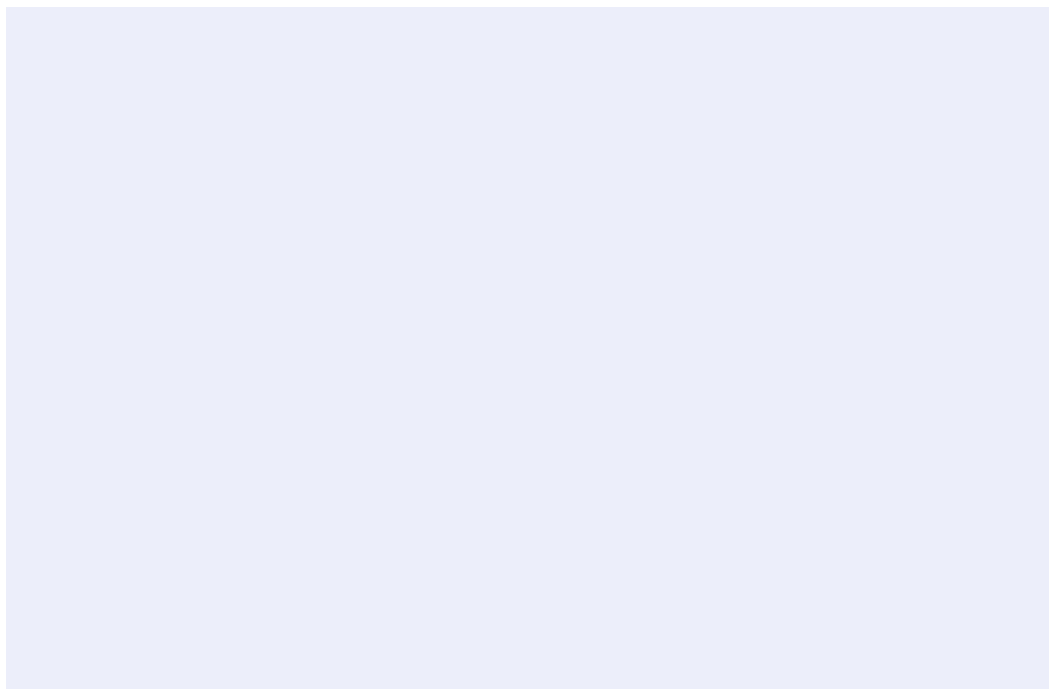
I have online access to my BBVA account, but again, this does not provide monthly statements. All that I have access to is payment amounts (total paid and date received), and the loan payoff balance. There is no information available to me as to principal / interest payments, and the actual principal balance remaining. It is my understanding that banks are legally required to provide regular statements, and BBVA is not doing this. I suspect that the reason for this is that the bank has obtained most of its interest payments already, given the that the loan is set up for lower principal / higher interest payments in the early years, and low interest / high principal payments towards the end, and so the bank cares not for providing acceptable levels of service and would prefer at this point that I closed out the loan and took my business elsewhere.

A further complaint I would like to make is about the lack of disclosure when I took out the loan that there would be such erratic discrepancies each month in the principal payment. I would not have agreed to the loan (which has an interest rate of 5.6 %) had I known that I would be paying upwards of 10 % interest in the first 2-3 years, and 3-4 % in the last 1-2 years.

I never signed nor endorsed any contract or applications that gave authorization to this company that created multiple inquiries into my credit profile. Someone has

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	NJ	07018		N/A
HSBC North America Holdings Inc.	NY	11433		N/A
BB&T Financial	TX	78218	Older American	N/A
LoanDepot	TX	75028	Older American	Consent not provided
Wells Fargo & Company	MD	21222	Older American, Servicemember	N/A
Navy FCU	CA	94591		N/A
Fifth Third Financial Corporation	MD	207XX		Consent provided

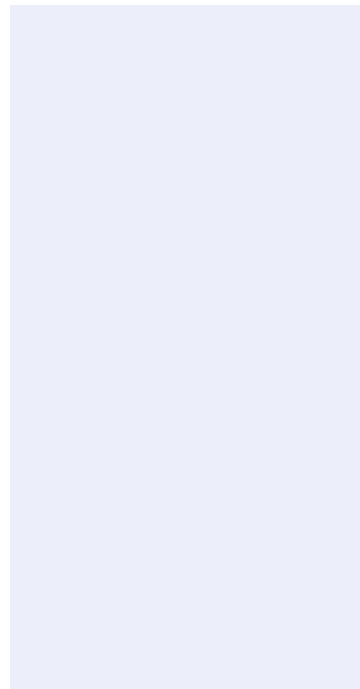
Consumer Loan Complaints

Based on Consumer Complaints

Referral	08/13/2015	Closed with monetary relief	Yes	No
Referral	08/17/2015	Closed with explanation	Yes	No
Phone	08/11/2015	Closed with explanation	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No
Phone	08/10/2015	Closed with explanation	Yes	No
Referral	08/05/2015	Closed with non-monetary relief	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1516249

1516256

1508619

1486286

1509145

1501906

1501148

Consumer Loan Complaints

Based on Consumer Complaints

08/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

unlawfully used my name, unambiguous information and endorsements.

Additionally the company did not have a permissible purpose to inquire into my credit. These inquiries were done without my knowledge, authorization, consent and or signature.

I have constanlty harras by this deb collectorOF A DEBT THAS IS XXXX YEARS OLD. IS THIS LEGALUNDER NAME OF PATANAUDE AND FELIX APC. THI IS PHONE NUMBER IS XXXX XXXX XXXX NUMBER IS XXXX XXXX

On XXXX XXXX, 2015 I leased a vehicle from drive time in XXXX, Mo to talk about their leasing program. I worked with a salesman named XXXX. He was very helpful & displayed good customer service. After I found a car I liked, we went for a test drive & during that he told me the benefits of the leasing program which included a warranty & rental car. Once we got back to the dealership, discussed the mileage options & pay schedule. I agreed to get the car & I wanted to give them the down payment so the car would not get sold. They ran my card but it declined due to the large purchase so I came back the next day with cash after going to the bank. On XXXX XXXX, 2015 I came back to Drive Time & XXXX & I went over costs & he verified that I had insurance & then I gave them my payment & signed the paperwork. After that I had to talk to The supervisor XXXX to go over the warranty information & the different options to pay. After I signed the contract & gave my money, then I was told that the leasing program does not provide rentals. It kind of bothered me but I felt like I had no choice because I already gave them my entire paycheck & I signed a contract. So on XXXX XXXX, 2015 the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Patenaude & Felix APC	GA	302XX		Consent provided
CashCall, Inc.	NJ	07044		Consent not provided
Mercedes-Benz Financial Services	CA	91342	Older American	N/A
Wells Fargo & Company	MD	20785		Consent not provided
DriveTime	MO	641XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	No
Web	07/25/2015	Closed with explanation	Yes	No
Phone	08/19/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1502537

1485925

1515589

1501151

1515613

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

them my entire paycheck & I signed a contract. So on XXXX XXXX, 2015 the engine light came on & the car was shifting funny. I waited until the next day to take it back to Drive Time which was Monday XXXX XXXX, 2015. When I got to Drive Time, I spoke to the supervisor XXXX & told him about the engine light & the shifting problem. He stated there was nothing he can do for me & told me to call the warranty department. After going back & forth with him, I decided to leave. As I was exiting the highway, the car stopped. The police & some other motorists were nice enough to push me to the side of the road. I called the warranty department & they told me I would have to pay for towing & then they would reimburse me within 10 days. I told them that I just gave them my entire paycheck so I did n't have money for towing. They said they could n't do anything to help me so the car sat on the side of the road all day & I missed work. Later on that evening, I tried to start it again & it started so I proceeded home. I tried to drive it the rest of the week because I had no alternative transportation. On XXXX XXXX, 2015 while I was at work, all of the transmission fluid poured from the bottom of the car. I called the warranty department again but they were closed. I had to buy transmission fluid just to make it home & then I parked it until Monday so I can get it to a shop. On Monday XXXX XXXX, 2015, I called the warranty department & they told me to call a repair shop in their network to get it towed. I called XXXX & luckily they provide free towing if you get your repairs done there. Once my car arrived at the shop, the Manager XXXX ran a diagnostic on the car. He told me that the transmission was shot. He told me there were several issues with the transmission & he also stated that there was no doubt in his mind that Drive Time sold me a car with a bad transmission. Once he submitted the information to Drive Time, they have up to 48 hours to approve repairs. XXXX called & called & called the warranty department & they kept giving him the run around. They repeatedly kept him on hold more than 20 minutes & they were not giving him a straight answer on

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints


whether or not they were going to approve the repairs. In the meantime, I have no way to work & I'm about to lose my job. Finally on Wednesday XXXX XXXX, 2015, XXXX spoke with a XXXX from the warranty department & he said that they were going to authorize the repairs but they were waiting on an authorization number from Drive Time. XXXX told ken he would call him back later on that day with an authorization number. XXXX never call back & XXXX called several times every single day that week. I call & kept getting hung up on, yelled at & no one from Drive Time seemed to want to t

Lobel Financial calls me, at minimum, once a day, usually more than once a day. I have told them repeatedly that I am not the person they are looking for so now they call and simply hang up when I answer. So I tried calling them back and speaking to their joke of a legal department and customer service department just to be continually told that they can not remove my number from their system because I can not tell them what account number it's attached to. Apparently I am supposed to do their job for them????



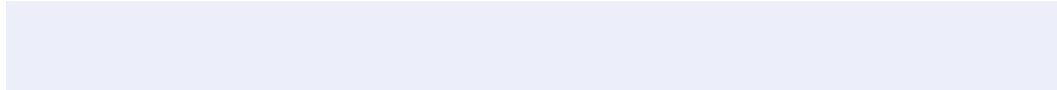
The creditor is calling everyone of our family members and friends. We do n't care

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	SC	29526		Consent not provided
Toyota Motor Credit Corporation	MO	64112	Older American	Consent not provided
Santander Bank US	DE	19701		N/A
Capital One	TN	37160		Consent not provided
Lobel Financial Corporation	CA	953XX		Consent provided
Capital One	AL	36613	Servicemember	N/A
PNC Bank N.A.	DE	19904	Older American, Servicemember	Consent not provided
OneMain Financial Holdings, LLC	NC	280XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	No
Web	08/30/2015	Closed with explanation	Yes	No
Fax	07/23/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No
Phone	07/25/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	Yes
Web	07/20/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1494122

1494127

1478230

1494169

1486567

1486297

1472420

1472458

Consumer Loan Complaints

Based on Consumer Complaints

08/07/2015

Consumer Loan

Installment loan

07/16/2015

Consumer Loan

Installment loan

08/04/2015

Consumer Loan

Vehicle lease

07/30/2015

Consumer Loan

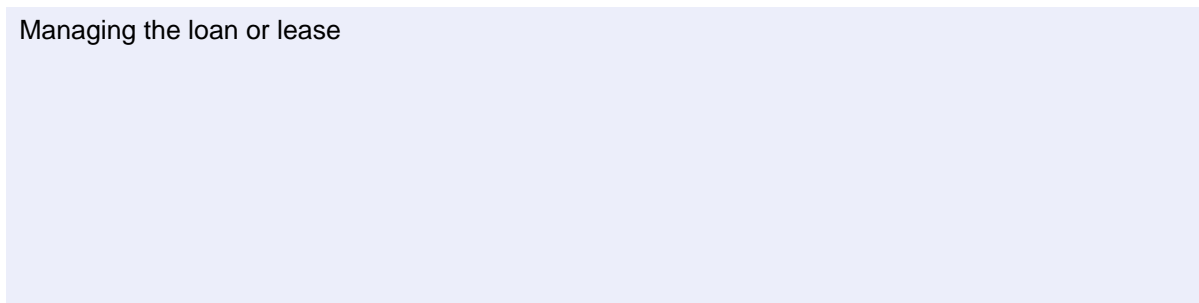
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

if they call us, HOWEVER, we will not stand for the harassment of our family and friends. This is to file a major complaint against Springleaf Financial and its collection actions.

I have been paying XXXX on Friday every 2 weeks since I received the card late last year. On months where there are 3 pay periods, Synchrony is misappropriating the payment by posting the extra payment to the previous month and charging a late fee for the current month because the next payment would fall a few days past the billing date. This is an obvious aggressive tactic to collect extra fees.

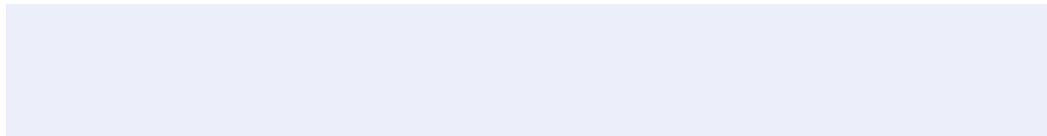
I spoke with them and requested that they remove the late fees and post the payments correctly. They said that they would not and even if they could they would n't because the fees were for prior months. I just received the latest fee notice. Please find the statement printout (excel format) from XXXX and a copy of all the payments I have made from my bank attached.

An old mortgage is listed on personal credit file inaccurately. Several times this item was disputed and nothing has been addressed with the creditor and credit agencies. I am requesting your firms help to resolve this matter. A couple things, XXXX and XXXX list 120 days past due which is inaccurate as this account was paid and XXXX also list a payment of {\$8100.00} as the payment amount which is inaccurate also. I do not agree with the XXXX and feel this company does n't even have records to support the inaccurate data listed. Please help assist me
Dispute late payment on BMW lease account.

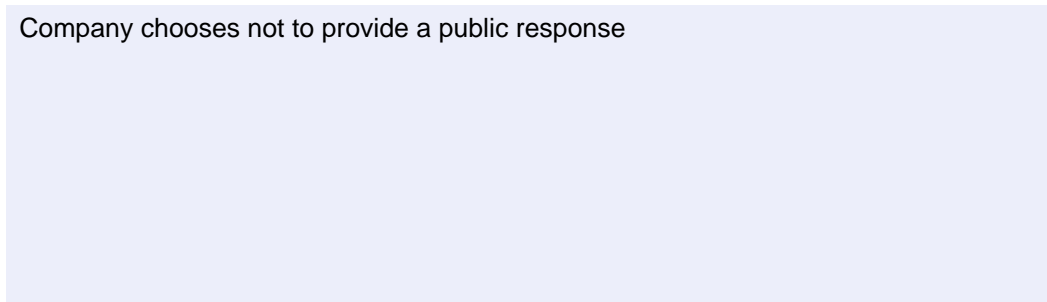
Lyon Financial has approved me for a pool loan. However they refuse to follow AZ statute : AZ Rev Stat XXXX. The statute states that the pool contract must have payment provisions outlined in the pool that follow a specific payment schedule. Lyon Financial refuses to follow the payment schedule as required by AZ statute.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	TX	751XX	Consent provided
Bank of America	NV	891XX	Consent provided
BMW Financial Services	MI	495XX	Consent provided
Lyon Services Corp	AZ	852XX	Consent provided

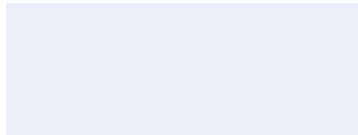
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with monetary relief	Yes	No
Web	07/20/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1508847



1472459

1502802



1494250

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Lyon Financial refuses to follow the payment schedule as required by AZ statute. Lyon Financial states that they do not have to follow the statute because they do not "specialize" in pool loans. They also state that because the loan is an Unsecured Loan that the state of AZ does not regulate the loan. Lyon Financial is stating that they will not release funds to the pool contractor until pool build is complete.

XXXX. Swimming pool ; spa ; construction contractsA. In addition to the requirements of section XXXX, a licensed contractor who enters into a contract for the construction or installation of a residential in-ground swimming pool or spa with a purchaser who resides in the residence or who intends to reside in the residence after the completion of the contract shall include at least the following provisions:1. A provision providing the purchaser the opportunity to request standard contractor's payment and performance bonds in a form approved by the registrar, securing the completion of the work and payment for services and materials. The cost of the payment and performance bond shall be paid by the purchaser of the swimming pool or spa and the contractor shall not charge a surcharge or a service charge.

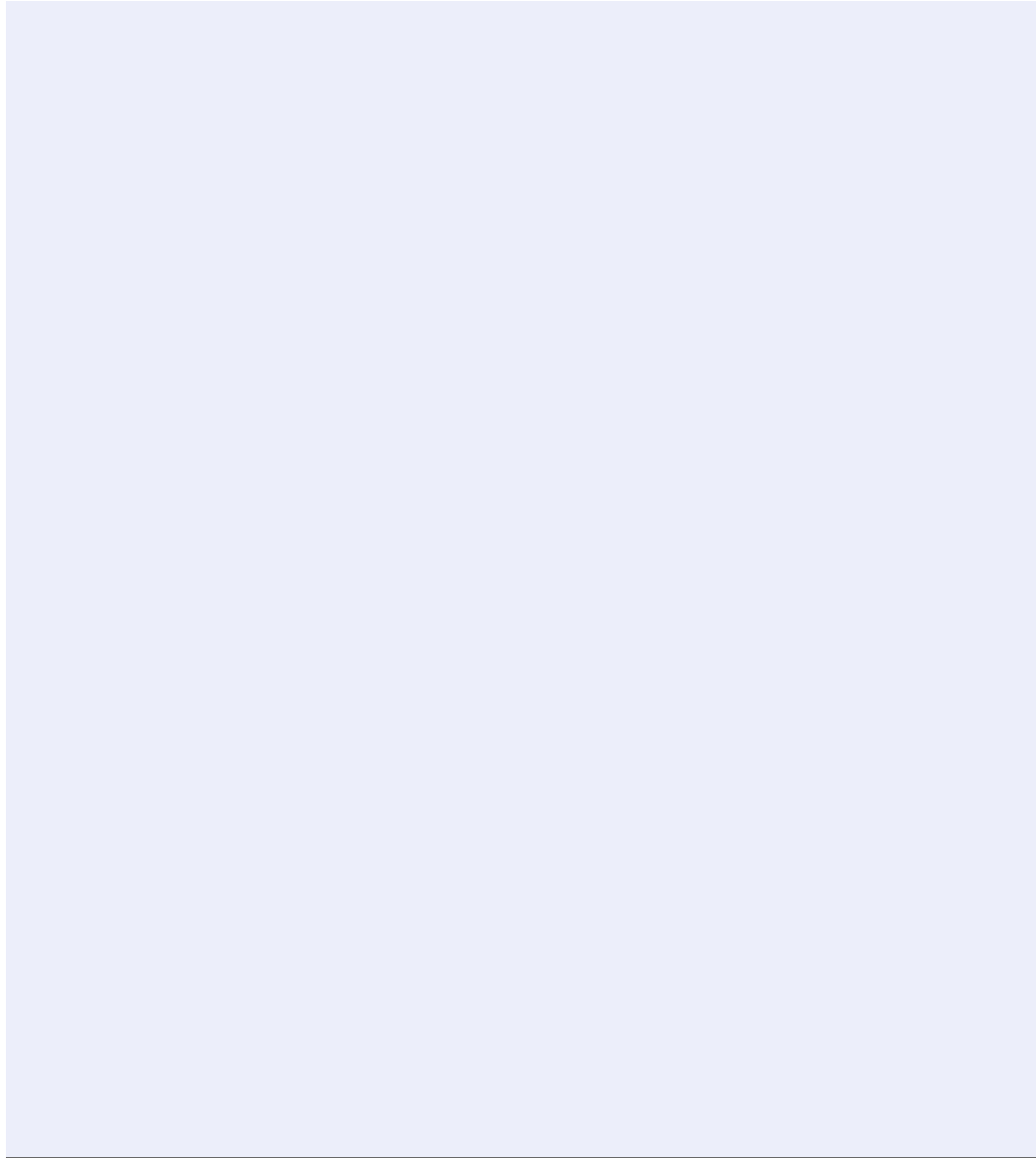
2. The following payment provisions : XXXX a) A down payment payable on the execution of the contract of not more than XXXX XXXX dollars.

XXXX b) After the completion of the excavation work on the swimming pool or spa, a payment of not more than thirty per cent of the amount of the original contract price plus any written change orders approved by the purchaser.

XXXX c) After the installation of steel, plumbing and pneumatically applied concrete materials or the installation of a prefabricated swimming pool or spa, a

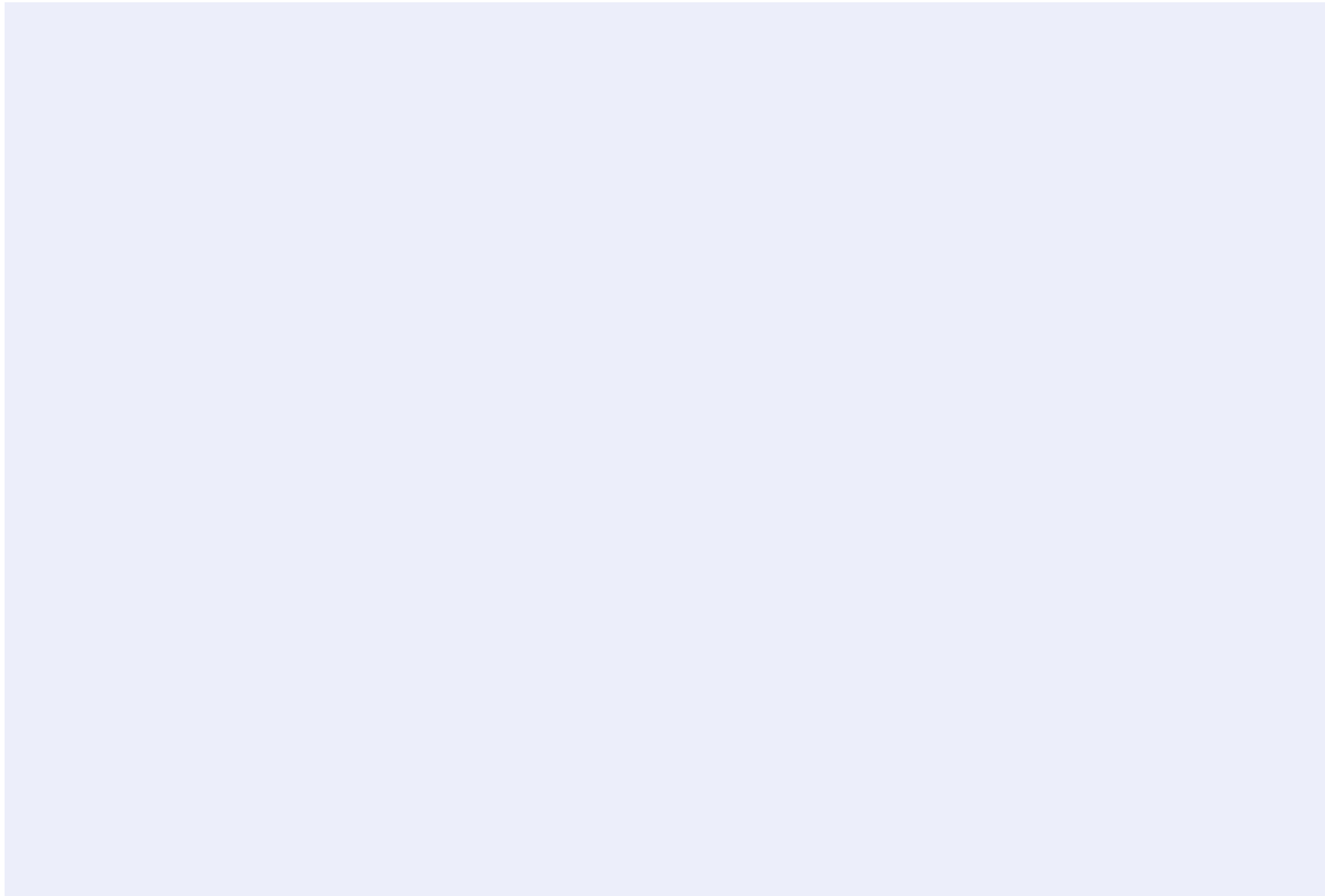
Consumer Loan Complaints

Based on Consumer Complaints



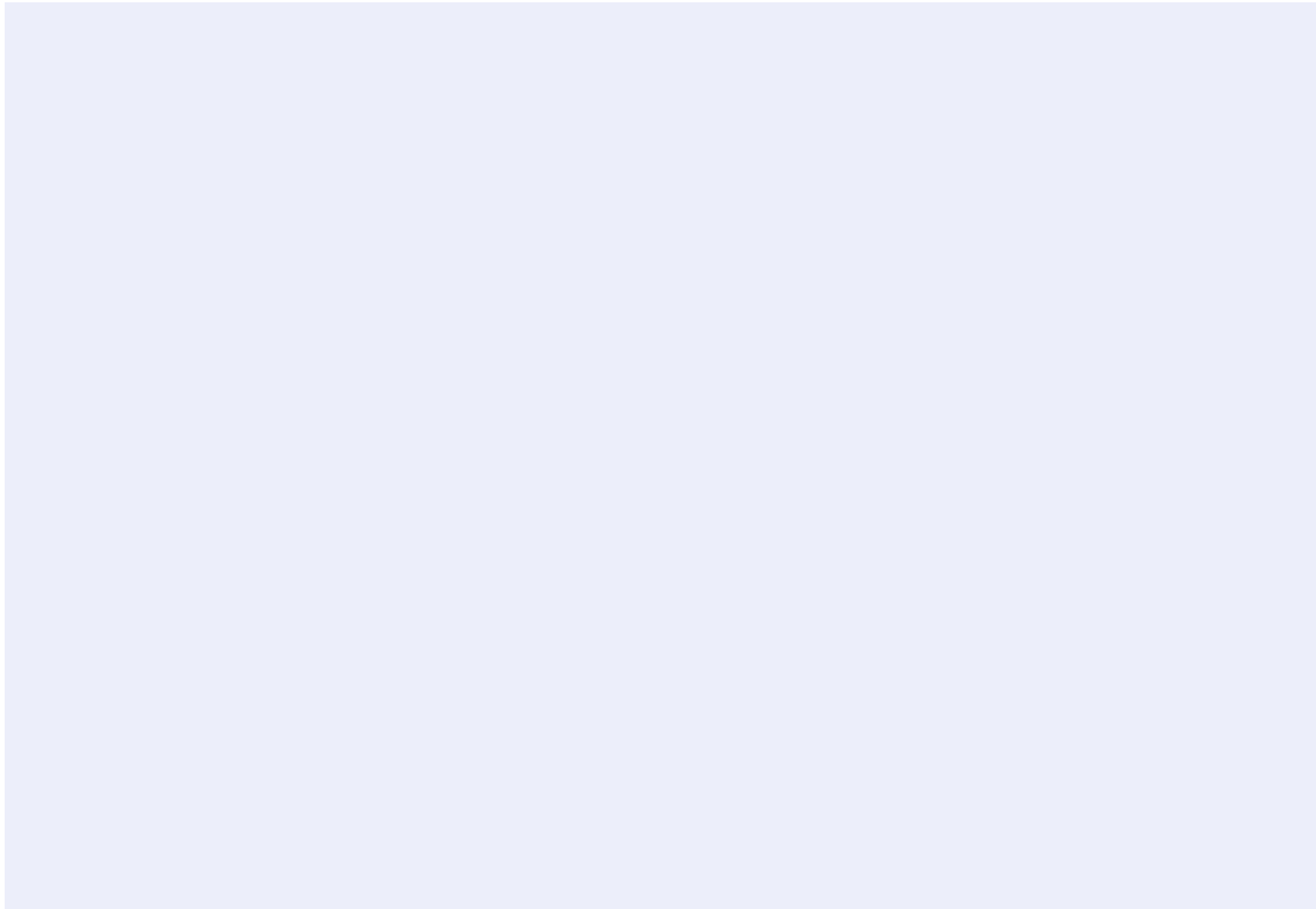
Consumer Loan Complaints

Based on Consumer Complaints



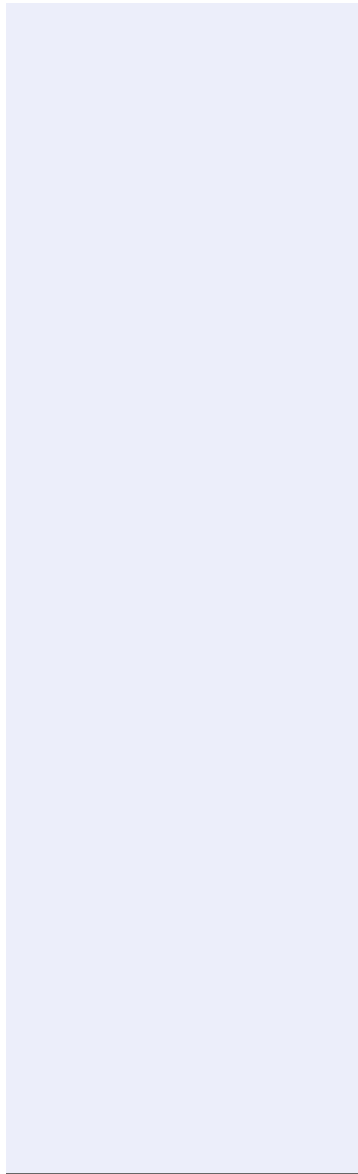
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



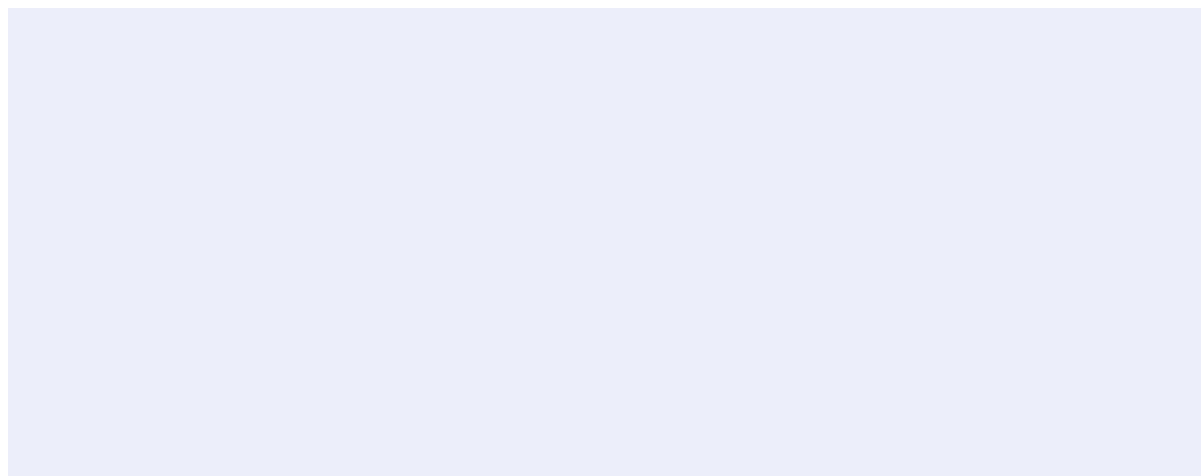
Consumer Loan Complaints

Based on Consumer Complaints

08/07/2015	Consumer Loan	Installment loan
07/30/2015	Consumer Loan	Personal line of credit
08/07/2015	Consumer Loan	Personal line of credit
07/21/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Vehicle loan
08/07/2015	Consumer Loan	Vehicle loan
05/12/2016	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

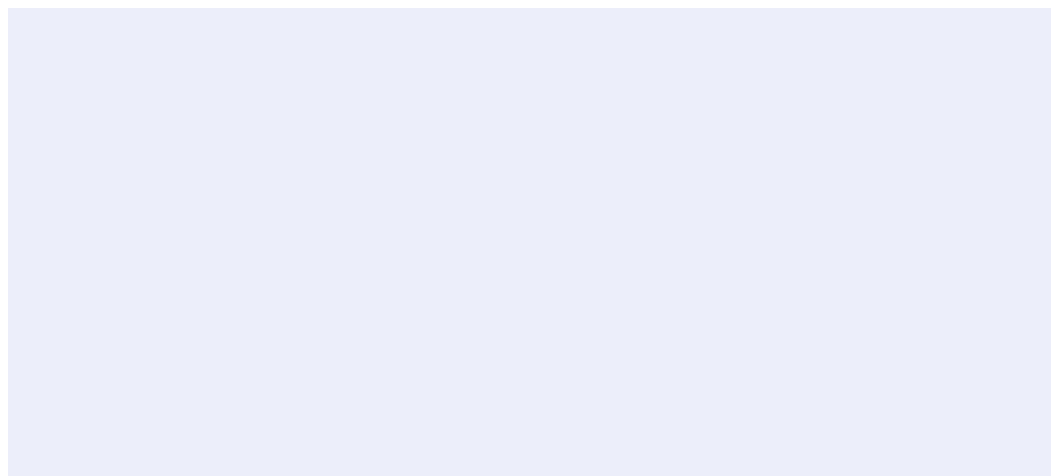
payment of not more than thirty per cent of the amount of the original contract price plus any written change orders approved by the purchaser.

(d) After the installation of decking materials, a payment of not more than thirty per cent of the amount of the original contract price plus any written change orders approved by the purchaser.

XXXX e XXXX Before the application of the finishing interior materials or completion of all work on a prefabricated pool or spa, payment of all remaining sums due on the original contract plus any written change orders approved by the purchaser.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response



Company chooses not to provide a public response



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	92544		Consent not provided
Credit Central Holdings, LLC	AL	35215		N/A
PayPal Holdings, Inc.	NY	14304	Older American	N/A
Santander Consumer USA Holdings Inc	FL	33421		Consent not provided
Continental Currency Services, Inc.	CA	91505		N/A
Wells Fargo & Company	NC	278XX		Other
SunTrust Banks, Inc.	TN	37167		N/A
TMX Finance LLC	VA	24018		N/A
DriveTime	TX	76708		N/A
Capital One	MO	64030		N/A
Citibank	VA	24078		N/A

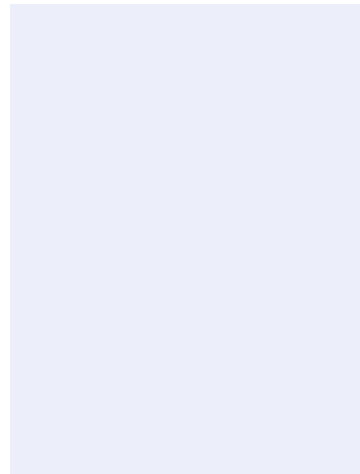
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/07/2015	Closed with non-monetary relief	Yes	No
Phone	08/06/2015	Closed with explanation	Yes	No
Phone	08/10/2015	Closed with monetary relief	Yes	No
Web	07/21/2015	Closed with explanation	Yes	Yes
Referral	07/31/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	Yes
Referral	08/13/2015	Closed with explanation	Yes	No
Phone	07/17/2015	Closed with explanation	Yes	No
Referral	08/07/2015	Closed with explanation	Yes	No
Fax	08/10/2015	Closed with explanation	Yes	No
Postal mail	05/18/2016	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1508878

1494282

1508900

1476777

1472507

1495831

1516298

1472531

1494336

1508858

1923319

Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I received multiple calls from 5th third bank without a voicemail or any request for a call back from XXXX. I finally had the chance to answer at XXXX on XXXX (Sunday morning). At that time, the representative told me that I was being charged interest at a rate that was never disclosed to me in writing or verbally at the time of financing my vehicle at the dealership. Told the representative that I had an electronic bill payment already scheduled for XXXX. At that point, representative told me that It would likely take at least 5 business days for them to accept the electronic payment and at that point I was told that if I wanted to avoid those fees and past due account, I was required to pay with her at that moment on the phone. So I complied, to avoid a late payment. I could not cancel my online bill pay from my own account (XXXX), and so I was XXXX charged for XXXX payments. I contacted XXXX who verified that they would flag the transaction as a duplicate bill pay and have the money retracted. Upon contacting 5th third bank on Monday XXXX, I informed the rep I spoke to that I wanted to have my payment amount refunded and she said she would order the request. After this, I finally put in touch with a manager named XXXX. He said that he would request that the overpayment amount would be wired to me no later than XXXX. On XXXX when the amount did not ever appear in my account, XXXX verified that he would look into it, and then on Friday XXXX he left me a voicemail that the money had been sent to me via check. In the meantime, XXXX had reversed my XXXX bill pay and the money was back in my account. On XXXX I received a check from 5th Third Bank in the amount of 1 month 's bill pay (XXXX) which I did not cash. Between XXXX and XXXX I received roughly XXXX calls at work from 5th Third Bank with no voicemail or call back information. When I returned the call, I was told that my account was past due for the amount of XXXX. I was put in touch with a Bill Pay

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	UT	84118	Consent not provided
Fifth Third Financial Corporation	MN	550XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/22/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1472570

1494358

Consumer Loan Complaints

Based on Consumer Complaints

07/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

representative who explained that because the check was mailed they had removed my original payment amount from my account. I explained that I had not cashed the check. At that point the representative, XXXX, informed me that he would not argue about the " Symantecs of cashing a check ". At this point I asked for a paper copy of my contract to be sent to me, he explained how a simple fee loan worked and explained that the only paperwork I would ever have regarding my loan was somewhere on the contract I signed with the dealership at which I purchased the vehicle. He also explained that my only recourse was to physically go to my bank and cash the check 5th Third Bank had sent me, then call them back and make another payment, to bring my account up to date. Throughout the entire process I have requested a copy of my contract with 5th Third Bank multiple times on XXXX, XXXX, and XXXX. Each time I have been told that they will not/ can not provide that to me. When asking one representative on XXXX where in my paperwork I could find the daily interest rate they were charging me after payment due dates, I was told " you should n't have signed the papers if you did n't read them ". I still have not received a copy of the terms of the finance, or a contract from 5th Third Bank. I am extremely concerned that this will effect my credit rating, and will report on my consumer credit report. I have been shocked at the extremely unethical, incompetent, and unprofessional conduct and tactics used by every single member of this organization.

I current have a loan with Exeter Finance Corp. I have a 10 day grace period after due date however they continually call my cell phone and harass me. I 've explained I have been ill and to please not call me continuously back to back however they continue to do so. I have received XXXX calls from them today alone.. When I have specifically asked to not call me again they will call back and hang up on me. How unprofessional is that! My ten day grace is not up yet they call and harass you. You call and ask for help because you just have XXXX but

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp

TX

750XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/22/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1479636

Consumer Loan Complaints

Based on Consumer Complaints

08/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/12/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Personal line of credit
08/12/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

they say ... Sorry your account is not late until ten days after due date so you have to wait till then yet they call you everyday to harass you even after you ask them to stop.

I received a letter in the mail from Discover Personal Loans offering me a personal loan. I looked over the offers and chose a {\$25000.00} loan at 6.99 % for 84 months with a monthly payment of {\$390.00}. AFTER Discover wasted my time with a bunch of questions and checking my (excellent) credit, they came back and, casually, offered me this loan for 18.99 % with a monthly payment of \$ XXXX. This is after I told them I wanted to pay down a credit card that had an interest rate of 14 %. Why would Discover think that I would be stupid enough to accept a loan for 5 % more than I am currently paying? I declined to accept that offer. This sure has the smell of a classic bait & switch!

The Auto dealer at XXXX XXXX XXXX in Vermont asked me to finance with the bank rather than pay them directly on XXXX XXXX. I agreed intending to send a check immediately to pay off the balance. The financed amount included an additional warranty for {\$930.00} that I cancelled the next morning. I was told the amount of the loan would not include that {\$930.00}. However for 47 days I could not get any account number or information from GM financial or from the dealer. I did not receive a bill, could not sign up on the account website, and could not get the details I needed to pay off the loan. The dealer said GM financial could not open the loan account until we had VT drivers ' licences. That took us until XXXX

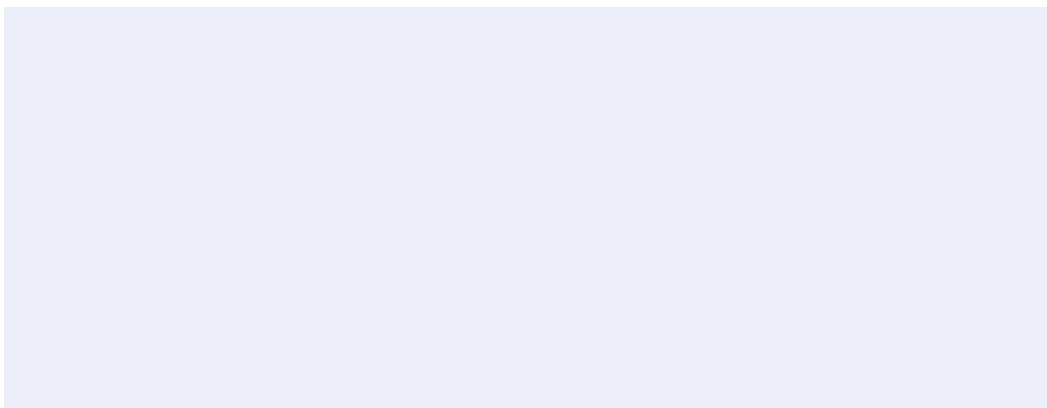
Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Discover	FL	334XX		Consent provided
----------	----	-------	--	------------------

Wells Fargo & Company	OH	45202		N/A
Pentagon FCU	CA	92660		N/A
Navy FCU	TX	77479		N/A
American Honda Finance Corporation	PA	19131	Older American	Consent not provided
GM Financial	VT	054XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/13/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Referral	08/13/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Referral	08/13/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	07/16/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/30/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1509004

1515811

1516354

1516355

1472635

1494397

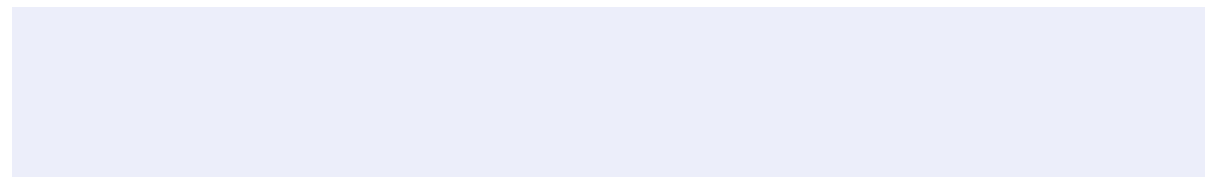
Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan
08/08/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Pawn loan

Consumer Loan Complaints

Based on Consumer Complaints

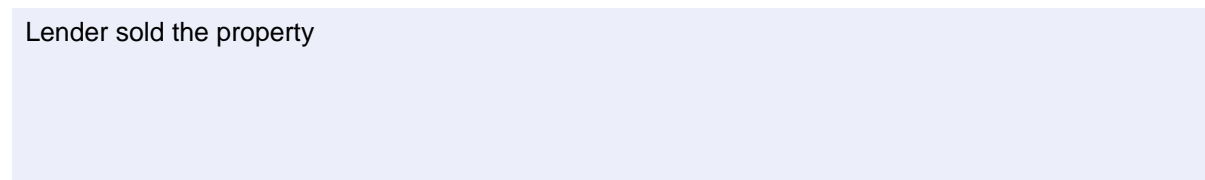


Taking out the loan or lease



Taking out the loan or lease

Managing the loan or lease



Lender sold the property

Consumer Loan Complaints

Based on Consumer Complaints

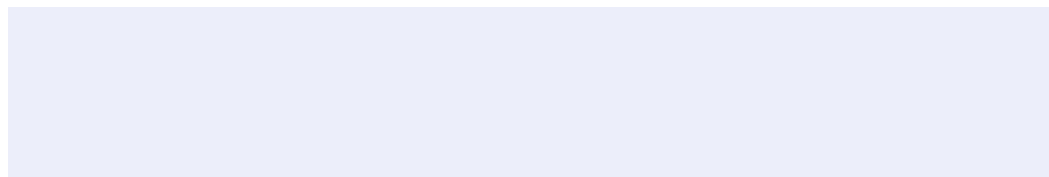
XXXX before I had access to the GM loan details. By that time {\$730.00} in additional finance charges had accrued, the {\$930.00} had not be deducted and hours have been wasted on the phone to both GM financial and XXXX XXXX XXXX.

Hi I have a dispute with Ally Financial we traded in our lease car at XXXX XXXX and bought a truck they let us out of our lease early and added on our new loan. We did this on XXXX XXXX, XXXX called them and got the pay off and everything was ok. Now Ally is saying we owe them over XXXX dollars because we still own the car we faxed them everything they needed we do n't own the car anymore first Ally said we needed to sign a paper because my husbands name is still on the title so we took care of that then they call us and say we are behind two payments because we still have the car and we did n't they say they still need more money that the pay off was wrong. Not our fault they have everything they need and wo n't close our account we were never late with our payments we traded in the car before our payments was due now my credit is taking a beating because of this I will never deal with XXXX or Ally ever again because the car dealership is not helping us either. I do n't know what to do next can I get a lawyer on this at what type of lawyer. and how can I restore my credit from this it is Two months now and nothing we do is working with Ally.

This formal complaint is due to a various trend of data breech issues that includes myself personally and other customers of Cash America. Cash America has failed to protect the privacy of their consumer 's personal data by neglecting to remove pertinent information from electronic devices in their care and by not doing so they

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	WI	531XX	Consent provided
Westlake Services, LLC	MA	02639	Consent not provided
BMO Harris	AZ	85308	Consent not provided
Cash America International, Inc.	TN	370XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	Yes
Web	07/16/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

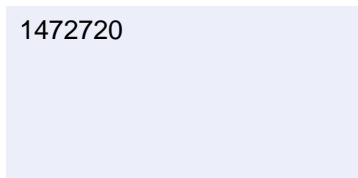


1494411



1479604

1509417



1472720

Consumer Loan Complaints

Based on Consumer Complaints

08/08/2015 Consumer Loan Installment loan

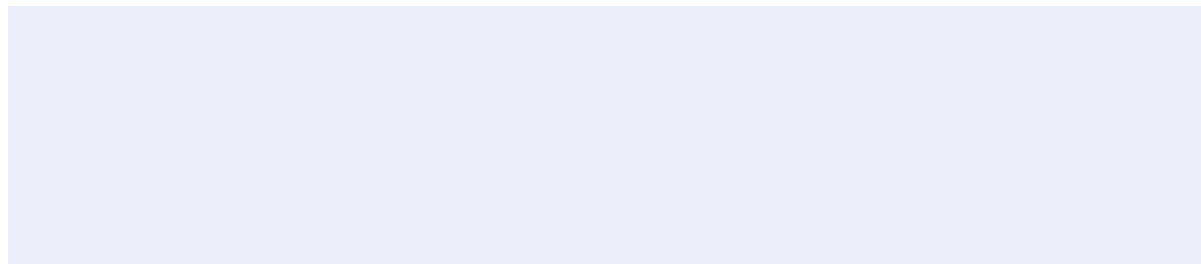
07/16/2015 Consumer Loan Installment loan

07/25/2015 Consumer Loan Vehicle loan

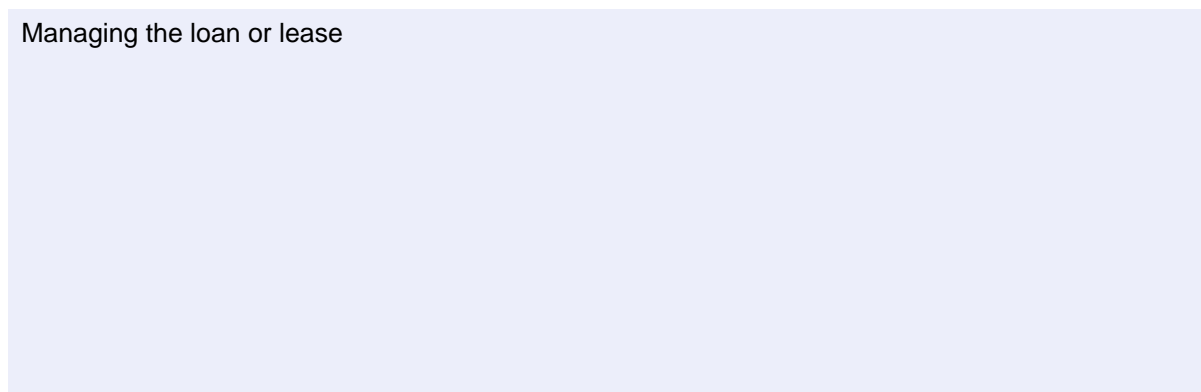
08/08/2015 Consumer Loan Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

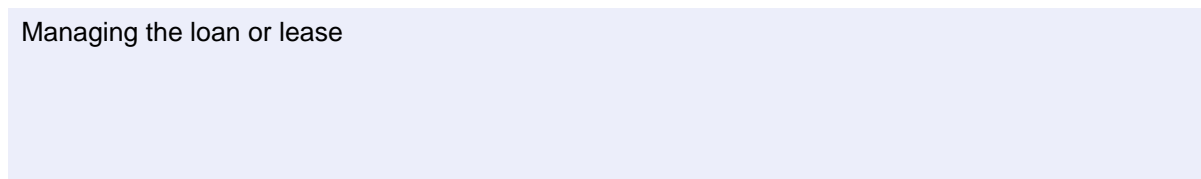


Managing the loan or lease



Managing the loan or lease

Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

have put me and the entire general public who conduct business with them at risk of identity theft and ongoing data breeches in more than several areas. This currently include but are not limited to SSN, birth-dates, personal emails, credit card information, computer login passwords, traceable cookies on all electronic devices, banking information, direct access, to personal application such as XXXX and XXXX.

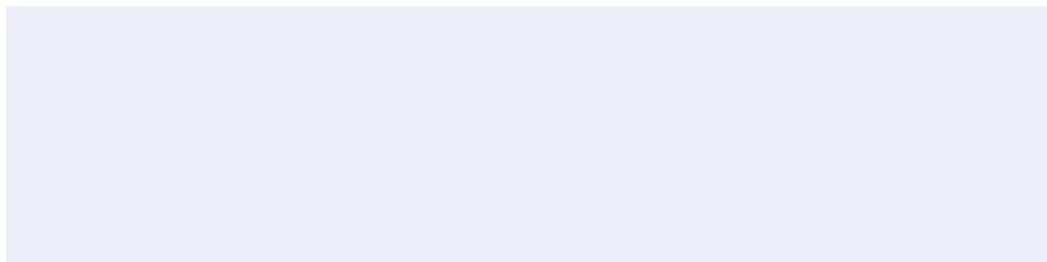
On XXXX XXXX, 2014, I purchased a standard used XXXX XXXX from America 's Car Mart Inc. in XXXX, TN, for {\$14000.00}. Today the XXXX XXXX XXXX price is listed at or between {\$1500.00} to {\$1700.00}. The annual percentage rate extended to me at the time was at 15 %. I 'm currently financing the vehicle in-house through America 's Car Mart. Since purchasing the vehicle I have made all payments on time ; however, I simply can not afford to continue making these high payments. For the first 3 months, I paid {\$310.00} dollars every 2 weeks for payment, I currently pay {\$240.00} dollars every two weeks for payment. I have 38 more payments before my last payment is due.

I refinanced my loan car with XXXX XXXX credit union on XXXX XXXX. A payoff check was originally sent out on XXXX XXXX it was discovered that the check did not get received at the address provided them for payoff. XXXX XXXX put a stop payment on that check and reissued a new payoff check has not been reconciled so today is XXXX XXXX and stillwells fargo did n't receive the payoff so now I am penalty with almost 90 days with wells fargo.

LVNV Funding LLC alleged that I have a debt that is 9 years old (last payment date was XXXX/XXXX/2006 - enclosed LVNV1.pdf). I repeatedly told them not to contact me for that alleged debt. I have filed XXXX separate complaints with the Bureau of Consumer Financial Protection (BCFP) last year. LVNV promised not

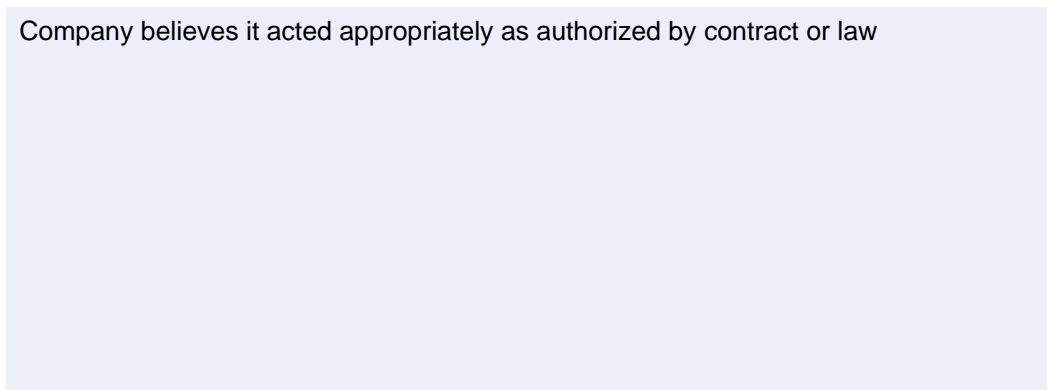
Consumer Loan Complaints

Based on Consumer Complaints

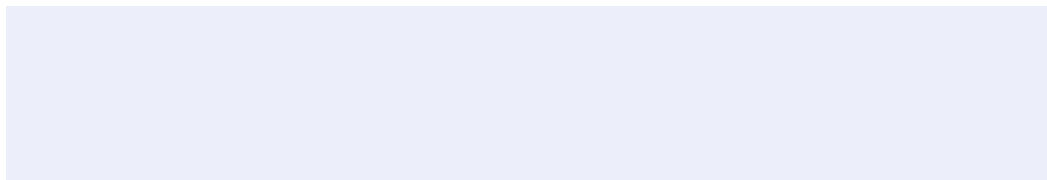


Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation	NV	89060		Consent not provided
America's Car-Mart, Inc.	KS	664XX	Servicemember	Consent provided
Wells Fargo & Company	WA	985XX		Consent provided
Resurgent Capital Services L.P.	WA	986XX		Consent provided

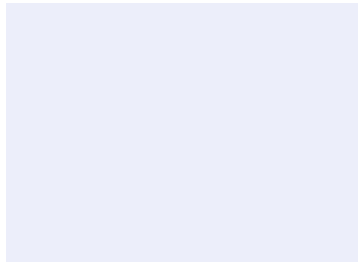
Consumer Loan Complaints

Based on Consumer Complaints

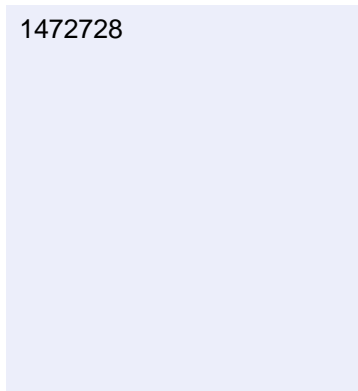
Web	08/08/2015	Closed with explanation	Yes	No
Web	07/16/2015	Closed with explanation	Yes	No
Web	07/25/2015	Closed with monetary relief	Yes	No
Web	08/14/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

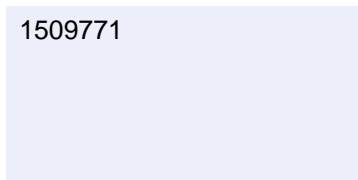


1509531



1472728

1486801



1509771

Consumer Loan Complaints

Based on Consumer Complaints



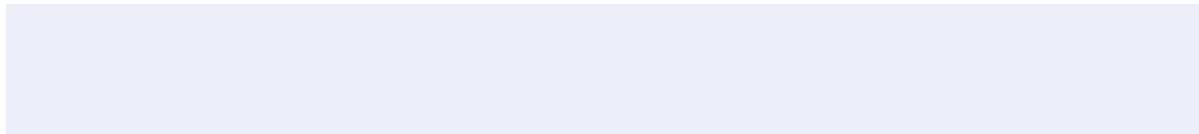
07/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

to contact me. Nonetheless, they established another company named "Resurgent Capital Service LLC " and continue harass me with unwanted mails sent to my address.

We purchased a brand new XXXX in XX/XX/XXXX. I paid extra for an extended warranty that I feel was never properly honored. First the radio went out after a month, the dealership lied over and over we had to take the bike to another dealership to get it fixed at which point I complained to XXXX XXXX customer satisfaction and they opened up a case. Few months later the bike had a XXXX, we complained about this on XXXX separate occasions to XXXX different dealerships, the mechanics rode the bike and said it was fine. The bike was not fine it still had the XXXX and now the forks are bent. I complained once more to XXXX satisfaction and nothing was ever done and still the bike has the XXXX. I told them I was not making another payment until they honored the warranty I paid extra money for and still nothing was done. XX/XX/XXXX I recieved a letter stating if I did not pay XXXX by XXXX XXXX the bike would be repossessed. Upon purchasing this bike we traded in a bike that they valued at XXXX plus we put down a down payment of XXXX of our own money not to mention all the payments we made up until the situation. Not only are we out {\$15000.00} but we are going to loose a bike that has had problem after problem and nothing has ever been done when we traded a perfectly good bike for this one. My dads name is on the line and he recently suffered a XXXX so I 'm not letting him deal with no ore aggravation over this situation we are in. We purchased the bike in XX/XX/XXXX the dealership still has our stock parts even tho we have asked for them numerous of times. I feel that we have been treated unfairly, we work hard everyday and we 're not rich but we do feel that since XX/XX/XXXX we have been treated unfairly and for us to be customers and giving our hard earning money we should be treated fair. XXXX never done anything to help us out with a bike that had

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Harley-Davidson Financial Services, Inc.

WV

256XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

07/21/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1479752

Consumer Loan Complaints

Based on Consumer Complaints

08/08/2015	Consumer Loan	Vehicle lease
07/25/2015	Consumer Loan	Vehicle loan
07/21/2015	Consumer Loan	Installment loan

08/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

problems but we still continued to make our payments so I feel that we deserve a fair solution and not loose everything that we have put a lot of money out for and wo n't be able to get that money back not to mention its gona hurt the credit report involved. In reality it did not have to come to this if they would have just done what needed to be done in the first place. I paid extra money for a warranty that was never properly honored, and we were lied to over and over again, I feel Harley-Davidson Financil Services should have to make this situation right.

I applied for loan. I Was approved. Paid extra wire transfer fee to have the money wired to my account the next day because I was passed the deadline for that day. I signed the contract wile on the phone with the agent and she confirmed she received the contract and confirmed the loan would be deposited next day to my account. The next day the money was not deposited and I was told there was a " glitch " and it would not be deposited till the next day. After confirming the loan would be deposited. I scheduled a payment on an overdue to come out. That bill came out of my account and has put my account overdrawn because the deposit was n't made. I feel like this is a breach of contract

We purchased a car from a Bank of America account holder on XXXX XXXX, 2015. A BOA notary notarized the bill of sale and we paid off the loan. To date, we nor the seller have received the lien release from BOA. We are being told that the document is in the mail. It has been over a week and we have not been able to get the car titled in our name. They have our money, but are keeping us from using the car because we can not get it titled, registered and licensed in our name. This should not be happening in this day and age of technology.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	CA	93619	Consent not provided
Banco Popular de Puerto Rico	PR	00715	Consent not provided
GVA Holdings, LLC	TX	770XX	Consent provided

Bank of America	MD	212XX	Consent provided
-----------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/08/2015	Closed with explanation	Yes	No
Web	07/25/2015	Closed with explanation	Yes	Yes
Web	07/27/2015	Closed with explanation	Yes	No

Web	08/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1509541

1487056

1480124

1509565

Consumer Loan Complaints

Based on Consumer Complaints

08/04/2015	Consumer Loan	Vehicle lease
07/21/2015	Consumer Loan	Installment loan
08/08/2015	Consumer Loan	Vehicle loan

08/04/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

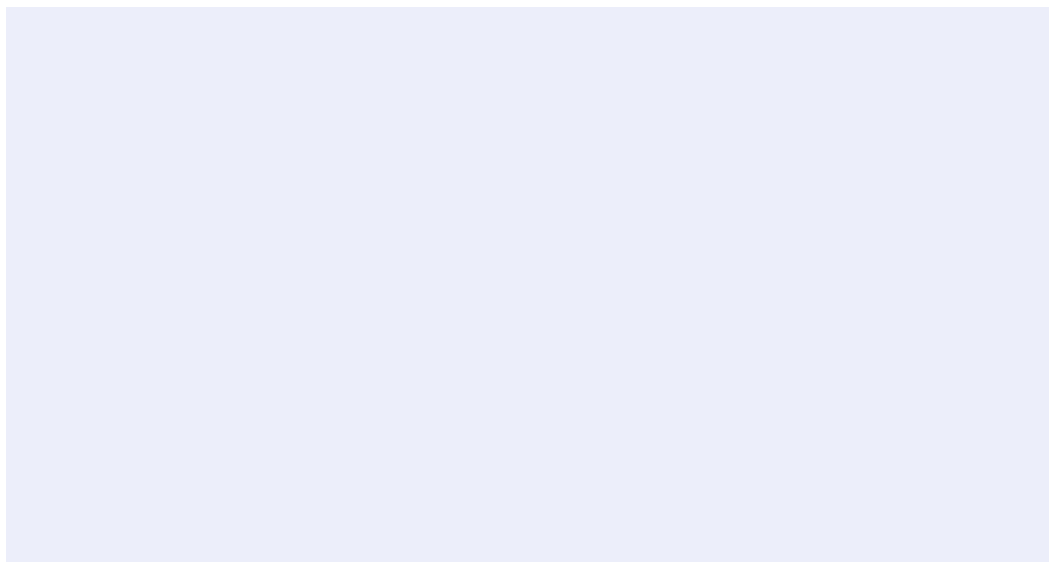
XXXX XXXX I bought a car from XXXX XXXX XXXX, CA. I was a co-signer on a friend's car and they let me purchase a car but I had to have that friend to co-sign for me and he was retired. The interest rate was 23 or 24 % I took the car back next day and told them I did n't want to purchase the car and they would n't take it back or give me the down payment back. Capital One financed the car I called and they told me they could n't do anything about it. I have struggled to keep paying the note. I had XXXX years pay off the car XXXX for a XX/XX/XXXX XXXX I just had to file chapter XXXX I did n't know what to do Capital One could n't refinance the and no one else would either. I already had bad credit and now it's worse I just filed chapter XXXX in XXXX XXXX I feel like they should be sending me the pink slip to the car in XXXX the car sold new for XXXX. I have to surrender the car now they should be a shame of themselves to do people like that I got played but I prayed for the enemy and now I'm moving on.

the lender was very good at giving the loan out at making 135 % interest! but when I tried paying off the loan early (there was no prepayment penalty stated XXXX they kept giving me the run around about pending payments and wanted me to overpay the balance on the loan! RIP OFF COMPANY TAKING ADVANTAGE OF PEOPLE IN NEED!

This account was closed when the vehicle was repossessed XX/XX/XXXX or XX/XX/XXXX. The ex husband took on the loan in the divorce and has since filed bankruptcy. It was included in that bankruptcy. This is not an open account and the car is no longer in my possession. Please remove as an open auto loan and

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	PR	00907	Older American	N/A
Conn's, Inc.	AZ	85303		N/A
Capital One	CA	952XX		Consent provided
CashCall, Inc.	CA	913XX		Consent provided
Nissan Motor Acceptance Corporation	WI	53022		Consent not provided
TD Bank US Holding Company	FL	329XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/06/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Phone	07/28/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1501665

1480147

1509567



1501692

1509584



1509588

Consumer Loan Complaints

Based on Consumer Complaints

08/08/2015

Consumer Loan

Vehicle loan

08/04/2015

Consumer Loan


Personal line of credit

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a line of credit



Consumer Loan Complaints

Based on Consumer Complaints

include in the ex husband 's bankruptcy. Please remove from my report.

On Friday XXXX XXXX my husband and I ordered something on E-bay for {\$9.00}. When we chose our credit card that we have in PayPal, which is a XXXX to pay for it, it came back and said it was denied because we needed to send updated credit card information. So we went back in to PayPal to update our credit card information, which we did, purchased the item for {\$9.00} from the seller, got the confirmation from the seller that the credit card was approved and it was being shipped. We were unaware that during this process of updating our credit card we were pressing a PayPal Credit key that was authorizing PayPal Credit to give us a line of credit with PayPal Credit. When we checked our email we had not only the confirmation of the item we purchased from the seller, we had another email from PayPal Credit congratulating us that we had been approved for a {\$4500.00} line of credit with PayPal Credit. To our shock and dismay we found the number, which is hard to find, called them to inquire about this and the customer service rep told us that we had authorized this line of credit when we checked the box authorizing it and entered the last four of XXXX social security number. PayPal told us that we authorized this line of credit by giving our social security number and checking the box. We never signed an agreement with them. We asked to have it disappear, like we never authorized it at all and they told us that we had to cancel it but it was still on our credit report. I questioned them saying how could it happen that quickly in two minutes and they said that 's the way they do it. I asked to speak with the customer service reps manager and she obliged, so I spoke to XXXX XXXX, I explained the situation. He told me again we had authorized it, we were not scammed, and that we could cancel it but it would still appear on our credit report. I told him that was fraudulent and I felt scammed. I told him I would be pursuing

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation

CA

95829

Consent not
provided

PayPal Holdings, Inc.

MD

207XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/08/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1509748

1502551



Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015	Consumer Loan	Vehicle loan
07/16/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Installment loan
07/16/2015	Consumer Loan	Installment loan
07/30/2015	Consumer Loan	Installment loan
08/04/2015	Consumer Loan	Vehicle loan
07/25/2015	Consumer Loan	Vehicle loan
08/08/2015	Consumer Loan	Installment loan
08/08/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

this with one of the government agencies when they opened on Monday. I have not cancelled the account because I was afraid to, that that might determine I was admitting guilt for something that I opened that I did n't open.

My wife and I took out a consumer loan with Wells Fargo National Bank XX/XX/XXXX. The loan was repaid by XX/XX/XXXX. We missed paying it back in a year by 10 days. Wells Fargo Bank said we owed {\$480.00} interest. I paid {\$250.00} in XX/XX/XXXX and planned to pay the remaining balance in XX/XX/XXXX {\$7.00} interest was added to the XX/XX/XXXX balance of {\$230.00}. My question is why are we being charged interest on interest?

I contacted capital one auto finance becaus they reported not accurate items on my credit the lady even went as far as stating if I keep contacting them their is a chance that they will put more things on my credit. They claim I was 60 days late yet they put 30 days for XXXX. They will not forward over my ledgers to the credit bureaus. I even asked for it to be sent to me which they wo n't

1. Purchased a new car sight unseen. Received a car with XXXX miles. This

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes complaint represents an opportunity for improvement to better serve consumers

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of the West	DE	19939	Older American	Consent not provided
Wells Fargo & Company	CA	91342	Older American	N/A
Citibank	NJ	07419	Older American	Consent not provided
Wells Fargo & Company	VA	201XX	Servicemember	Consent provided
Ditech Financial LLC	MD	20743		N/A
Capital One	NY	112XX		Consent provided
Wells Fargo & Company	CA	91792		Consent not provided
National Financial LLC	MD	21044		Consent not provided
Hyundai Capital America	CA	921XX		Consent provided

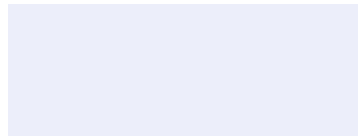
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with monetary relief	Yes	Yes
Phone	07/17/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with non-monetary relief	Yes	No
Web	07/20/2015	Closed with monetary relief	Yes	No
Phone	08/06/2015	Closed with explanation	Yes	No
Web	08/05/2015	Closed with explanation	Yes	No
Web	09/03/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with explanation	No	No
Web	08/08/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1494569



1472826

1516046



1472830

1494582



1501728

1486896



1509637

1509638

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

vehicle has had mechanical issues since day 1. I am convinced that the vehicle I received was an old vehicle that had been repaired.

2. I wanted a NEW vehicle with the best warranty and was willing to pay full price. I financed the vehicle at full sticker price plus options. The financed value was & gt ; {\$10000.00} over the sticker price.

3. Since then, I have been unable to redeem the manufacturer 's warranty, which diminishes the value that I placed in the vehicle and the original purchase price. I have NEVER been able to obtain service for the vehicle at the dealership of purchase and I have to drive the vehicle to the next closest dealership, which is far. This puts mileage on the car that I never intended. I wanted to remain local and the increased mileage has diminished the value of the car. Furthermore, I am asked to pay cash at this dealership for portions of the services, which they should already be providing.

4. The manufacturer refuses to acknowledge the problems with the vehicle and according to CA law, any claim I have against the dealer and manufacturer, I also have against the finance company, which refuses to take any blame.

5, The finance company continues to state that they are a separate entity from the manufacturer, however, they share a building with the manufacturer and their receptionists have the ability to transfer calls between the XXXX departments.

6. I received a lemon vehicle from day one. The manufacturer and dealer refuse to acknowledge any problems in relations to wind noise and escape, even though I was given a vehicle with miles already on it. I wanted a brand new car. This car had been damaged and repaired at XXXX miles. I am told that wind noise is " subjective ". They should still be able to correct the issue after over XXXX attempts.

7. The vehicle refused to accelerate over XXXX MPH, which has been documented and confirmed by other consumers. Over the phone, I was told that

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

THERE ARE UNKNOWN INQUIRES ON MY CREDIT REPORT THAT I DIDNT
MAKE

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Carolina Finance, LLC

NC

271XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/30/2015

Closed with non-monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1495695

Consumer Loan Complaints

Based on Consumer Complaints

08/08/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/08/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Debt collector is calling my job several times a day.

I thought I could trust LoanMe, so I did n't think twice about their rate of 99 %. But now I 'm paying {\$800.00} on a {\$10000.00} loan each month and it will take 3 or 4 years to pay it back.

It jarred me when I found out from another loan shopper guy that 35 % is considered very high among thousands of lenders and that LoanMe 's 99 % is unheard of.

Is n't this usury? Should n't consumers be protected?

In XXXX an account was opened in my name under false pretense by someone using fraudulent information. The person took the money and ran. I reached out to bank for assistance in getting resolve but they were only concerned about getting paid. In fact their only solution was to put me on a repayment plan with a higher interest rate until the debt was paid. They knew about the scam because of other victims but never offered to help. In XXXX a judgment was awarded against me. At the same time the bank was suing the person who scammed me for the same loan. In XXXX the scammer plead guilty but NFCU still came after me for the money. All of my attempts for resolve were forwarded to their attorney who only allowed for a repayment plan. Today I still suffer from the effects of this mentally and financially.

GMAC HAS AN ACCOUNT OSTED ON CREDIT REPORT THAT IS PAID OFF. THEY CONTINUE TO TRY TO COLLECT ON DEBT, POST ON CREDIT REPORT AND STILL OFFER TO DO PARTIAL PAYMENT AND XXXX.

Have had a car loan for over XXXX years with US Bank and received a letter from CA DMV that the lien has n't been satisfied and I have an incomplete registration. Have been trying to speak with branch about get the issue corrected and ca n't get

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

URS Holding, LLC	GA	303XX	Consent provided
Bliksum, LLC	CA	940XX	Consent provided
Navy FCU	NC	282XX	Consent provided
Ally Financial Inc.	TX	752XX	Consent provided
U.S. Bancorp	CA	945XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	08/08/2015	Closed with explanation	Yes	Yes
Web	08/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1509643

1487106

1480246

1509839

1516116

Consumer Loan Complaints

Based on Consumer Complaints

08/08/2015

Consumer Loan

Vehicle loan

07/21/2015

Consumer Loan

Vehicle loan

07/25/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Have been trying to speak with branch about get the issue corrected and ca n't get anyone to return my call. Have never been notified that there was an issue.

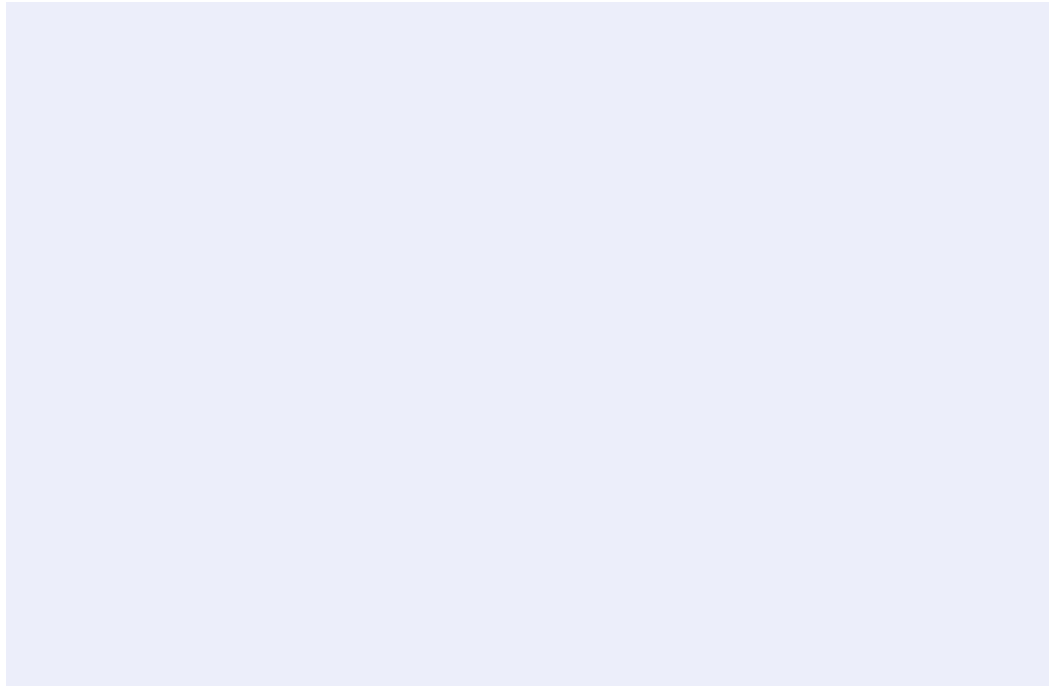
I asked for my payments to be reduced and filed all the necessary paperwork XXXX and they keep saying it was n't received. I have the fax confirmation proving it transmitted successfully.

My car is financed by Honda Financial. It is a 2011 XXXX XXXX. My finances changed when my hours with my employer were cut back, and I requested That Honda Financial change my due date for my monthly payment to the XXXX of the month. They refused to do that. They said that I had changed it too many times already and they would not allow me to change it again. They said that they would charge me a late fee if I did not pay on time. I asked to speak to a supervisor. The supervisor would not relent. I spoke to several people at Honda Financial and they were adamant, and would not re consider. I told them the bill would always be paid, every month but it would be late because they would not change the payment due date. I realized that they were not motivated to change the date because they would be collecting another {\$20.00} per month in late charges if they did not change it. And now I have an extra charge accumulated of {\$600.00} in late charges. And now they say that until I clear that {\$600.00}, they will not move the due date. I feel that Honda Financial have unfairly collected these extra late charges because they would not change the due date, deliberately manipulating the situation to their advantage.

We are filing our complaint against Prestige Financial based on FDCP act section XXXX Harassment or abuseWe personally spoke with XXXX XXXX on XXXX advising XXXX of payment on account # XXXX along with advising XXXX XXXX at the time of the call we were at a doctors appointment (physician was at bedside) and requested to end the call. Prestige Financial then proceed to call us directly back twice more just seconds/minutes after already speaking with us. On

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MD	219XX		Consent provided
American Honda Finance Corporation	CA	921XX	Older American	Consent provided
Prestige Financial Services, Inc.	AZ	853XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/08/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/21/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

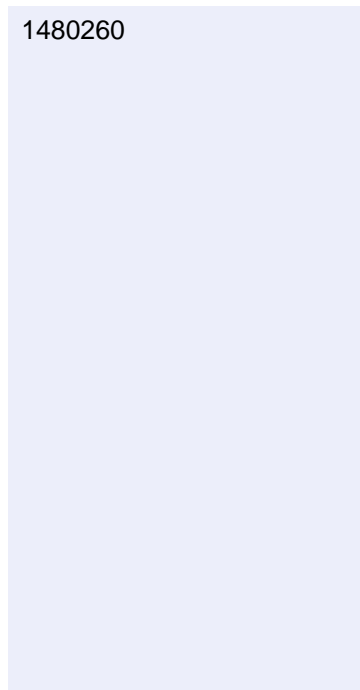
Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1509828



1480260

1486925

Consumer Loan Complaints

Based on Consumer Complaints

07/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX/XXXX/2015 Prestige Financial (XXXX XXXX called XXXX and spoke with him advising payment would be made on XXXX/XXXX/2015 my XXXX and the remaining balance would be paid once XXXX receives his VA XXXX payment on XXXX/XXXX/2015. Directly after speaking with XXXX Prestige Financial XXXX XXXX XXXX then proceeds to call XXXX regarding payment that had already be discussed with XXXX just a few minutes prior!! Prestige XXXX XXXX XXXX leaves voicemail providing detailed account information having not confirmed if the voicemail was indeed XXXX active voicemail.

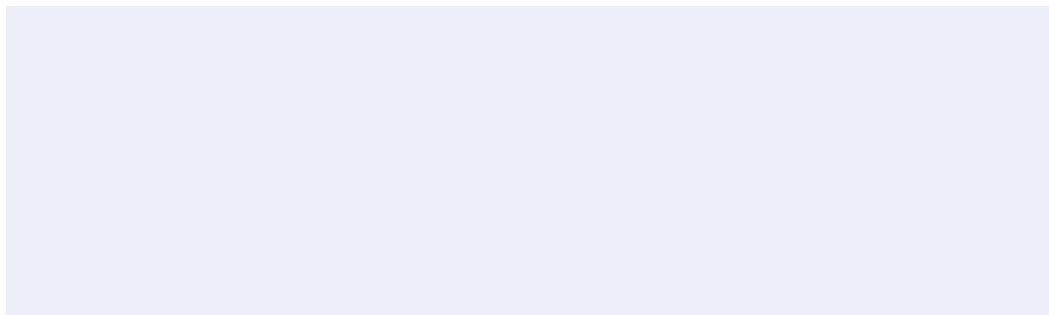
Payment was made on the account as stated my XXXX on XXXX/XXXX/2015 via XXXX XXXX XXXX XXXX. On XXXX/XXXX/2015 XXXX receives voicemail once again from Prestige Financial XXXX XXXX XXXX requesting payment on the account which had already been discussed less than 24 hours ago! This is not the 1st time such calling methods/practices has been demonstrated by Prestige Financial.

We have asked that all future communications from Prestige Financial to us be sent via email only.

I leased a XXXX Toyota Rav 4 EV. The vehicle has been in service many times for ECU not functioning properly, Toyota has failed to fix it. My vehicle has been in service for 6 days at the XXXX Toyota location and they are claiming it is XXXX 's fault because they built the drive train for the vehicle. The dealership referred me to Toyota help line XXXX to open a case. I have called in XXXX times and even sat on hold for XXXX minutes to speak with anyone. Nobody has called me back and the operator claims they called me on both my numbers listed but I have

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	NC	28443	Consent not provided
Toyota Motor Credit Corporation	CA	926XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1472906

1516132



Consumer Loan Complaints

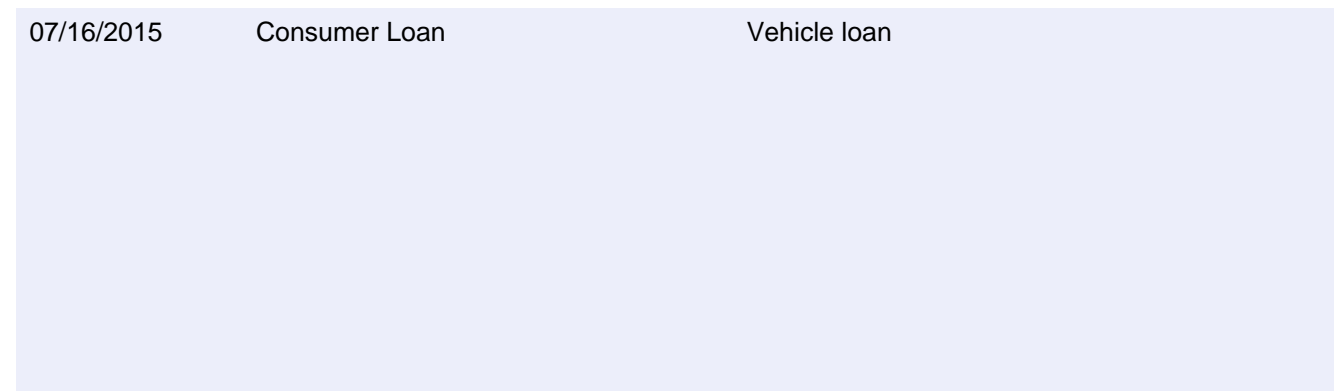
Based on Consumer Complaints



08/08/2015

Consumer Loan

Installment loan



07/16/2015

Consumer Loan

Vehicle loan

08/17/2015

Consumer Loan

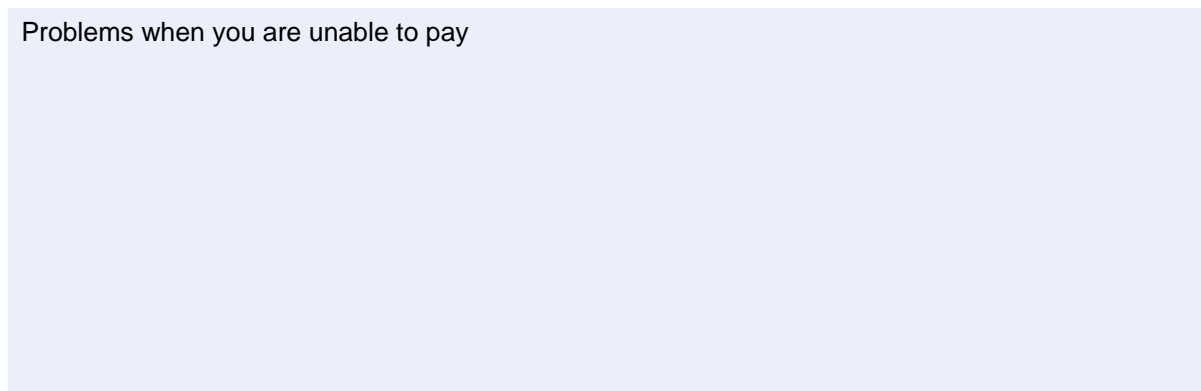
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

never received a call and no missed calls show up in my call logs. I purchased an electric vehicle to be able to save time and money and now all I have is problems nobody can seem to fix.

I am leading a XXXX XXXX Unfortunately I had some issue and had to move and my financial situation caused my payments to be late I contacted the ... Nissan Motor Acceptance Corporation. ... there # is XXXXSpoke with XXXX of the gentleman that works her ... I do n't remember his name I explained my situation and told him I 'd be paying most of it if not all of it on the XXXX of this month when I get paid He refused me and tolde I need to pay by the XXXX I told him I ca n't do so till I get paid on the XXXX He did n't want to hear it ... Now I 'm trying to pay and he is denying me I told him I guess you will have to come take the car He said fine he will Now as far as I 'm concerned I 'm being way over charged on my payments to start out with I have a XXXX with absolutely nothing extra ... Very basic and I 'm paying XXXX or month If they are going to rip me off then they should have the decency to give me till the XXXX Please help me

THE BANK IS GIVING PERSONAL INFORMATION TO A THIRD PARTY WHO HAS RIGHT TO KNOW ONE INFORMATION.. THE ARE MIDDLE MAN BROKER CALL FORWARDER THEY OBTAIN THE ASSIGNMENT AN THEN THEY SEND IT OUT ACROSS THE COUNTRY TO A XXXX COMPANY WHO DOES NOT HAS ANY AUTHORIZATION TO KNOW MY INFORMATION.. ON TOP OF THAT THEY CHARGE THE BANK XXXX TIMES THE AMOUNT OF A AVERAGE REPO CHARGE TO THE COMSUMERS. YOUR JOB IS TO PROTECT US BUT THIS CONTINUE THERE ARE LAW BEING VIOLATED YOU MUST PUT A STOP THIS ABUSE.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	NY	117XX	Consent provided
Wells Fargo & Company	FL	331XX	Consent provided
Lobel Financial Corporation	CA	93612	N/A

Consumer Loan Complaints

Based on Consumer Complaints

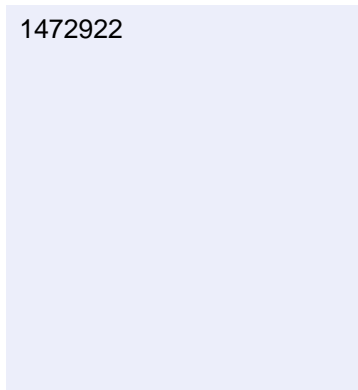
Web	08/11/2015	Closed with explanation	No	Yes
Web	07/16/2015	Closed with explanation	Yes	No
Phone	08/26/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1509775



1472922

1523431

Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015	Consumer Loan	Vehicle loan
08/08/2015	Consumer Loan	Installment loan
09/24/2014	Consumer Loan	Vehicle lease
07/21/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

THE BUSINESS WESTLAKE FINANCIAL A CA ' COMPANY HAS NOT REPORTED MY ACCOUNT AS PROMISED

On XXXX XXXX 2015 Chase auto Finance redemption department had reposed my car. I had fell behind in payments due to financial hardship. I called in on XXXX/XXXX/2015 I spoke to a rep XXXX # XXXX. He told me the only way I was able to get the car back was to pay the loan in full. He also stated that I was notified in writing via XXXX that they were going to repoe my car. I never received such a letter. He said I had bounced a check for XXXX and that was part of the reason they reposed my car. When I said it was n't true he got nasty and he would n't consider me getting the car back with the due payments. He suggested I speak to a supervisor to make an exception because he did n't have the authority to do so. I did later that day and asked what my options were.pay the full balance. My aunt went into a chase branch # XXXXand made the full payment via personal check. When she asked the bank teller if she needed a certified check he told her a personal check was fine. The redemption department did not except that. Their argument was it had to be XXXX XXXX, XXXX or wire transfer. When asked how I was able to fix this so that I was able to get my car back they suggested my aunts bank fax over on letter head stating the funds were available. the next day XXXX me and my aunts bank called in. He stated due to the banks security policy he could only do a verbal, The redemption department did n't except that. I then called chase auto loan customer service. they said the check had cleared and the title and release of the lean was mailed out to me that same day.I called back to the redemption department and got XXXX on the phone again. he told me that was n't true and the only title that was being process was for auction. I then asked

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	NM	880XX		Consent provided
Citibank	CA	908XX	Older American, Servicemember	Other
DriveTime	NC	28104		N/A
JPMorgan Chase & Co.	NJ	077XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/21/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	No
Web	09/24/2014	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1522925

1509778

1042327

1476619

Consumer Loan Complaints

Based on Consumer Complaints

08/08/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

was n't true and the only title that was being process was for auction. I then asked to speak to a supervisor and a rep named XXXX got on the phone and told me that I could not get the car back even if I had the title or the release of the lean in my hand. I called again on XXXX to find out if they would release my vehicle again and they told me no. they needed proof from my aunts bank that the check would not be stopped. I called my aunts bank again and they faxed over a copy of the check with the stamp of the bank and his business card with another verbal agreement that the check would not be stopped. I was told that was n't good enough I would need verification from the chase branch XXXX by a rep named XXXX id # XXXX. She then started rehashing to me their policy and that even though the account was closed and the funds were processed I was not able to get my car back. I got very upset and asked to speak t someone higher to her. then a rep named XXXX id # XXXX got on the phone and said I would not be getting my car back for ten days till they process the payment. I mentioned the account was closed and paid again. He told me that was his policy and when I said chase auto finance mailed me the title & release of the lease he said that was not true and I was getting false info from the cust serv department. He then said he would call me back to see if there was anyway he could speed up the process. I never received a call back from him. I also contacted the chase branch where the payment was made and spoke to the branch manager XXXX. He would research the problem and call me back by XXXX with good or bad news. He called me back and said could n't get any answers and was on the phone with the redemption department for almost two hours. XXXX also said that their system was different from the banks and not showing that the account was paid in full and closed. XXXX said I would hear from him once he had more info. I was never called back from the redemption department as promised.

Back in XX/XX/XXXX, I file a complaint against this business with the XXXX, "

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Conn's, Inc.

TX

770XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/17/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1509701

Consumer Loan Complaints

Based on Consumer Complaints

07/25/2015

Consumer Loan

Vehicle loan

07/25/2015

Consumer Loan

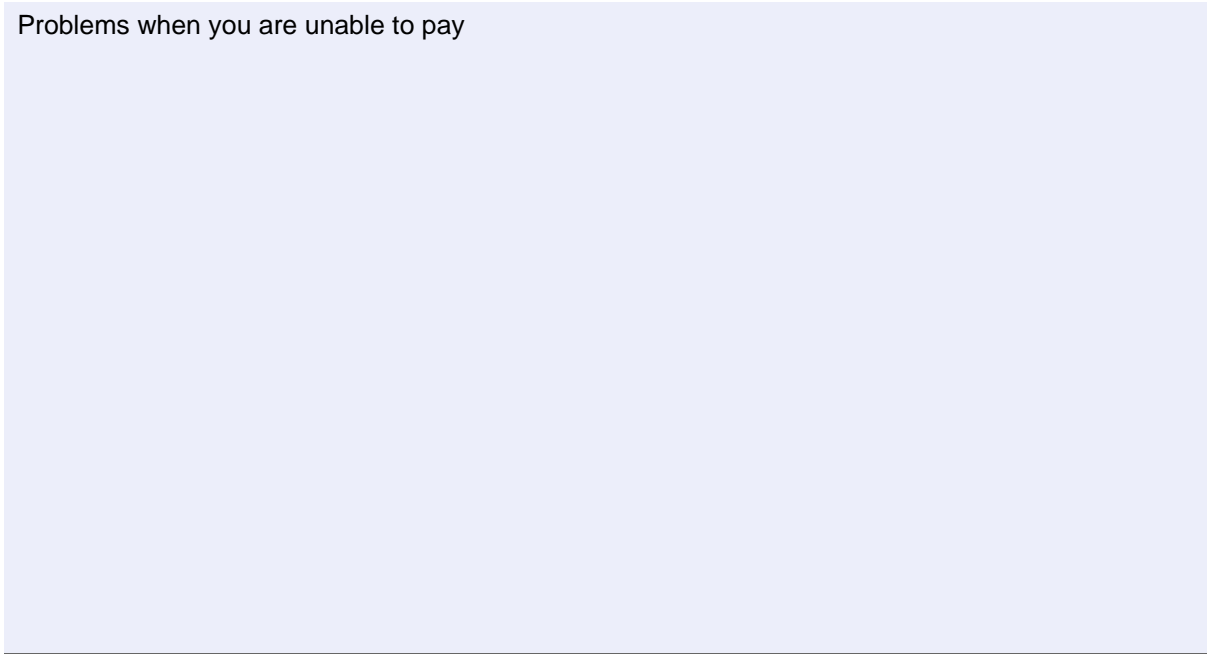
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

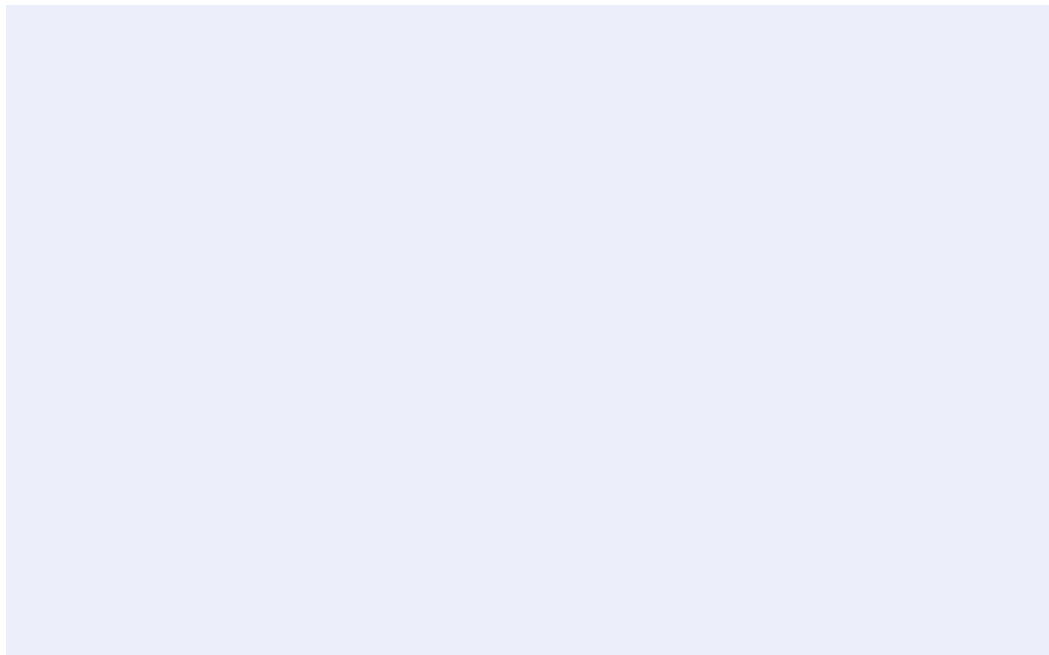
Conn 's ", concerning theirs illegal collection and calling practice. I file a cease and desist letter with this company to stop calling me concerning their practice and they tell me only my cell phone number is on that letter and they can still harass me on my house number. Since they can tell me this and try to harass me when payment is not late, XX/XX/XXXX I had enough and stop paying them all together. These account was open XXXX and I was never late on paying my bill. Since XX/XX/XXXX they been calling my house phone with ghost number at least 4 time a day on a regular bases. Now they place it on my credit report and damage my credit and they believe I am going to pay them. They will never receive a payment from me as long as they continue their practice.

In XXXX, my husband lost his job and I had to file bankruptcy chapter XXXX. Within that first year, I voluntarily vacated the bankruptcy and made settlements with all my creditors. On XXXX/XXXX/XXXX I received a settlement letter from SST, signed by XXXX XXXX, stating if I paid {\$1600.00} by XXXX/XXXX/XXXX, my accounts status would reflect Closed-Settled.

Since then, neither XXXX, XXXX or XXXX reports, " Closed-Settled. " I filed several disputes over the years and made numerous calls to correct this error. Just here recently, on XXXX/XXXX/XXXX, I spoke with SST 's operator XXXX and she stated, she was not changing the status and it was going to remain there for the next XXXX years. I called SST back on XXXX/XXXX/XXXX after I located my letter ; again I spoke with XXXX and she refused to even listen to or acknowledge my letter, until I offered to fax it to her. At that point she finally admitted to locating the letter in her system. After several more minutes of speaking with XXXX, I began to feel she was taking this issue personally and was n't going to be of any

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Investment Retrievers, Inc.	MD	21133	Consent not provided
Expert Global Solutions, Inc.	NC	282XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

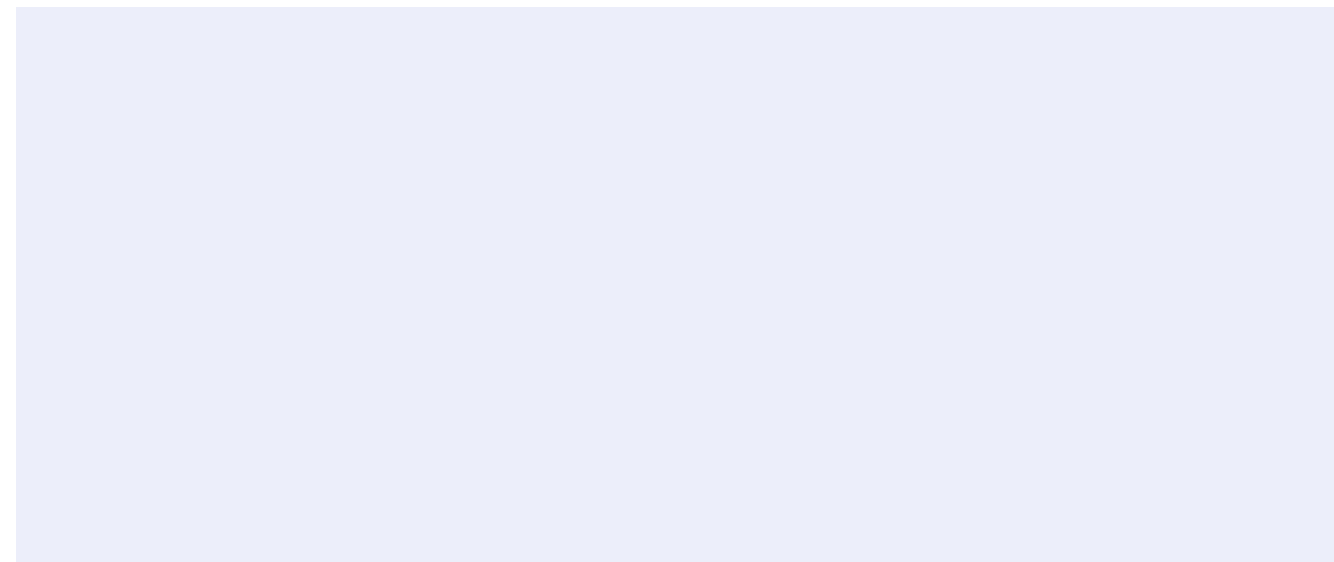
1487043

1486958



Consumer Loan Complaints

Based on Consumer Complaints



07/25/2015

Consumer Loan

Vehicle loan

08/08/2015

Consumer Loan

Vehicle loan

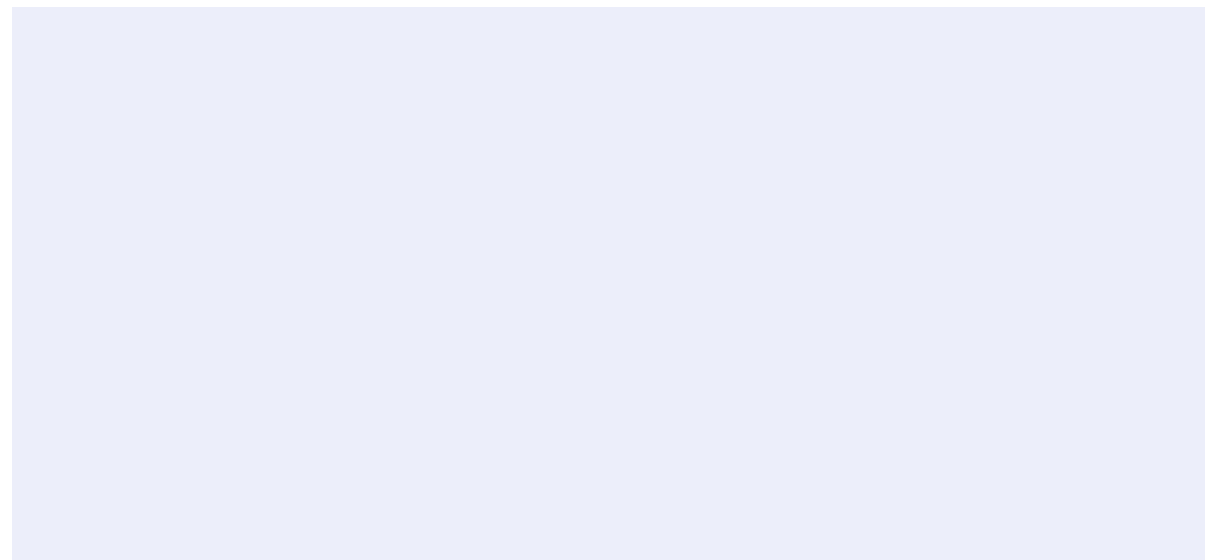
07/22/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

help.

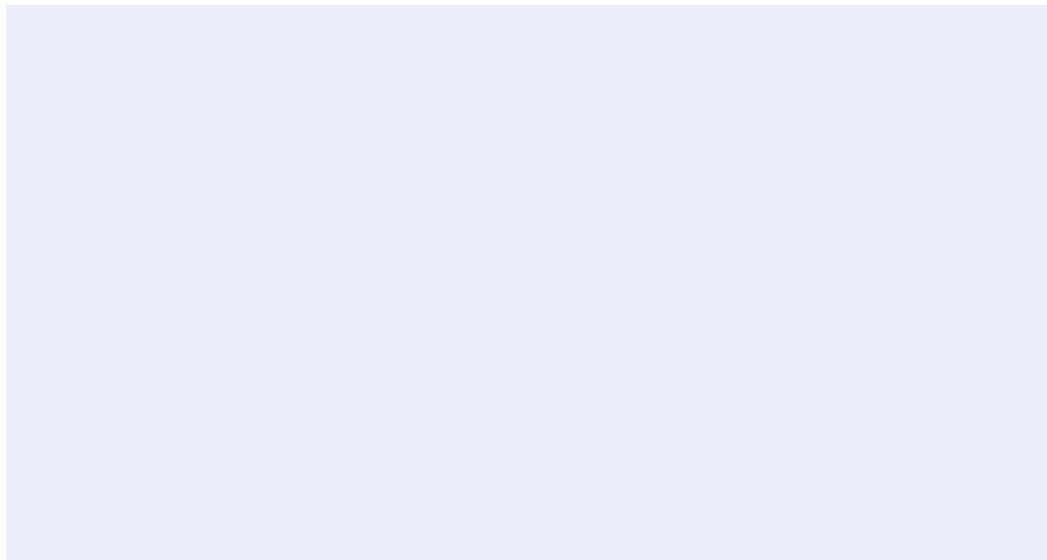
Finally, I asked to spoke with a supervisor and XXXX stated, I 'm not connecting you to my supervisor, but I 'll connect you to a supervisor (unnecessary comment). Within a few moments, XXXX came to the phone. At first, XXXX was upholding XXXX position until she read the letter for herself. She then informed me, she was going to have XXXX add notes to the account to reflect closed-settled. I informed XXXX, the letter does n't mention " notes ", and this was unacceptable. She read the letter again and agreed to have XXXX update the status of my account with all XXXX agencies by the end of the day. Well, today is XXXX/XXXX/XXXX and the status was updated with XXXX to reflect that I was in Chapter XXXX Bankruptcy-Dismissed, something I never filed. To add insult to injury, comments were posted, " Account paid in full or less than full balance ". Moreover, my XXXX has n't been updated at all, it still reflects Charge-Off.

I 'm XXXX years old and my junker XXXX XXXX XXXX goes up in smoke on the side of the highway. It 's XXXX and I have n't been able to find work since XXXX because of College. I have no money in my bank account, and awful credit. In desperate need of a car I walk myself into a XXXX dealership and tell them I have absolutely no money and need a car. With no work history, no money, awful credit, and at XXXX years old they approved me for a 36-month loan for \$ XXXX, {\$21000.00} for a {\$13000.00} vehicle. I 'm almost XXXX, can barely afford to take even XXXX or XXXX classes a semester a the XXXX college, absolutely can not afford this car without starving myself and living in it. I am willing to return the car but I feel taken advantage of and I can not deal with this loan.

Below is my original complaint with Quicken Loans. At no point did they tell me any gap of 6 months unemployment disqualifies you from the loan. They stole from

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	TN	384XX	Consent provided
BB&T Financial	KY	42320	Consent not provided
Quicken Loans	IA	527XX	Consent provided

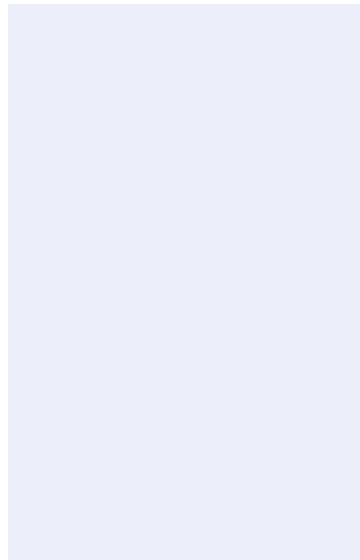
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/25/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1486964



1509718

1480889

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

me, and wasted months of my time, along with the time of realtors and sellers. I wanted my {\$400.00} deposit back, they "investigated" and said no.

Good evening, My name is XXXX XXXX. I am XXXX years old, a father, a provider, a XXXX time home buyer, a hard worker and completely fed up with Quicken Loans. I started working with Quicken Loans to obtain information about getting a loan for my XXXX home purchase back in XXXX of this year. Within the XXXX of talking with XXXX XXXX, I was pre approved. The following weeks to come were as expected, needing to provide a lot of information to the Quicken team. As things were further reviewed, I finally had the blessing to put a offer on a house. Toward the end of XXXX, I found "the one". I put in my offer and the offer was excepted. This is where things ramped up, I invested a lot of time providing financial statements, getting gift money, giving Quicken permission to get IRS transcripts. I obtained everything that was asked of me. Including {\$400.00} good faith and paying for a home inspection. As things were moving forward, at this point, Quicken had everything. It appraised out, sellers were fixing and painting as the appraisal asked and our closing date was 3 weeks away. At this time I was currently renting a property and my lease was up, so I told my landlord, lets do month to month if that 's ok, she agreed, and stated she wanted to put the house up for sale, which was fine by me, because we were moving into our new home in 3 weeks. Let me remind you, at this point, Appraisal was done and successful, They had all IRS and tax forms, I had {\$6000.00} in my bank as requested and after all of the hair pulling and stress the end of the tunnel was close. On the evening of XXXX XXXX I was packing up some things, getting things in order, around XXXX I received a call from Quicken from a gentlemen I had never spoken

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/25/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I had a XXXX BMW and due to all my expenses and paycuts I had to file bankruptcy. I spoke to them in XXXX XXXX about this. On XXXX XXXX/XXXX/XXXX my Bankruptcy was filed with the XXXX XXXX XXXX Court. On XXXX/XXXX/XXXX in disregard and violation of the Bankruptcy Protection they repossessed my car. I told my attorney. On XXXX/XXXX/XXXX my Chapter XXXX bankruptcy was discharged. BMW reported late payments in XXXX, XXXX, XXXX, XXXX XXXX in violation of the bankruptcy injunction with all XXXX credit bureaus XXXX. I was under bankruptcy chapter XXXX Protection and they proceeded with their collection activities. BMW has refused to correct my credit report history with the 3 Credit Bureau. This applies to both myself and my husband XXXX XXXX that filed separately. He filed on XXXX and discharge is scheduled XX/XX/XXXX. They should be showing the balance as -XXXX- and they are not in an attempt to collect on a discharged debt.

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

BMW Financial Services

FL

331XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/25/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1487047

Consumer Loan Complaints

Based on Consumer Complaints

07/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/22/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am currently making payments toward a loan I made with XXXX XXXX, which finances through Wells Fargo. I receive calls daily from Wells Fargo, even though I am making payments toward the past due balance. I pay {\$100.00} to {\$200.00} each month, I can not pay more because I have student loans, car insurance, and car payment. Furthermore, each time I pay, I do not see the balance decreasing. It can not be there interest rate because, they charge me \$ XXXX for the interest rate.

I got behind on my bills and I could not pay my loanAnd the local local company calls me everyday harrasing me I have told them over XXXX times to quit calling ... every time I get my cellphone number changed they get it without me giving it to them after the harassment ... I 've had my cell phone number changed XXXX times because of the same person ... I honestly truthfully feel after verbally fighting with them between XXXX and XXXX times and paying to have my number changed XXXX times I am being stalked and harassed ... I am XXXX and should not have to be treated like this.The name of the Company is Coventon Credit In XXXX AlabamaAlabama There phone number is XXXX.

I am disputing late payment entries that Leaders Financial had put on my credit report. It states that I was 30-days past as of XXXX/XXXX/2015. That is n't correct I try to always pay during the pay period allotted time

My father purchased a New Vehicle the Contract says 0 % APR with Purchase of XXXX Please see Admittance by ford motor credit XXXX XXXX 15 %

I received a loan from Drive Financial in the amount of {\$15000.00} in 2008. The loan was secured through a XXXX dealership. Santander purchased the loan. As of today, I have paid over {\$33000.00} on the loan and still owe {\$9100.00}. How is this legal?

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	331XX		Consent provided
Southern Management Corp	AL	360XX		Consent provided
Leaders Financial Company	NJ	070XX		Consent provided
Ford Motor Credit Company	OR	972XX	Older American	Consent provided
Castle Credit Corp	FL	32754		N/A
Santander Consumer USA Holdings Inc	FL	331XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/22/2015	Closed with non-monetary relief	Yes	No
Web	08/24/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with non-monetary relief	Yes	No
Web	08/13/2015	Closed with explanation	Yes	Yes
Phone	07/31/2015	Closed with explanation	Yes	No
Web	07/22/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1480903

1516905

1516908

1518321

1494728

1480921

Consumer Loan Complaints

Based on Consumer Complaints

08/13/2015	Consumer Loan	Vehicle loan
07/17/2015	Consumer Loan	Vehicle loan
04/05/2016	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Installment loan
07/26/2015	Consumer Loan	Vehicle loan
08/04/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I used a down payment assistance program through the city of XXXX XXXX that is underwritten by PNC bank. The loan is incredibly difficult to service. I had been using online bill pay to pay it, but they stopped sending me a monthly statement because they said I was paying too early. I then switched the payment date to a later date and started getting late payment charges. Every time I call to get service or complain they can't find the loan in the system and it usually takes 30+ minutes. Recently, I've been forced to make payments on the phone because they do not allow online payment of this loan. They then try to charge me a fee for paying over the phone to which I reply that they do not give me any other option. Also, the only way I know what my remaining balance is is to call, which again takes 30+ minutes usually to find the loan. My statements do not include any information on how much of my payment is principal or interest. This has caused me extreme frustration and unnecessary fees because they have made it so difficult to service the loan or get any information about it. I've tried going to different branches and none have ever been able to locate the loan and pay it. I'm further concerned when the loan is paid off, they will forget to release any liens because they have not demonstrated an ability to adequately service the loan.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

BBVA Compass	PA	17603	Consent not provided
Santander Consumer USA Holdings Inc	NY	14225	Consent not provided
KeyBank NA	IL	60130	Consent not provided
PNC Bank N.A.	OH	441XX	Consent provided

TMX Finance LLC	NV	89128	Consent not provided
Santander Consumer USA Holdings Inc	PA	18330	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/24/2015	Closed with explanation	Yes	No
Web	07/17/2015	Closed with non-monetary relief	Yes	No
Web	04/06/2016	Closed with explanation	Yes	
Web	08/18/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Referral	08/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1516941

1476466

1862223

1523452

1487153

1502402

Consumer Loan Complaints

Based on Consumer Complaints

07/22/2015

Consumer Loan

Vehicle loan

07/17/2015

Consumer Loan

Title loan

07/30/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

(1) As of XXXX Exeter XXXX finance has stopped providing me with monthly statements and additionally, has failed to provide me a detail breakdown of how much interest has applied daily to my account with a daily balance despite numerous requests.

(2) Exeter finance took my whole {\$400.00} in interest for an online payment submission that was not submitted to my bank which was no fault of mine neither was I notified that the payment was unsuccessful.

(3) As of XXXX/XXXX/2015 after my most recent monthly payment of {\$400.00} Exeter finance has posted a balance dated XXXX/XXXX/2015 (see account summary attached) {\$9700.00} however as of XXXX/XXXX/2015 I still can not see what my current balance has reflected to date since this summary balance statement has a date for four months down in the future. My husband and I have paid over \$ 5000- {\$6000.00} on the car already and we still have a high balance as well as we are unclear how high the exact balance is.

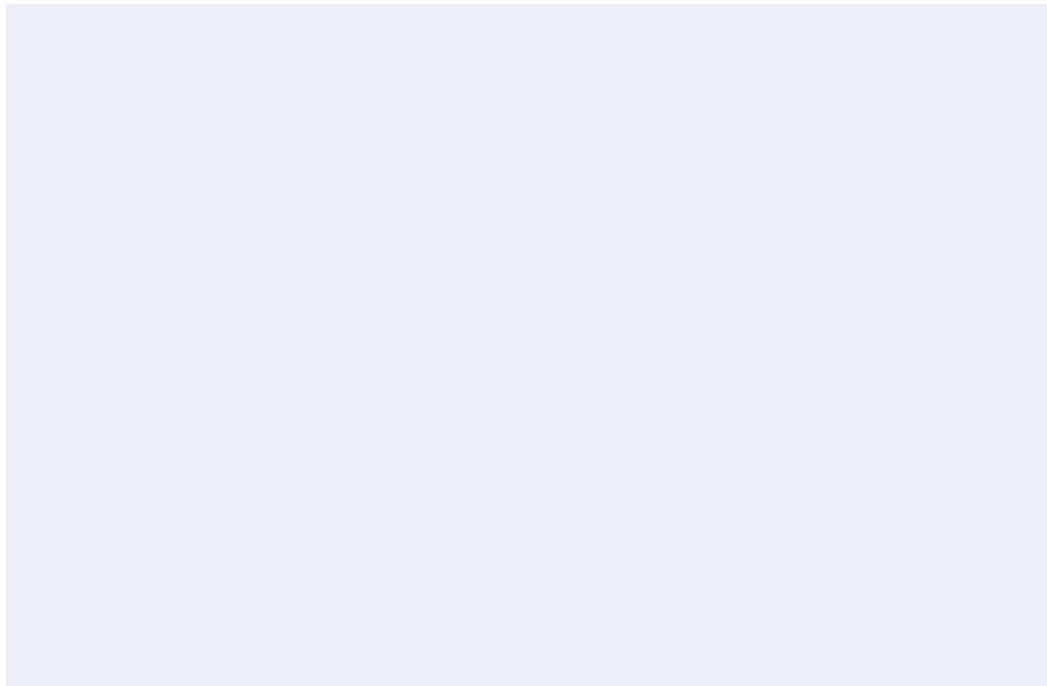
(4) The car paint faded in two-three weeks after we purchased the car as if the paint is burnt out. we felt we were shorted on that end also.

I have Auto Loan with Wells Fargo Dealer Services and I have been paying on the loan for 2 years and making more than the min payment for 90 % of all payments made and they are not applying the extra to the principal as I have requested. I have called several times and they are not making the notes on my account. With every payment I call and they advise that I need to wait until that next payment posts to the account.

This is allowing Wells Fargo Dealer Service to collect more interest and I currently have XXXX sitting in a Suspense account not being applied but being used to reduce the next payment due.

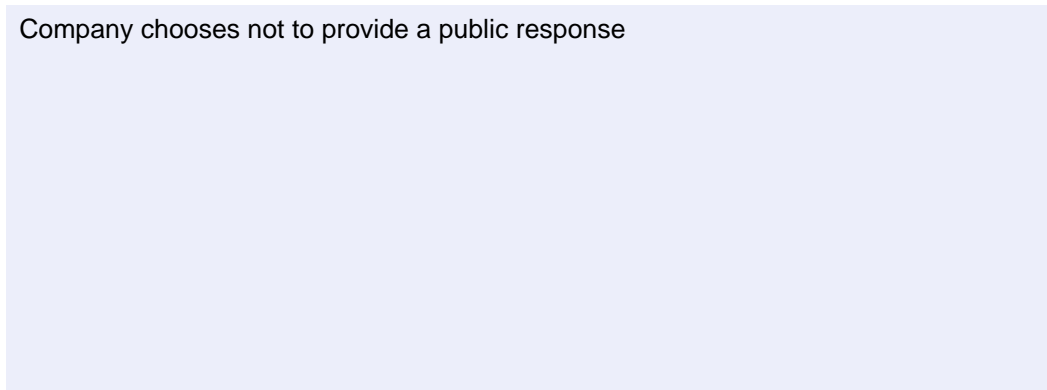
Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Exeter Finance Corp	FL	330XX	Consent provided	
Maximum Title Loans, LLC	AZ	852XX	Servicemember	Other
Wells Fargo & Company	IL	601XX	Consent provided	

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/22/2015	Closed with explanation	Yes	Yes
Web	08/13/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1480569

1477085

1494796

Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015

Consumer Loan

Installment loan

08/18/2015

Consumer Loan

Installment loan

08/04/2015

Consumer Loan

Vehicle loan

08/13/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX, 2015 I applied for an installment loan with Ace Cash Express for the amount of {\$4200.00}. Ace Cash Express deposited the funds into my primary checking account on XXXX XXXX, 2015.

According to the agreement, I am to make XXXX payments in the amount of {\$270.00} with an initial payment of {\$330.00}. The initial payment was deducted from my account on XXXX XXXX, 2015. As of XXXX XXXX, I had repaid {\$1100.00}. I contacted Ace Cash Express on XXXX XXXX to get a pay-off quote and I was informed that the pay-off through XXXX XXXX, 2015 is {\$4100.00}. I 've complied with the loan agreement and made payments as scheduled, but only {\$16.00} has gone toward the premium balance.

I have ceased making payments until I can get a resolution on the interest. This is a predatory loan and I do n't think it is legal. I 'm seeking assistance for a resolution. I am not opposed to paying the loan as I have taken loans with Ace Cash Express in the past, but I was always in a position to pay the loan in full within a couple of weeks, so I did not realize that this Company specializes in predatory loans.

my problem is with chrysler capital. The day XXXX XXXX, my car XXXX XXXX and was a total loss. the manufacturer does not want to pay and this in court by the Lemon Law. I kept making payments for automatic debits chrysler capital. and they reported that I am 60 days of nonpayment, and my credit under XXXX points which is very bad. I took 3 months in this situation and they just say sorry and I will fix it. THANK YOU VERY MUCH FOR YOUR HELP

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

ACE Cash Express Inc.

CA

928XX

Consent provided

Marlette Funding, LLC

TN

37721

Consent not
provided

Fifth Third Financial Corporation

WI

53925

N/A

Santander Consumer USA Holdings Inc

FL

331XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Referral	08/06/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	08/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1523398

1523485

1502410

1516995

Consumer Loan Complaints

Based on Consumer Complaints

08/09/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/22/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

fix it. THANK YOU VERY MUCH FOR YOUR HELP

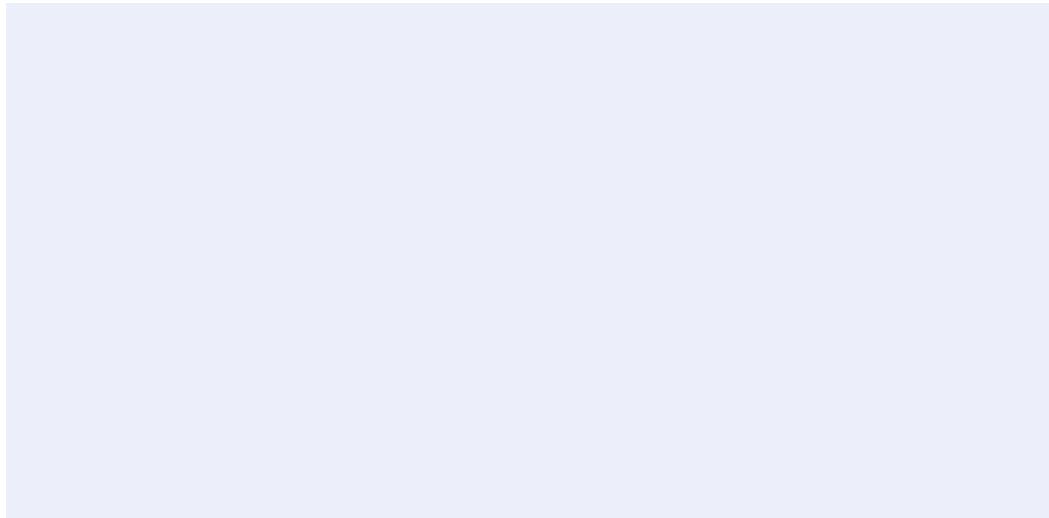
Around XXXX 2005 My wife and I purchased a home in XXXX, az we put \$ XXXX.down..The Mortgage Holder was XXXX shorty after that we received a letter from Chase that we qualify for an equity loan.. we wanted to remodel so we went in and talked a loan officer.. XXXX XXXX XXXX personal banker XXXX XXXX she told us that we qualify for {\$17000.00} and it would be attached to our home with a interest only payment..we used the funds to remodel..we had the home for about 4 years.. then the economy went bad.. I had some medical problems could not work..the house went into foreclosure I was told by XXXX banks that the {\$17000.00}. (heloc) would be included in the foreclosure..well it was not! I Went to chase to talk to them.. they told me that it was not legally collectable..however they have the right to refer it to the collection dept..and they have been harasing me for the last 5 years ... is this legal?

I submitted an application for auto loan refinance. I have been receiving unsolicited mail and email offers for an auto loan refinance for the past XXXX months from Capitol One. Based on this information I submitted an application. I was denied the loan. When I submitted my application I believed based on being harassed with mail from Capitol One I would be approved. I feel this is false advertising an I was unfairly tricked by Capitol One with so many letters of approval that I would be approved without a problem. The denial of the auto loan was a complete shock. I believe their tacticts are unfair. As a result of the denial of my application my credit score was harmed causing damage to my credit score by placing a hard credit inquiry on my credit file.

I was declined for a student loan consolidation with XXXX XXXX. They informed me today that my loan was declined. Here was my response to them : This is

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

State Farm Bank	IL	60429		Consent not provided
JPMorgan Chase & Co.	AZ	852XX	Older American	Consent provided
Capital One	FL	336XX		Consent provided
Social Finance, Inc.	TX	751XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/09/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1510184

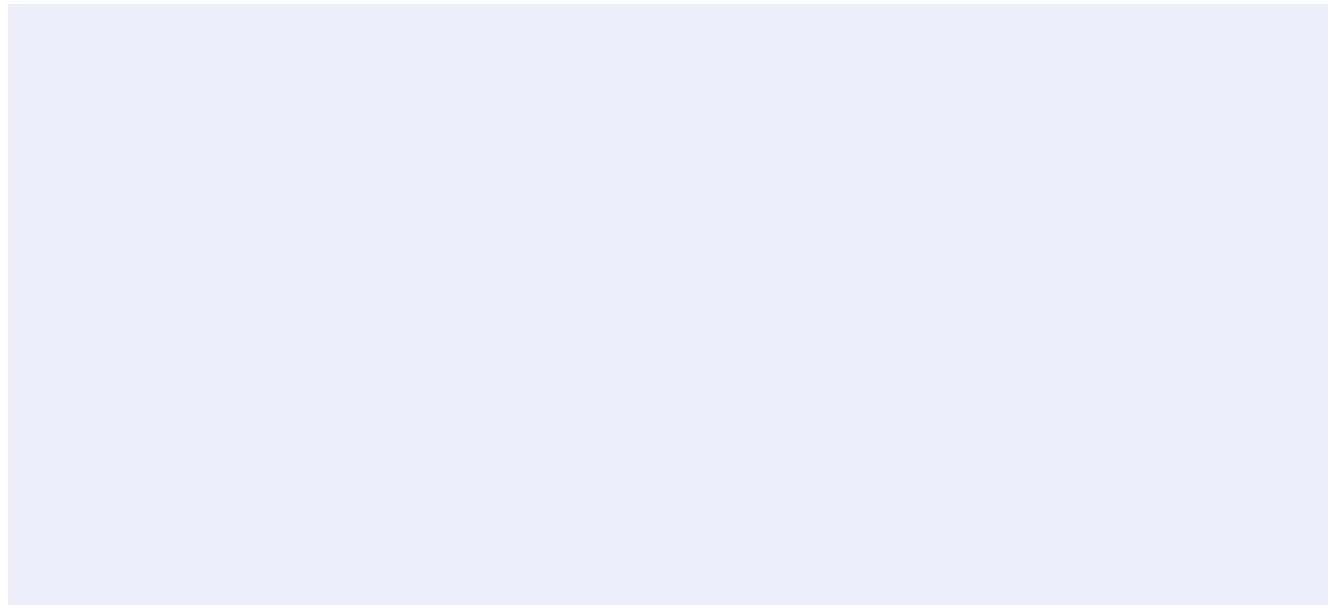
1480967

1516670

1523508

Consumer Loan Complaints

Based on Consumer Complaints



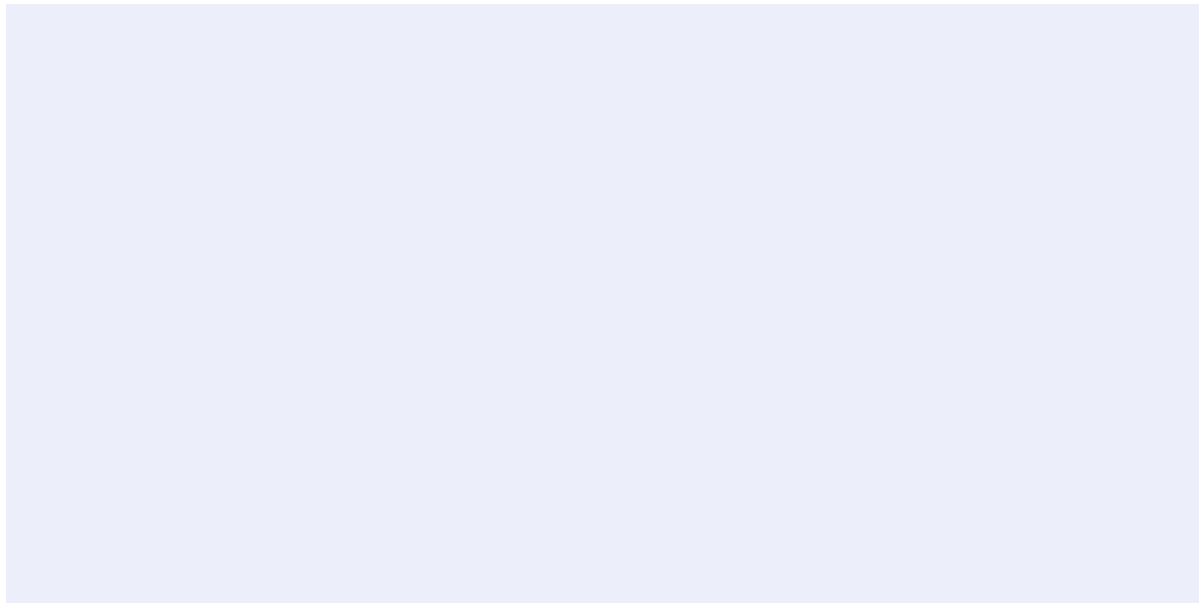
08/18/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

me today that my loan was declined. Here was my response to them : This is extremely disappointing and troubling. Your adverse action report states that the principal reason for denial of my application was " Delinquent past or present credit obligations with others. " In disbelief, I ordered a copy of my credit report from XXXX, with whom SOFI made the credit inquiry. AND THERE ARE ABSOLUTELY XXXX NEGATIVE ITEMS ON MY REPORT. No late pays, defaults, etc.

Your approval process, dragging out over several weeks and requiring multiple uploads of the same information (paystubs) that could 've easily been understood by people of average intelligence, was ridiculous. Particularly as your site says that information from the Work Number (which I also uploaded) was an accepted form of income verification. I was willing to put up with that at the prospect of getting a fair rate on student loans.

Applied for loan XXXX XXXX with Rise Credit. I had used this service in the past but needed to change my bank account number for the funds to be deposited in. Spoke with a representative who told me to proceed with my application then immediately email a voided check so they could update my info. The next day funds were not deposited into my account. I called Cust. Svc. and the rep informed me the prior rep gave me incorrect information and I would need to cancel my previous application so they could change my bank info. I sent a cancellation request in writing XXXX XXXX as per their policy and they informed me the loan was cancelled, my bank info was changed and i could reapply within XXXX business days. XXXX XXXX I logged into the Rise website and it showed the previous loan attempt had been canceled. There was no mention or information showing they withdrew the {\$310.00} from my bank account. I reapplied and funds were deposited to my bank XXXX XXXX in the amount of {\$310.00}. Upon

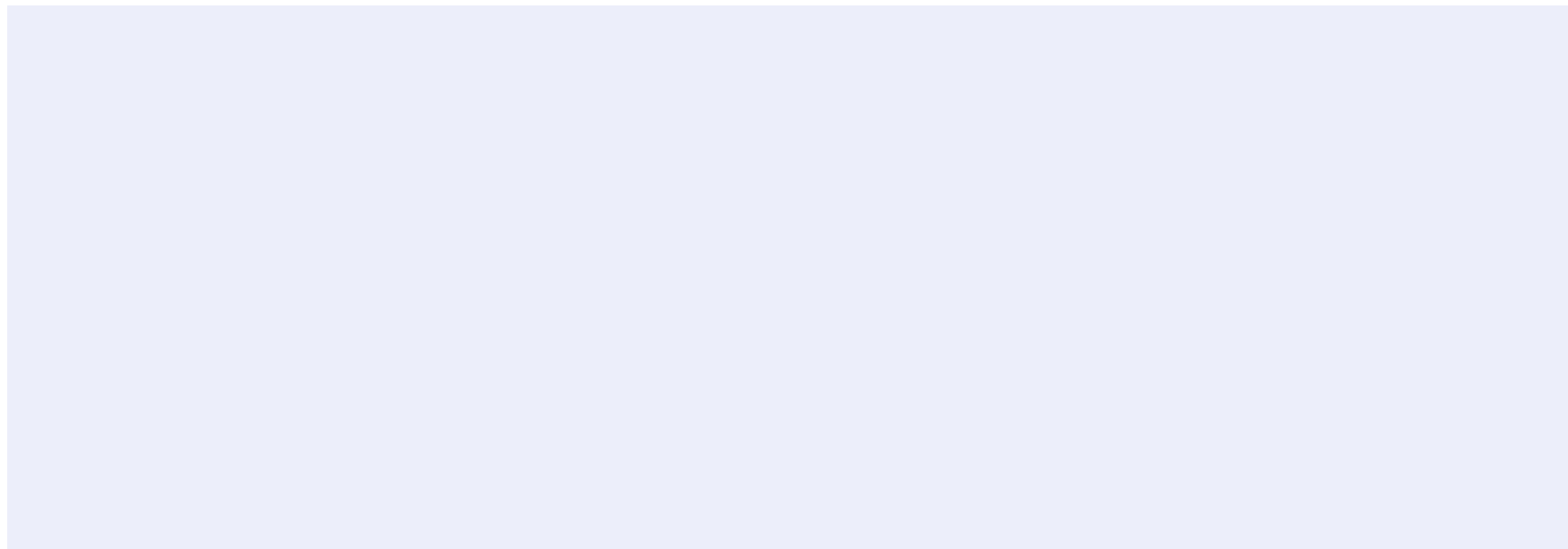
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Risecredit, LLC

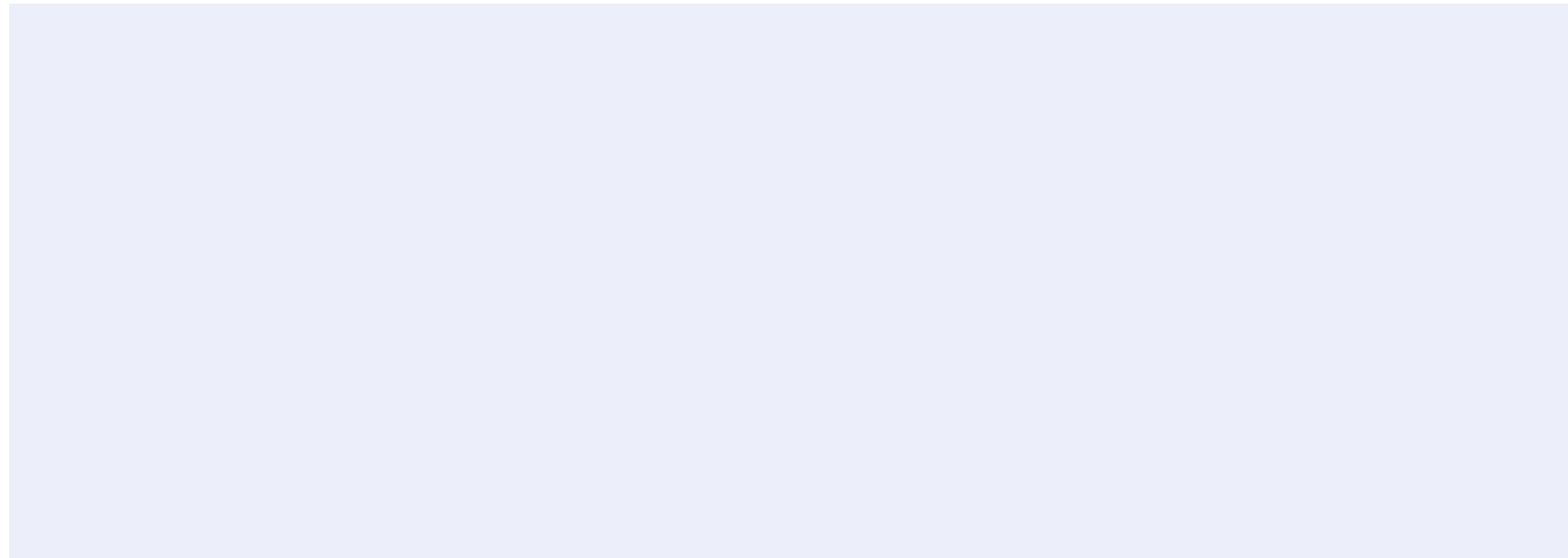
TX

785XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/21/2015

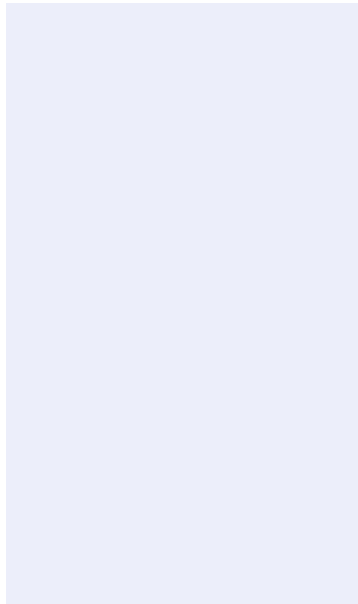
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1523513

Consumer Loan Complaints

Based on Consumer Complaints

07/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/09/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

checking my bank account I noticed Rise withdrew {\$310.00} on XXXX XXXX (the amount of the previously canceled loan). The only issue was they never deposited the original loan into my bank account. So now, I am missing {\$310.00} from my bank account that was not Rise 's to withdraw. I spoke with a rep XXXX XXXX who was unable to help me and told me they do not show in their system that they made the withdrawal on XXXX, yet my bank statement shows otherwise. Due to their error I have now had returned transactions and have been penalized by my bank for insufficient fund charges. The rep on XXXX informed me they " had an issue ticket in the system " but there is no guaranteed date of resolving my issue. I have XXXX carloans with Capital one auto. At the time I obtained the loans i was financially able to pay event though the payments were extreamly high. XXXX loan is {\$600.00} and the other is {\$730.00}. I signed a form promising that if my situation changed that i was to conatct the lender. I have made many attempts to try and lower my payments becuase the loans payments are now a financial burden. I was told that because i have poor credit i was not able to refinance and had to stay with the loan terms provided. I called and even offered to return both vehicles because i was not able to pay and i was informed that i could not return the vehicels. The remedy i am seeking is for Capital one to work with me and reducing my payments so that i am able to afford to pay them on time and not be behind. I also would like for them to forgive the late payments in order fro us to be able to start fresh. we need these vehicles to be able to go to work and pay our financial obligations but now its become very difficult and causing us to be behind on other financial obilgations.

I have an auto loan with BMW Financial USA. On their website, I had the option to set up an automatic debit for payments each month. This tool also allowed me to

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	TX	782XX	Consent provided
-------------	----	-------	------------------

Lobel Financial Corporation	TX	78112	Consent not provided
-----------------------------	----	-------	----------------------

BMW Financial Services	FL	337XX	Consent provided
------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/26/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/06/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	08/09/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1487383

1501915

1509976

Consumer Loan Complaints

Based on Consumer Complaints

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/04/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

designate an additional dollar amount that would be drafted and applied toward principal.

While perusing my online account after the initial draft was applied to my loan, I noticed that the additional payment amount has been applied toward my next month 's installment payment and not toward the principal balance.

I am still in the process of resolving this issue with BMW Financial USA.

I was denied a loan by the XXXX XXXX XXXX. The denial stated it was based upon information provided by Equifax, XXXX XXXX XXXX, XXXX GA XXXX. The denial stated that I was eligible for a free copy of this report and stated that it was my legal right to obtain this information. On XXXX XXXX, 2015, I requested a copy of the report with a letter to Equifax. Equifax has not responded and I am requesting your agency help in requiring Equifax to meet it 's legal obligation to send the credit report they maintain on me.

My loan has a payment due date on the XXXX of each month. I have met the payment dates faithfully for the past year with the exception of one month (XXXX 2015) when my payment was 8 days late. I was charged a {\$30.00} late fee which is 50 % of the required payment amount. Each month thereafter required a minimum payment due of {\$90.00} (inclusive of that {\$30.00} late fee). I continued to pay the normal {\$60.00} payment amount ON TIME but not the full so-called " Required minimum payment " of {\$90.00} because I was protesting the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Equifax	TX	770XX	Older American	Consent provided
---------	----	-------	----------------	------------------

Santander Consumer USA Holdings Inc	VA	24277		N/A
Credit Acceptance Corporation	IL	61107		Consent not provided
CashCall, Inc.	CA	90403		Consent not provided
Synchrony Financial	MD	210XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/20/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Postal mail	08/13/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Web	08/04/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/18/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/17/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1517028

1518415

1501924

1525589

1517050

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

so-called " Required minimum payment " of {\$90.00} because I was protesting the amount of the late fee. I finally gave up and paid the {\$30.00} in a separate payment on XXXX/XXXX/15. This company is continuing to charge the {\$30.00} late fee on each subsequent statement. I make these payments directly on-line. Today (XX/XX/XXXX) I initiated a payment in the amount of {\$60.00} and received a message that this was less than the required minimum payment and I would, therefore, be assessed a late fee. I called to speak to someone in customer service to explain that I believe it is not correct that they can charge a late fee on a " late fee ", especially since it had already been paid. The representative and her manager both attempted to tell me that the late fees will continue to apply whenever I pay less than the " required minimum amount due ". I was speaking to deaf ears when I said the reason I paid less than the " amount due " was because part of that amount due had already been paid. Can they continue to assess a {\$30.00} charge each month? My payments are being made each month on time and for the amount of the original agreement.

I purchased a Jeep wrangler in XXXX of this year, the payment is automatically drafted from my checking account with XXXX Bank on the XXXX of every month. In XXXX I called Credit Acceptance Corp, asking if I could change the draft date due to an unexpected emergency. I asked to see if the contracted could be changed to later in the month due date because that is when I receive my Social Security and I would not have to worry about being late. They stated that there was n't any way to change the payment date in the contract and I was told that there was a XXXX day grace period after which a {\$17.00} late charge would have to be paid. Since my next Social Security Check would be coming in on the XXXX of XXXX the payment would be {\$370.00}. I set up this amount to be drafted from my account on the XXXX XXXX to prevent any XXXX late payment on my credit. When I investigated by calling Credit Acceptance legal department, I was told that

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Credit Acceptance Corporation

FL

329XX

Older American,
Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1494858

Consumer Loan Complaints

Based on Consumer Complaints

08/09/2015

Consumer Loan

Vehicle loan

08/18/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

my bank told them that there was insufficient fund to make this payment on XXXX XXXX. XXXX See attached online bank information showing no attempt was made by Credit Acceptance to draft the owed amount and my bank verifies that they did not have any ACH payment request from Credit Acceptance Corp any time during that week.) On XXXX XXXX Credit Acceptance Corp reported both myself and Co-borrower XXXX days late which has had devastating effects on XXXX our credit reports.

Also I received a letter from dated XXXX XXXX, 2015, that mis-lead me to believe that as long as the payments were all up to date by XXXX XXXX my account would be considered never in Default. The Account is paid to date, they were able to take the XXXX Payment out and I had my bank pay them directly for any pass due to avoid any other payment recording errors.

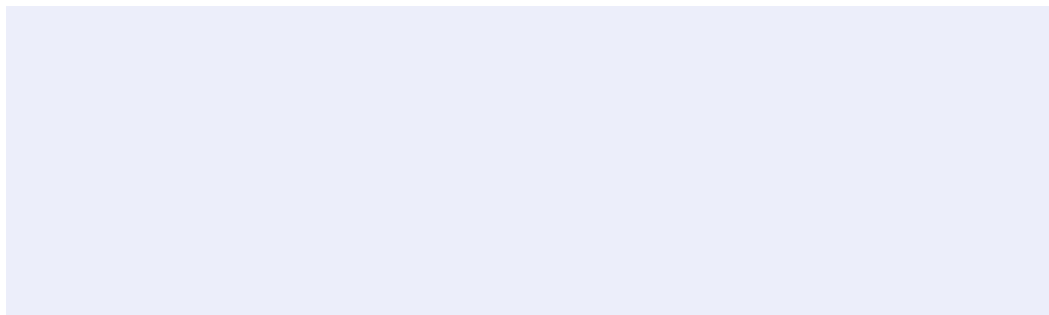
I did everything I could to make the XXXX payment before it was XXXX days late and Credit Acceptance did not keep their part of our agreement. I am requesting that the XXXX day late reporting should be removed from my report and should be showing as paid as agreed on both mine and XXXX XXXX XXXX XXXX

GREEN TREE XXXX XXXX, SD XXXX (XXXX) XXXXXXXXX They are stating that I had an auto loan with them back in 2006. I have never had any loans or dealings with Green Tree. I do n't even know who they are to be honest. How can I get this taken care of?

On XXXX XXXX, 2015 I purchased a XXXX XXXX from a local XXXX dealer. I was trying to get financing through XXXX bank but opted to go with the Chase since XXXX could not process the loan application before the vehicle was scheduled to be picked up. On XXXX XXXX 2015, I received confirmation through the mail that I had received financing from XXXX. On XXXX XXXX 2015, I visited my local XXXX bank and decided to utilize the loan from XXXX since the terms of the loan were better. XXXX initiated the loan process and sent a check to Chase on XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ditech Financial LLC

NC

285XX

Consent provided

JPMorgan Chase & Co.

PA

165XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1510031

1523565



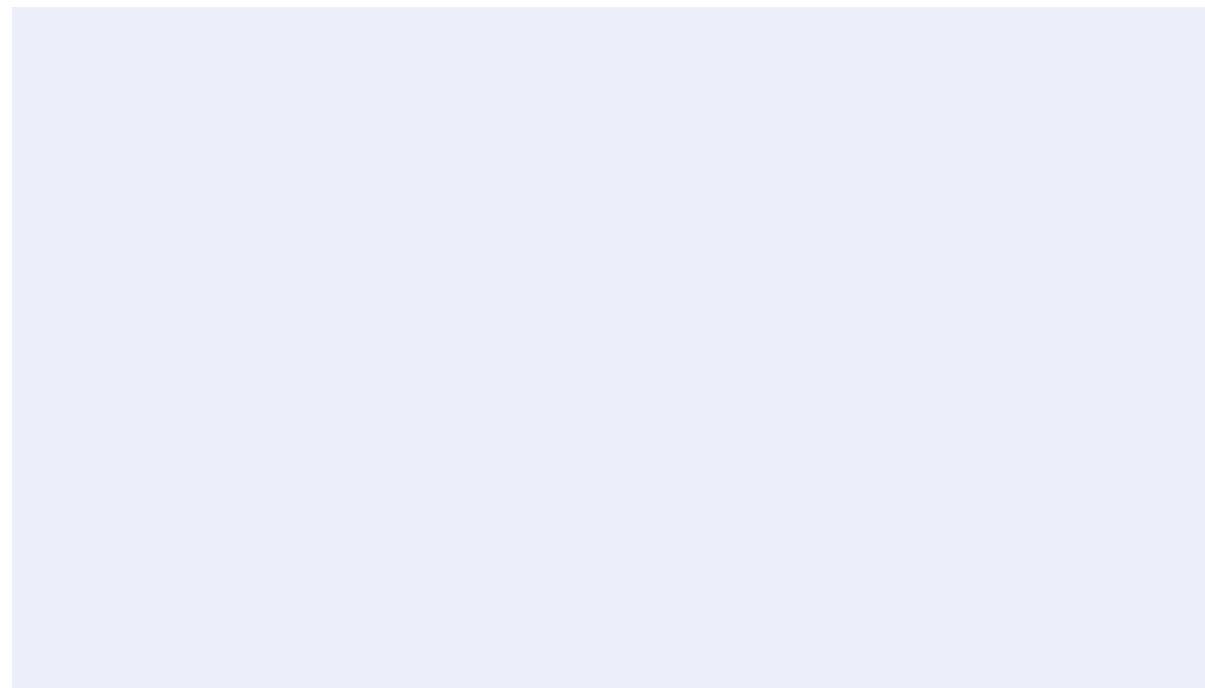
Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015	Consumer Loan	Personal line of credit
07/26/2015	Consumer Loan	Installment loan
07/22/2015	Consumer Loan	Vehicle lease
08/13/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Account terms and changes

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX, 2015 for the amount of {\$30000.00}. According to the copy of the check I received Chase cashed the check on XXXX XXXX, 2015. Assuming the process was complete I started making payments to XXXX in XXXX of 2015.

On XXXX XXXX, 2015 I received a letter from Chase indicating that my loan payment was due. I contacted Chase to explain that XXXX held the loan for the car and the Chase representative stated that Chase held the loan for the car. I contacted XXXX in XXXX in an attempt to determine why I was being contacted by Chase regarding a loan that I thought had been paid off. For the last XXXX months I have been forced to make payments to both XXXX and Chase for the same car loan. Chase has done nothing to resolve the issue. Personnel from XXXX have tried to determine how a check was sent to Chase, the check was cashed by Chase but no one at Chase seems to know where the money has gone.

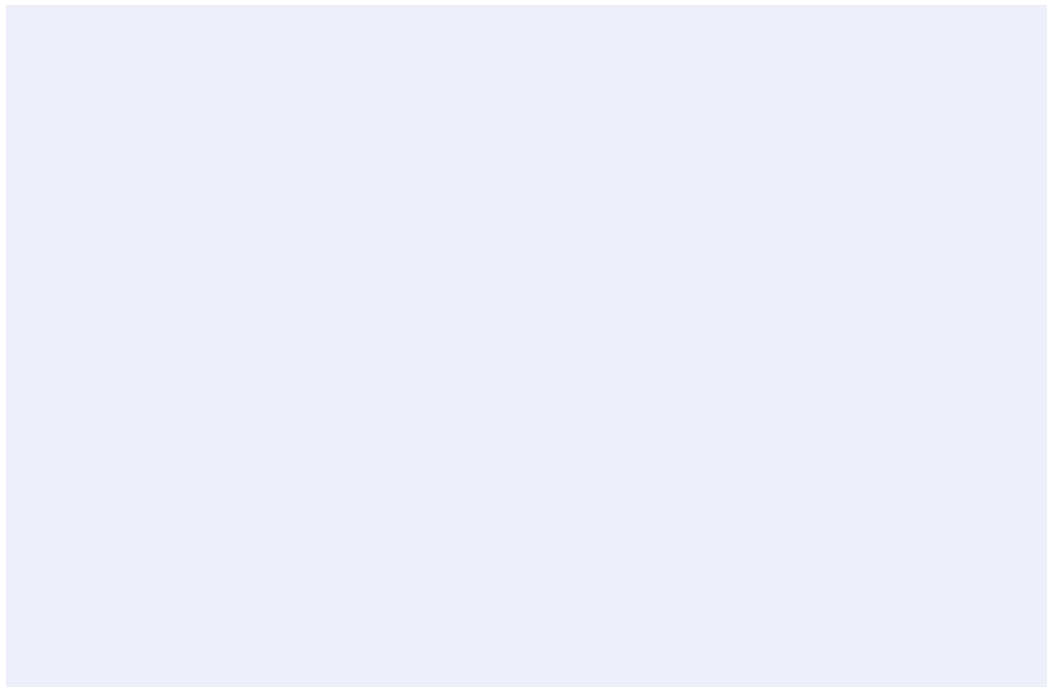
To date, no one from Chase has ever contacted me regarding this matter. While I have repeatedly contacted them with assistance from XXXX. Each time contact is made, I am told that I will be contacted by someone from Chase with information pertaining to my loan.

My XXXX XXXX was totaled in an accident on XX/XX/XXXX and was paid out in full by XXXX XXXX in XX/XX/XXXX. BMW FS was paid out in full, but they have reported on my credit file that I was delinquent with payments, As a result there is serious error on my credit report and my FICO score has been impacted.

As a result of BMW mistakes I can not get a loan to buy a home and I am suffering hardship due to the error made by BMW XXXX staff.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First Citizens	AZ	85255	N/A
Discover	NH	03110	Consent not provided
BMW Financial Services			Consent provided
Banco Popular North America	FL	33511	Consent not provided

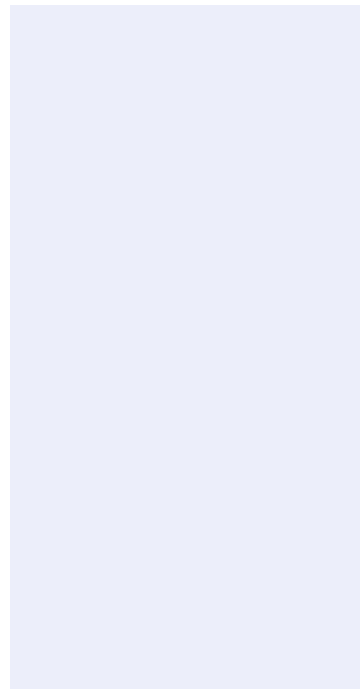
Consumer Loan Complaints

Based on Consumer Complaints

Referral	08/06/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with non-monetary relief	Yes	Yes
Web	07/22/2015	Closed with explanation	Yes	No
Web	09/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1495156

1487259

1480666

1517114

Consumer Loan Complaints

Based on Consumer Complaints

08/04/2015	Consumer Loan	Installment loan
07/30/2015	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Personal line of credit
08/10/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

I would like to start off by first saying that it has been a long XXXX months. I have been trying to get out of my vehicle but no one has tried to even help me. I first tried to get into a XXXX XXXX XXXX XXXX XXXX. It was such a beautiful car. I had a down payment of {\$350.00} plus a trade in that I still owe. At first the manager and the salesman said that I had the car and to go ahead and put insurance on it. So I went to get insurance on it with the XXXX lady. I found out that the insurance was cheaper on the XXXX than my current car. I was really happy and excited then. The manager then tells me to come back in the morning to pick up my new car. He said he was working with one of the banks that he knew to get me a good financing rate. He said I would need a co-signer. I have never in my life had a co-signer. So I thought that was weird. I knew I had good credit because I have always paid my loans back and XXXX car note paid off. So I was excited to get into this beautiful car because I love cars so much. And also people who love cars knows that XXXX XXXX makes very fine automobiles. I tell my friends about it and couldnt wait to be in it. Then the next day I go into the dealership I was excited. But the bad news was we couldnt help you get it. So I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

			provided
Citibank	TN	38116	Consent not provided
Wells Fargo & Company	IN	46074	N/A
Regions Financial Corporation	FL	33556	N/A
HSBC North America Holdings Inc.	CA	95124	N/A
Nissan Motor Acceptance Corporation	KS	67880	Consent not provided
Pentagon FCU	TX	75077	Consent not provided
CarMax, Inc.	GA	314XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/05/2015	Closed with monetary relief	Yes	No
Referral	08/03/2015	Closed with explanation	Yes	No
Referral	08/18/2015	Closed with non-monetary relief	Yes	No
Referral	08/19/2015	Closed with explanation	Yes	Yes
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with non-monetary relief	Yes	No
Web	08/10/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1501988

1495676

1523838

1523799

1510346

1510344

1510345

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

was upset. They said I needed a co-signer. I never in my life had to have a co-signer before. I never checked my credit score to know either. But then I applied for a personal loan at a credit union bank. They approved the loan for {\$2000.00} for XXXX years. With great financing. They arent making much on me in those two years. After all is said and done they are only making {\$200.00} dollars off me. Great people. This reminds me I have to make a payment with them. Anyways the beautiful lady said my credit score was a XXXX and that was good. So after that I tried to apply for other cars all around XXXX. I had a lot of inquiries from different dealerships trying to get out my car. They all said that I needed a co-signer or I didnt meet the credit standards. But I knew I had a good credit rating. So I never stopped trying and I finally found out that it hurt my credit score for each inquiry. The lady that gave me the loan at the bank told me that. So I continued to try because I wanted out this car and also because the first dealership told me that I would have car trouble soon. They wanted me to buy a new car. I have went to just about every dealership in XXXX and no one could help me. One salesman even went as far as adding what I owe on the car to a brand new car. That made the XXXX model the same price as a XXXX model with high interest rate. And expected me to buy it and think it as being fair. With adding no incentives or rebates. Saying I did not qualify for the program. He even said that you know that you are insane. Going everywhere and expecting a different result. No one helped me get into a new car I wanted. Even going to the next state over didnt help me. The people that were at the first dealership where I wanted the XXXX XXXX had now moved to that state. They also have others here in XXXX as well. I love cars and always will. All the dealerships in XXXX, Georgia made it like it was impossible to get a new car. I had deals on a XXXX XXXX XXXX XXXX and a XXXX XXXX Coupe from some lenders that CarMax goes through and I didnt even know because no one at CarMax even tried to contact me about it. So now I

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015

Consumer Loan

Installment loan

08/10/2015

Consumer Loan

Vehicle loan

02/14/2016

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

am still in the same car. I found out that XXXX rotor needs replacing and that it has been cut a few times and it just needs a new one totally. I didnt even know that. I trusted Carmax and their XXXX point inspection. But they lie so much. My car history shows no accidents. But looking at the car everyday and seeing it and driving it I know it has been in a accident. XXXX wont buy back as promise either. XXXX CarMax wont help. Love to all

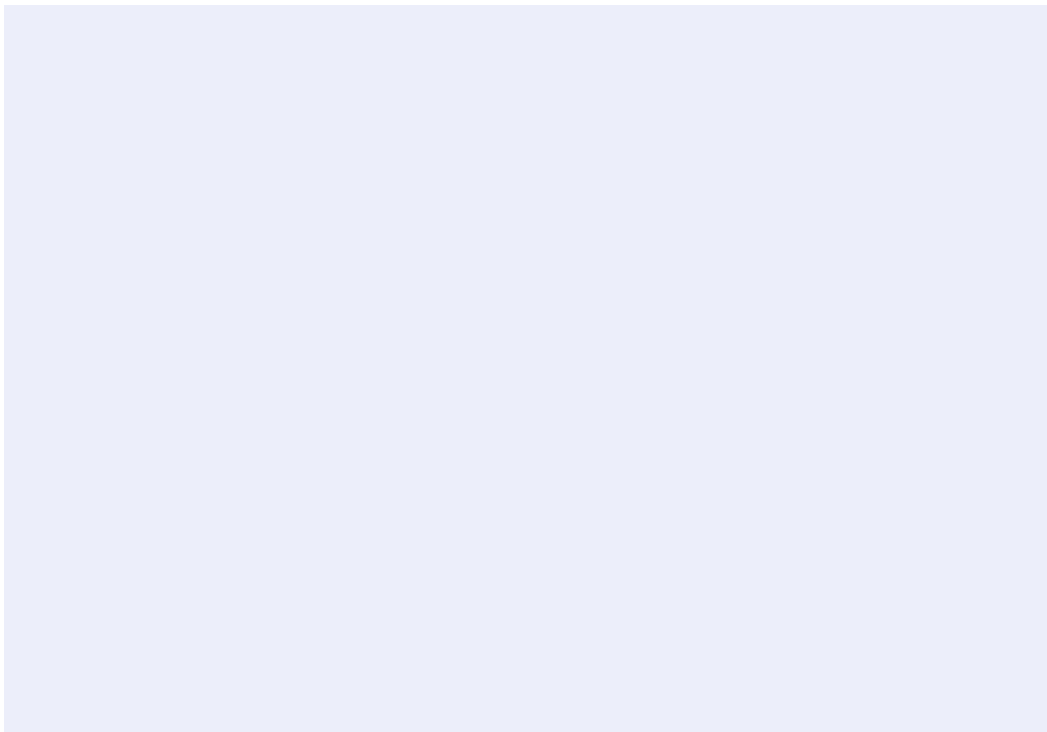
Applied and was approved for a loan with GM Financial, received a " welcome " phone which included a few questions from the GM customer service agent. One question, was " will anyone else be driving the vehicle " I told them his name and then I explained I traveled a bit and my husband would be driving the vehicle about 40 % of the time and I would be the other 60 %. GM customer service agent then asked " why were they not on the loan ". I stated, never thought about it since this person was my partner and we lived together. Besides my partners credit was n't as good as mine. The agent then asked for my work number to verify my employment, I explained I was driving and would get the information to them with the next few days. When I called to give them the information as requested, I was told my " loan had been sent back to dealer " ... I asked the agent why, she replied " you will have to call the dealer " ... So I did just that, the dealer told me that GM Financial stated I was doing a " straw loan " ... needless to say I was shocked!!! I explained, how could GM accuse me of doing a " straw loan " when the insurance for the new vehicle was in both our names, along with the checking account from which the payment would be made. I feel or know that GM Financial discriminated against me and my husband, since we were XXXX.

I paid my car loan off in XXXX of last year (2015) and I still have not received the title from GM Financial. That 's over 6 months. I paid XXXX payments on a 60

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	NC	28078	Consent not provided
GM Financial	CA	922XX	Consent provided
GM Financial	GA	300XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/10/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

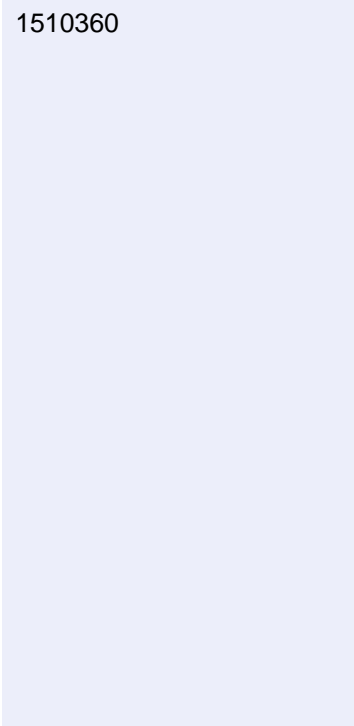
Web	02/14/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1523647

1510360



1787211

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

month loan and I feel I should have the title by now. I have received no communication from GM Financial about the loan since I paid it off.

There was an issue with the XXXX payment. A couple of months after I sent the last payment to GM Financial I got a call from a nasty little girl telling me that my account was 81 days past due. Since I had made more payments than the loan called for and all of them had been made on time I believed her to be a scammer trying to steal money from me. I told her as much. She continued to attempt to get me to give her money but after talking for a few minutes she then changed her story and admitted to receiving the payment but lied and said the check had bounced.

To make a long story short, the young woman had no suggestions as to how to rectify the situation except for me to give her money. All she offered to do was send me a list of payments. I already know every payment made to GM Financial so that was of no assistance.

I came up with my own solution since the big bad poorly run financial services institution was incompetent and unable to run its business. I first checked with my bank to see what the story was with the check. They confirmed what I knew to be true, that the check had not bounced or otherwise been rejected for any reason. They did, however, tell me that the check had never even been presented for payment.

My next step was to send a replacement check along with a letter explaining the situation. I took the steps to do this, on my own time and at expense to me personally. GM Financial actually rejected the delivery! So, once again, at the expense of my own money and a great deal of time I found another address for GM Financial and resent the letter and the check to the new address. This time the letter was accepted and the new check was cashed.

I also received a letter from GM Financial indicating they received my inquiry and

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/26/2015

Consumer Loan

Installment loan

08/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

that they would look into it and get back to me. That was several months ago and I have received no communication from GM Financial since.

I did check my credit report and it indicates that I made XXXX payments late, which is untrue, and that I still owe {\$45.00}, which is also untrue.

I need GM Financial to fix the mis-reporting to credit bureaus and to provide me with my title. At this point I also feel I should receive some damages for my out of pocket expenses and the injury to me personally and reputationally.

XXXXRise CreditXXXX XXXX XXXX XXXX, TX XXXX My name is XXXX XXXX and I need help in dealing with Rise Credit. I am a single mother who is living 138 % below the poverty level. I have had my share of credit problems and have owed more than I make for quite some time.

I was misled by Rise Credit to believe that they were unlike other predatory loan companies. By the time I understood what I had signed, I had paid them thousands of dollars in interest. I have recently become temporarily unemployed and called them to ask for help during my time of financial hardship. They refused any solution and my account is headed to collections now.

In the last sixty days I have paid over XXXX dollars in interest and the total paid is far over the amount I initially borrowed from Rise. The interest is around XXXX percent. This is robbery and all of the necessities I have for myself and my children are suffering because of it. If I were to steal from someone like Rise has stolen from me it would be considered robbery.

How is it that they can do this? I am asking for help for not only my family, but for all of the families targeted by these predatory loans meant to target those living in poverty and struggling to live paycheck to paycheck.

Thank you so much for any assistance.



Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC

CA

906XX

Consent provided

Ally Financial Inc.

NY

13625

N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	08/10/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1487339

1511038

Consumer Loan Complaints

Based on Consumer Complaints

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My daughter wants to return her vehicle 7 months early and payoff the remaining payments on her lease. XXXX is now telling us that we could be responsible for the difference between what they can sell the car for at auction and what the residual value is. Therefore, I will be at their mercy and could wind up with a bill of {\$5000.00} or more. We are totally at their mercy. I have turned in leased cars before and have never experienced anything like this. They have absolutely nothing to lose. Sell the car for {\$5000.00} and stick the consumer with the difference. I do not know how this practice is actually legal. I want all consumers to be aware of dealing with VW and what you can possibly be up against.

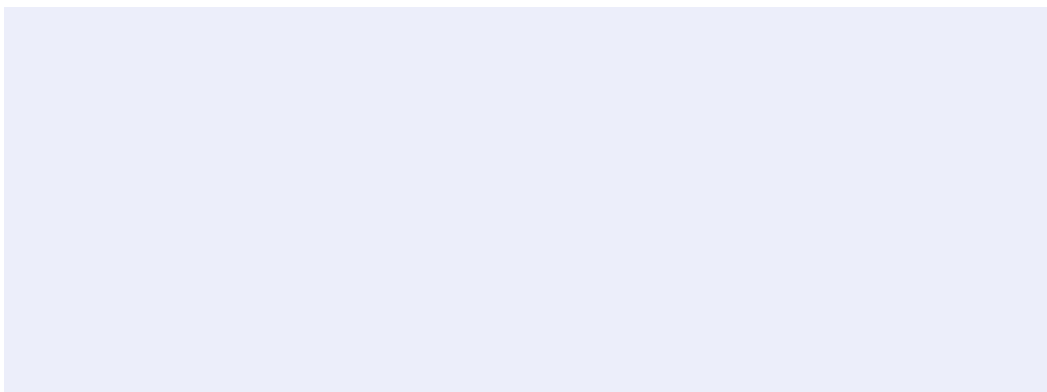
Flagship Credit Acceptance has cashed a vehicle warranty cancellation check which they should have sent to me months ago. I have been calling almost three months to get results along with my dealership who ran into walls trying to deal with them. I have encountered customer service reps who constantly hang up on me and give me no help. They advised me that it takes over a month to research a check. Which they claimed that they have mailed out before but they had the wrong address. If that would have been the case the postman would have put it in the correct box since I have been in the same complex for 5 years. The managers are nonexistent I have spoke to several who have no clue of the process of researching a check. My loan is paid off so I do not understand why it is taking so long and they have confirmed that they have the check.

This is a Title Loan for my vehicle that I have a title for. I have the receipts of payments and the amount financed is not moving downward. I have never been late and paying more than the minimum amount due. I believe this title loan is a big rip-off. I just need another opinion.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company believes complaint represents an opportunity for improvement to better serve consumers



Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	VA	23831	Consent not provided
Blatt, Hasenmiller, Leibsker & Moore, LLC	PA	16101	N/A
VW Credit, Inc	NH	034XX	Consent provided
FC HoldCo LLC	TX	750XX	Consent provided
Check into Cash, Inc.	GA	309XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/13/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Phone	08/21/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	07/30/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1517236

1517239

1494966



1487471

1489141



Consumer Loan Complaints

Based on Consumer Complaints

08/10/2015	Consumer Loan	Vehicle lease
08/04/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Installment loan
08/13/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

big rip-off. I just need another opinion.

Consumer Portfolio Services called my office again ...

I had filed a complaint last year after I had told this company to NOT call my work number or call prior to am. Per the agreement they emailed back - they would not call work or call prior to XXXX.

I filed another complaint last week showing the date and time of a call at work after the agreement (I let the 1st couple go). Then 2 days ago they called my office again. It has to stop!!

Im having issues making my car payment i called to see about different options due to payday changes available cust rep said i had to wait 6 months to make any changes

There are XXXX issues, I will describe them separately.

The XXXX issue, CarMax XXXX XXXX has called multiple times in the last year, they would leave a message and when I didnt return the call right away they would continue to call my cell phone multiple times in the same day. Perhaps they were using an auto dialer, I 'm not certain but in any case I think it 's illegal to leave a message and then call back the same day.

The XXXX issue,, my account is past due I 'm aware of that. I spoke with CarMax XXXX XXXX XXXX times on XXXX, I explained my situation and scheduled a payment. At that time I was assured that if I paid a payment before the account

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	NM	87505	Consent not provided
Ford Motor Credit Company	CA	93061	N/A
MNE Services, Inc	WA	98004	N/A
Consumer Portfolio Services	AZ	853XX	Consent provided
JPMorgan Chase & Co.	FL	33917	N/A
Santander Consumer USA Holdings Inc	OK	740XX	Consent provided
CarMax, Inc.	TN	379XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with monetary relief	Yes	No
Phone	08/05/2015	Closed with explanation	Yes	Yes
Referral	07/31/2015	Untimely response	No	
Web	08/19/2015	Closed with monetary relief	Yes	No
Referral	08/19/2015	Closed with explanation	Yes	Yes
Web	08/04/2015	Closed with explanation	Yes	No
Web	08/18/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1510449

1502141

1487513

1518310

1523282

1495134

1525101

Consumer Loan Complaints

Based on Consumer Complaints

08/13/2015	Consumer Loan	Vehicle loan
08/13/2015	Consumer Loan	Vehicle lease
08/04/2015	Consumer Loan	Vehicle lease
08/04/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Vehicle loan
08/13/2015	Consumer Loan	Installment loan
08/13/2015	Consumer Loan	Personal line of credit
08/18/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

went past 84 days they would work with me and not send the account for repo and be willing to work with me to bring the account up to date.

I scheduled the payment with my debit card for XXXX, they assured me this was ok. The payment was deducted from my account on XXXX as promised.

I received a letter from CarMax XXXX XXXX dated XXXX and delivered on XXXX that my account has been referred to the repo department.

the company Westlake financial doing business in California. wont report cccccccccc credit as per contract, my account is XXXX XXXX XXXX

I purchased a vehicle from XXXX XXXX XX/XX/XXXX, A XX/XX/XXXX Sonata. Regional Acceptance financed the vehicle for XXXX months at 16 percent interest. I have had the car for 4 years making monthly payments of XXXX. As of today XXXX payments have been made totaling XXXX dollars. Regional Acceptance says I still owe XXXX on the loan, which is not correct and impossible for a loan that is 48 months into the XXXX month term.

I wanted clarification on the OH installment loan laws. I recently got a {\$400.00} loan but am having to pay back a total of {\$2800.00} (which includes a {\$2400.00} finance charge). Is this even legal in Ohio? I wanted to double check before I start paying almost {\$3000.00} on a {\$400.00} loan. Please help.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	NM	880XX	Servicemember	Consent provided
American Honda Finance Corporation	CO	80620		N/A
Ford Motor Credit Company	OH	44143		Consent not provided
BB&T Financial	IL	604XX		Consent provided
Ford Motor Credit Company	PR	00778		N/A
GVA Holdings, LLC	OH	452XX		Consent provided
Synchrony Financial	OR	97223		N/A
Ally Financial Inc.	PA	19020		N/A
Synchrony Financial	FL	33578	Servicemember	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/21/2015	Closed with explanation	Yes	No
Referral	08/17/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with monetary relief	Yes	No
Web	08/05/2015	Closed with explanation	Yes	Yes
Phone	08/18/2015	Closed with explanation	Yes	Yes
Web	08/20/2015	Closed with explanation	Yes	No
Referral	08/17/2015	Closed with non-monetary relief	Yes	No
Postal mail	08/19/2015	Closed with explanation	Yes	No
Web	08/05/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1518383

1517412

1500624

1502475

1523239

1517499

1518298

1523966

1503026

Consumer Loan Complaints

Based on Consumer Complaints

08/05/2015

Consumer Loan

Installment loan

08/05/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I took out a loan with XXXX to have a procedure done. They quoted me for XXXX dollars but only provided the doctor XXXX and I still had a balance with the doctor of XXXX. Moreover, I would pay back XXXX dollars for three years XXXX a month. I hit hard times so I missed XXXX payments and also decided not to have the procedure done. I was told today by the doctors office that XXXX rescinded their loan and that the doctors office sent them their money back. So I should not have to pay anything because not only did they pull their money back I never got the procedure.

In XXXX XXXX, had a {\$37000.00} loan (they describe it as a Line of credit) however it was a one time deposit to my account, with set payments of {\$660.00} per month for 60 months. That said I have been paying on this loan for over 90 months. I am in the military and have been XXXX from XXXX to XXXX. Now that I am back in the XXXX, I have had time to try to see why this has happened and the Bank of America stills expects 6 more payments of {\$690.00} plus.

I have called them and asked how a set number of payments has gone over Seven years expecting to surpassing Eight Years, I would not have took out a consolidation loan that would take over Six years to pay. We are going on Eight Years and I have not received anything from Bank Of America to resolve this. They sent me a application from XXXX that has minimal information concerning myself. They sent me more paperwork that has the loan amount and term 60 months and then the 4 pages of terms and agreement.

My last communication with the company the service rep said he would forward it up to a division that will investigate why this may have happened.

From speaking with several representatives, in XXXX the Loans like the one I received were discontinued and called something else. In XXXX there was some other change concerning my account but the rep could not tell me, other than he

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Monterey Financial Services, Inc.	GA	300XX	Servicemember	provided Consent provided
-----------------------------------	----	-------	---------------	------------------------------

Bank of America	CA	922XX	Servicemember	Consent provided
-----------------	----	-------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1503050

1503083



Consumer Loan Complaints

Based on Consumer Complaints



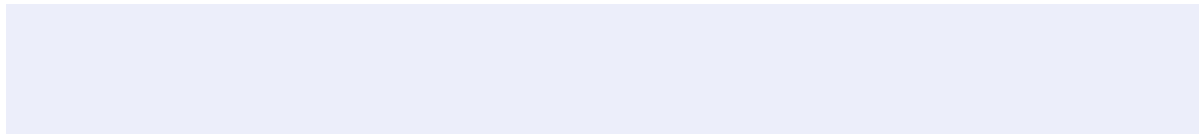
08/05/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

would forward my situation to another division. I have paid over {\$60000.00} on this {\$37000.00} loan and I am certain this was not what I agreed to in XX/XX/XXXX

False Advertisement by XXXX XXXX and GreenSky Trade Creditl was the victim of false advertisement, identity theft and fraud.

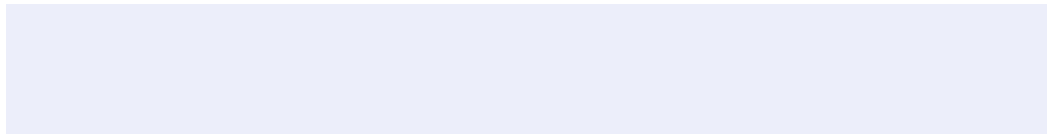
The XXXX card was introduced to me by the store specialist as an alternative payment method with 6 month no interest after selecting materials for remodeling. On the advertisement and card are XXXX logo 's appeared. On the top left the XXXX XXXX logo and the bottom right the XXXX logo. GreenSky name does n't appear on the card nor advertisement but is the financial institution for the loan/card. I attempted to validate mailing address which failed, due to no such address in XXXX, GA.GreenSky is currently under investigation in Florida by a lawyer for fraud.

On my credit report in XXXX it shows that I 've applied to XXXX companies. I received notification from all XXXX credit bureaus. It appears that these are subsidiary companies, XXXX and XXXX with a credit limit of {\$3000.00} for each account as indicated, which caused my score to decreased. I would like a letter refering to the new account activity in the XXXX Credit profile to indicate that these entries were incorrect on the XXXX 2015 credit report. By law my credit report must be reported correctly. XXXX are subsidiary companies of GreenSky.

I 've contacted both GreenSky and XXXX XXXX for reconciliation each company passes the buck and assume no accountability. Ive requested letters and submitted proof that the subsidiary companies were listed on my credit report. Credit Bureau 's list in real time only. Credit monitoring services allow prior

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints



GreenSky Trade Credit, LLC

MD

211XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

09/03/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1503086

Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Installment loan
08/05/2015	Consumer Loan	Installment loan

08/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

account reviews and archives. XXXX XXXX Senior Credit Specialist and GreenSky Vice President received valid documentation of all XXXX subsidiary added under my social security number and failed to provide any complimentary credit monitoring nor letter releasing financial responsibility and report to credit bureau 's of account and subsidiary accounts are closed. Due to fraudulent activity committed by GreenSky. As of today, my credit score dropped by XXXX points and I still have n't received any help. XXXX XXXX was recently undergoing Security breaches and GreenSky is under investigation. I ca n't even have letters drafted with signatures from either company. Ive attached the credit report to validate my claims.

I have a loans out through XXXX. I have had fraud on my bank account recently I do not want my bank information to anyone. I have told them I revoked my authorization to debit that bank account. They refused to take my account information off. I do not wants fees and overdrafts because they wo n't work anything out with me. I have talked to them numerous times. In the loan agreement they do not state how to unauthorize the debit to my account.

On XXXX XXXX I changed insurance companies and notified Wells Fargo of the change. Since that date Wells Fargo has sent me letters requesting the new insurance. This documentation has been provided on a least XXXX separate occasions by my insurance agent. On Friday XXXX XXXX, my insurance agent was contacted by Wells Fargo and once again, the insurance was provided. On Monday XXXX XXXX I attempted to pay off the car loan and I was told that forced insurance had been placed on the vehicle. I now owed additional funds. Myself, my insurance agent and a WF agent had a XXXX way conference call and I was told that everything was taken care of. I was forced to pay an additional {\$300.00}

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Tower Loan	LA	70607	Older American	N/A
Oportun Financial Corporation	CA	91746		N/A
Speedy Cash Holdings	NV	890XX		Consent provided

Wells Fargo & Company	CO	800XX		Consent provided
-----------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/29/2015	Closed with explanation	Yes	No
Phone	08/28/2015	Closed with monetary relief	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No

Web	08/18/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1487767

1524041

1503100

1524059

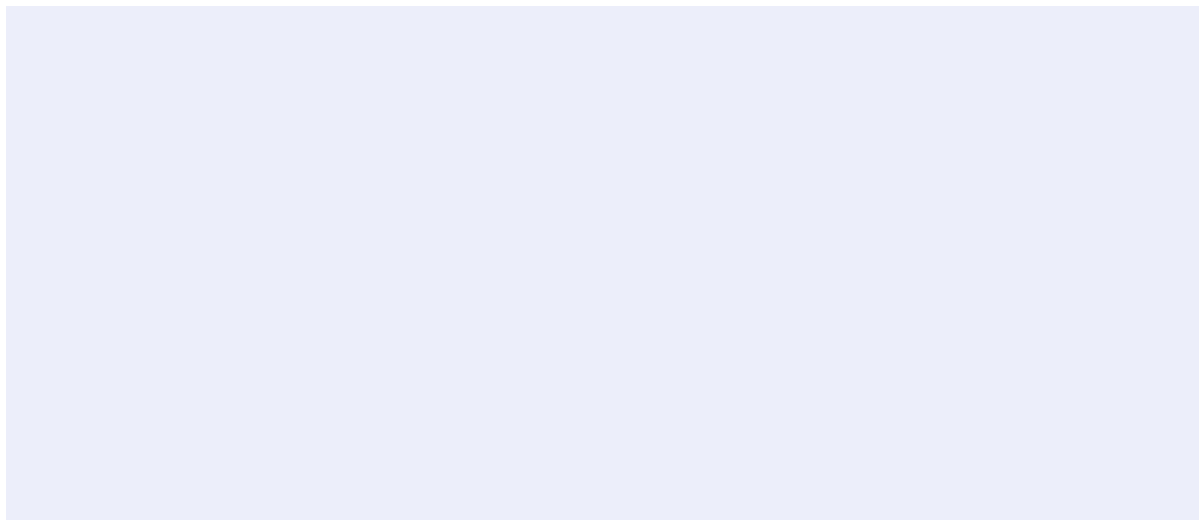
Consumer Loan Complaints

Based on Consumer Complaints

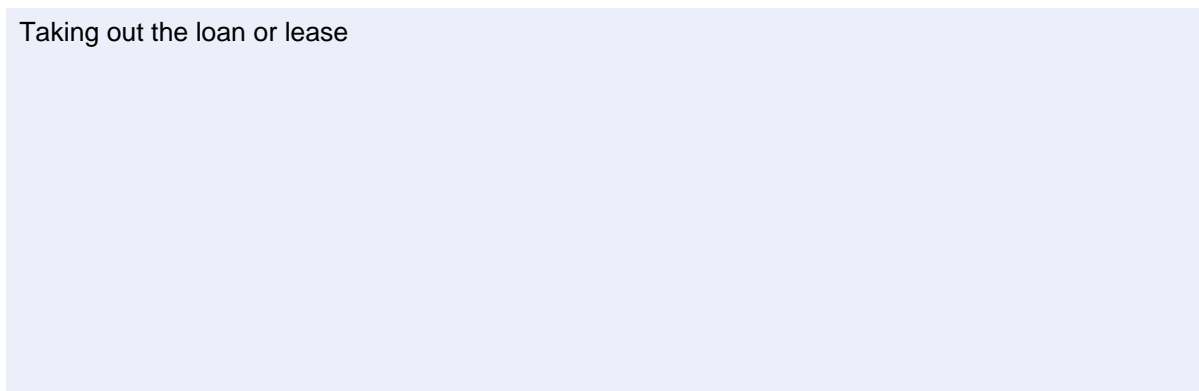
08/18/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan
07/27/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Taking out the loan or lease

Taking out the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

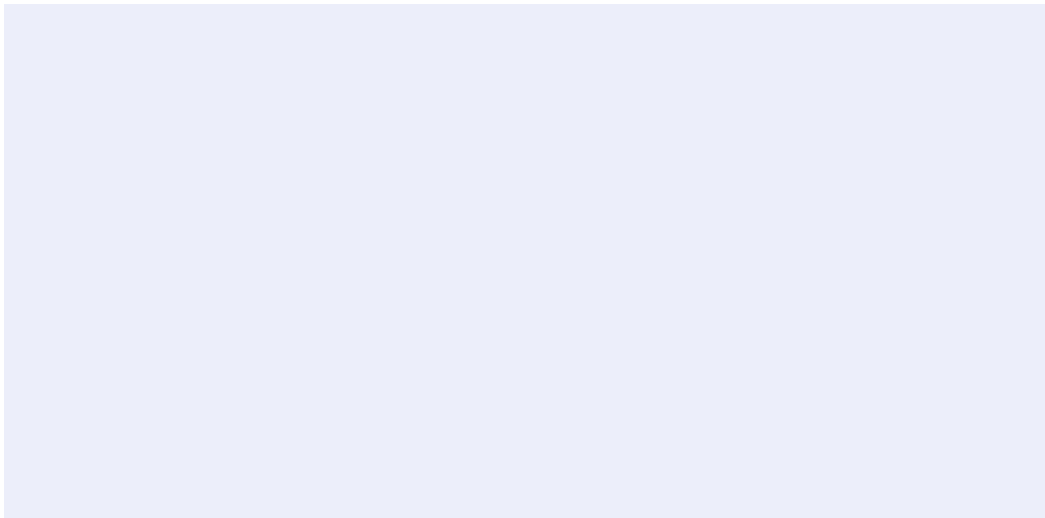
told that everything was taken care of. I was forced to pay an additional {\$300.00} XXXX estimate) in order to pay off my car loan. On XXXX XXXX, I was informed that my car loan was not paid off and that the process to get my title and the money I am owed could take several weeks. This is a deliberate and malicious attempt to keep money that does not belong to WF. In normal language, WF are stealing my money. WF will not release the title to my car, which means WF is denying me opportunity to sell my own property. The longer WF keeps my money, the longer they gain for having it and the longer I lose from not having it. WF keeps bouncing me from one department to another and no one seems to be in a position to offer help. One of the representatives I talked to admitted that this was a common problem. It is apparent that WF system is designed to make the customer jump through numerous hoops just to get their own money back.

the company Westlake financial is not reporting my creditthey received information that was needed on a joint applicantXXXX XXXX

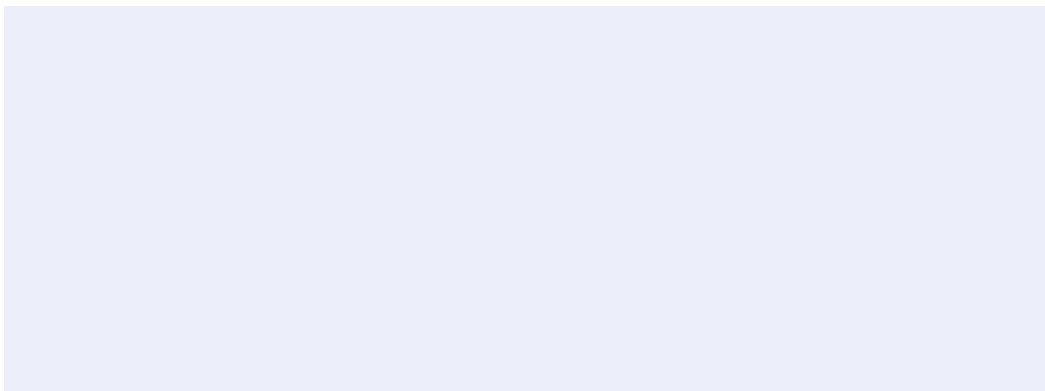
On XX/XX/2014 I purchased a 2013 XXXX XXXX from XXXX XXXX XXXX tx they acquired financing from Santander consumer USA at an interest rate of 15.66 % approximately 2 weeks later they told me the finance company was not honoring the extended warranty cost into the financing because they wanted to keep my payment in a certain range, they called me in told me I could keep my truck, or have no vehicle unless I signed a new purchase agreement with a " higher " interest rate charge the dealership/finance company backdated the agreement so it looked like the original agreement the new interest rate is 16.32 % on less money borrowed.

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	NM	880XX	Consent provided
Santander Consumer USA Holdings Inc	MN	550XX	Consent provided
Capital One	MA	02210	Consent not provided
Mid-Atlantic Finance Co., Inc.	MN	55106	Consent not provided

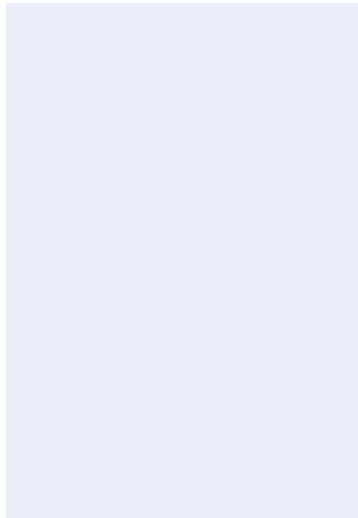
Consumer Loan Complaints

Based on Consumer Complaints

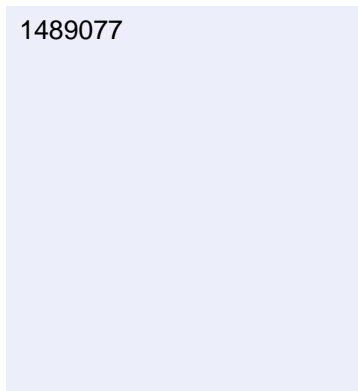
Web	09/02/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	Yes
Web	07/27/2015	Closed with explanation	Yes	Yes
Web	08/04/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1525127



1489077

1487702



1489231

Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015	Consumer Loan	Personal line of credit
07/27/2015	Consumer Loan	Vehicle loan

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/27/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

WE bought XXXX XXXX 's on the same day for our sons going to college XXXX of the cars was in a total loss accident. XXXX XXXX and Toyota got the account numbers wrong and payed off the wrong car. We had no idea what had happened we continued to pay the payment as agreed, not knowing what had happened until going to the DMV to get license for the other car they informed us that that car was showing a total loss. Toyota meanwhile set up another account and we was not may aware and they turned in the other XXXX as being late I contacted them and they said it was XXXX XXXX fault because they requested they wrong title, and they were to correct our credit report but that did not happen.

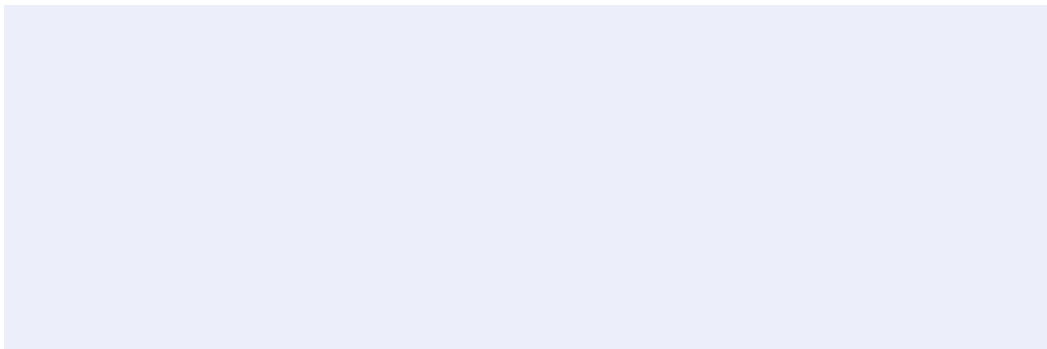
I received an email from Hyundai Motor Finance regarding a special promotion for loyal customers. The deal was for 0 % for 66 months plus a cash bonus. I went to the dealership XXXX Hyundai in XXXX. I showed the dealer the email I received and asked to see some vehicles. The dealer was not trying to honor the deal I was sent. The dealer also ran my credit 5-6 times through other banks without my permission. I called Hyundai Motor Finance Headquarters to complain and was told they will " attempt " to reach out to the dealer but it is nothing they can do it would be up to the dealer.

i bought the car 2008 XXXX XXXX I about XXXX years I have all problems with car I should have take I back I was never happy with car. there is a lot things with it .now I do n't never when to drive it I thing going break down.i have take XXXX or dealership they said there a lot things wrong with it they just give me XXXX for the car.so I call XXXX XXXX were I got the car will help me they said send letter to

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU	VA	23704	Servicemember	N/A
Toyota Motor Credit Corporation	WV	255XX		Consent provided

Hyundai Capital America	MD	212XX		Consent provided
-------------------------	----	-------	--	------------------

American Honda Finance Corporation	CA	94607		Consent not provided
------------------------------------	----	-------	--	----------------------

Wells Fargo & Company	NV	89032		N/A
-----------------------	----	-------	--	-----

Santander Consumer USA Holdings Inc	TX	750XX		Consent provided
-------------------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/19/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with non-monetary relief	Yes	No

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/19/2015	Closed with monetary relief	Yes	No
-------	------------	-----------------------------	-----	----

Web	07/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1524103

1487852

1489227

1524228

1524176

1489292

Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

trade in XXXX done went to get a car from there just talk me in to get this we here them just the car had not check when send the letter trade will give XXXX for it now they will not help me I have told them I do n't want out there care from there. customer service so bad there.

so I need your help me. I can not drive this I think got live strange out there.

I have had a loan with Ally Bank for my automobile since XX/XX/XXXX. I have never had a 30 day late, and in XX/XX/XXXX the bank applied an incorrect posting on my account which I was not aware of, at this time we had a dispute with XXXX XXXX due to a program that was purchased when we bought our vehicle. The plan had included having Tires paid for up to a certain amount. When we went to utilize the plan we were told that they discontinued the plan but never notified the customers. We had been advised they could pay the additional amount of around XXXX some odd dollars to us directly for the inconvenience. We were not satisfied and we advise if we would of known this was going to occur we would not of wanted the plan, we did not agree that the funding of the loan should of been charged that additional amount and be charged interest on that balance. When I saw the amount posted to the account I assumed that XXXX sent the amount straight to ALLY instead of us. I pay additional amounts on my account every month. When I went to pay on the website the payments showed current, and I continued to monitor the website, I paid every month. The payment was removed from my account a while later causing the account to show delinquent. I was not aware, the website that I have made every payment to was not refreshed. This caused the payment to show being paid after 30 days, I was not notified on time and once I saw it was behind I paid the account current. This is causing them to report me for 3 months being over 30 days late which was caused by their website not being updated and giving me a clear paid to date. The account is never posted with the full amount and the extra funds that I send in does n't give me a clear

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

CA

935XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/18/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1524202

Consumer Loan Complaints

Based on Consumer Complaints

07/27/2015

Consumer Loan

Vehicle loan

08/18/2015

Consumer Loan

Vehicle loan

08/18/2015

Consumer Loan

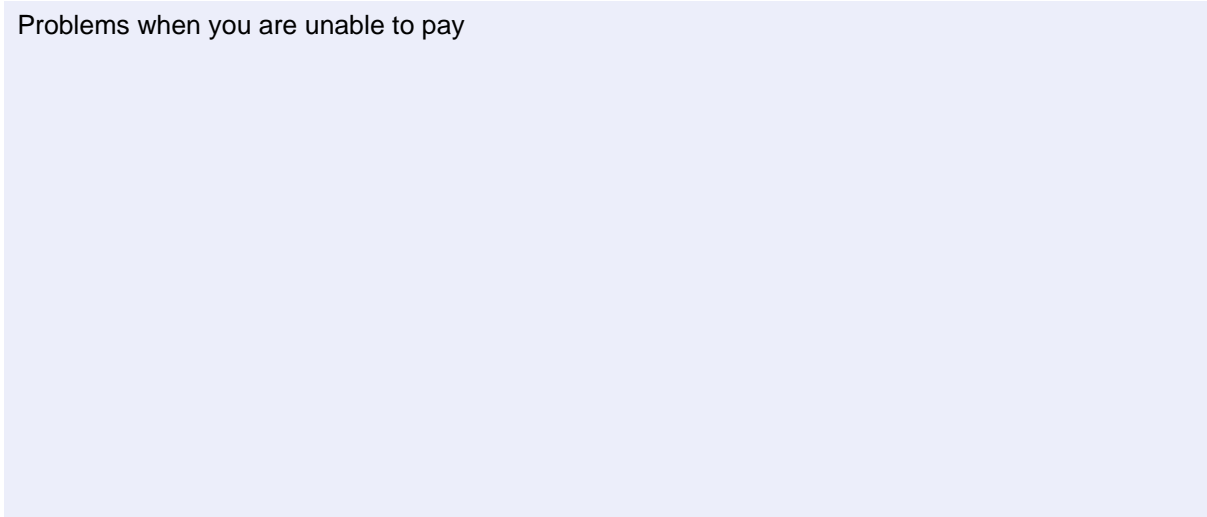
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

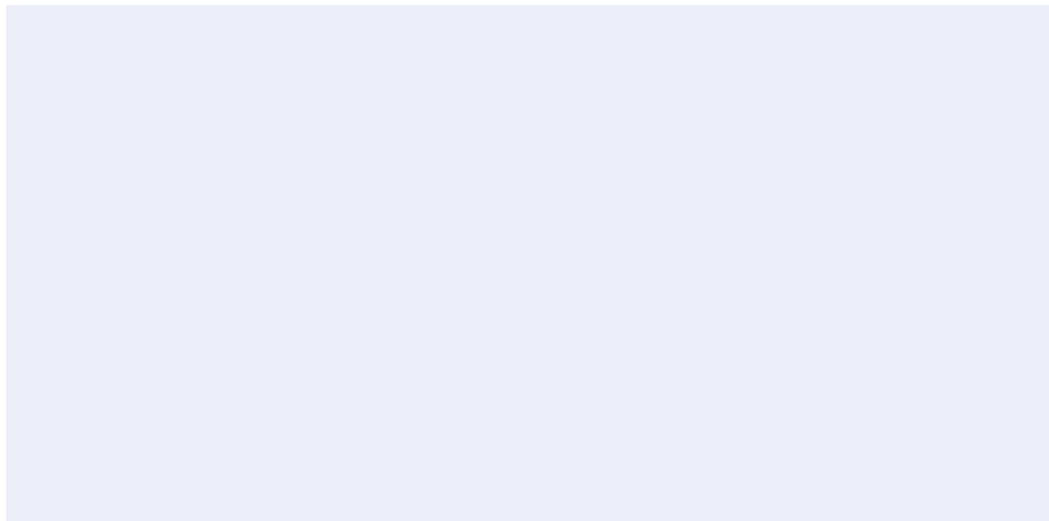
picture of how they are applying my funds. I have never had an issue with this institution but thier not taking responsiblity for their misposting is causing me a lot of grief with my credit reporting. I maintain good standing on all my accounts. I believe due to this error my credit has been ruined and I am not in agreement with companies being able to such things to customers. I have tried to contact them and they continue to not take responsiblity. They respond with generic responses and will not look at the situation seriously. The customer always loses in these situations and we are not treated as individuals, this company already has my money so what do they have to lose. I want everyone to know what a horrible company this is and to never get a loan with them.

I had an automobile loan with Nissan Motor Acceptance. I madde timely payments for most of the life of the loan. well towards the end of the loan life i experienced financial difficulty. I called Nissan as I was unemployed foir an extended period of time over one year. I was told that i could defer payments for up to 4 months and request this separately for each month. i lost my job as i needed to go on XXXX leave. with a XXXX my job at the time let me go to avoid XXXX payment. in any event i needed to defer my payments. XXXX granted them however they repossessed my car during this deferment i had only XXXX payments of XXXX left before the car would have been paid off. they added repossession fees and interests and sent me to collections. at the time i was XXXX and finances and did not know how to dispute this. please investigate and resolve. my credit is ruined with the reposession and the car is gone and it was almost paid off.

This is about a collection company for XXXX. I was in the hospital in XXXX for over XXXX years. The phone number XXXX called me on the hour every hour. When I was released from the hospital they called me last me last night. I asked what company this was. I explained I had been in the hospital over XXXX times in

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	OH	44122	Older American	N/A
Nissan Motor Acceptance Corporation	MD	211XX		Consent provided
Expert Global Solutions, Inc.	TN	370XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/28/2015	Closed with explanation	Yes	No
Web	08/18/2015	Closed with explanation	Yes	No
Web	09/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1487976

1524273

1524327

Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015	Consumer Loan	Vehicle lease
08/18/2015	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Vehicle loan
07/28/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

what company this was. I explained I had been in the hospital over XXXX times in the last XXXX days and when I got settled, I would review the situation. I got another call from them XXXX minutes later and then again in an hour.

My car was repossessed at XXXX on XXXX XXXX, 2015. I was explained that I had 21 days to redeem the vehicle. I paid the bank the past due amount today but they have shipped my car to auction in XXXX XXXX, XXXX hours from where I live. Now my husband and I have to miss an entire day of work to pick up the car.

I have sent a few messages via the secure message system on the TD Auto Finance website. I've been paying more than minimum payment of {\$200.00} since the loan commenced on XX/XX/XXXX. The TD Auto Finance website shows since I am ahead that a payment is not due until XX/XX/XXXX. However, it is showing a minimum of {\$210.00}. XXXX customer representatives claimed it had to do with simple interest and that since the payments were not received at the same date, there is a fluctuation of how the interest would be applied. This makes no sense since in the absence of late fees or an outstanding balance, the default payment of {\$200.00} would be applicable. I feel that because I am ahead of the contract that they are trying to get more money out of me.

We have had this loan for greater than XXXX years, originally as a home equity

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

TD Bank US Holding Company	CA	90510		Consent not provided
Wells Fargo & Company	NM	87187	Servicemember	Consent not provided
Citizens Financial Group, Inc.	NJ	08087		N/A
Credit Acceptance Corporation	MA	01950		Consent not provided
Capital One	LA	711XX		Consent provided
TD Bank US Holding Company	NY	112XX		Consent provided
BB&T Financial	MI	48076		N/A
OneMain Financial Holdings, LLC	NY	133XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	Yes
Referral	08/27/2015	Closed with explanation	Yes	No
Web	08/18/2015	Closed with explanation	Yes	No
Web	08/18/2015	Closed with explanation	Yes	Yes
Web	08/18/2015	Closed with explanation	Yes	No
Referral	08/19/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1524430

1525113

1524490

1524450

1524514

1523248

1524691

1490420

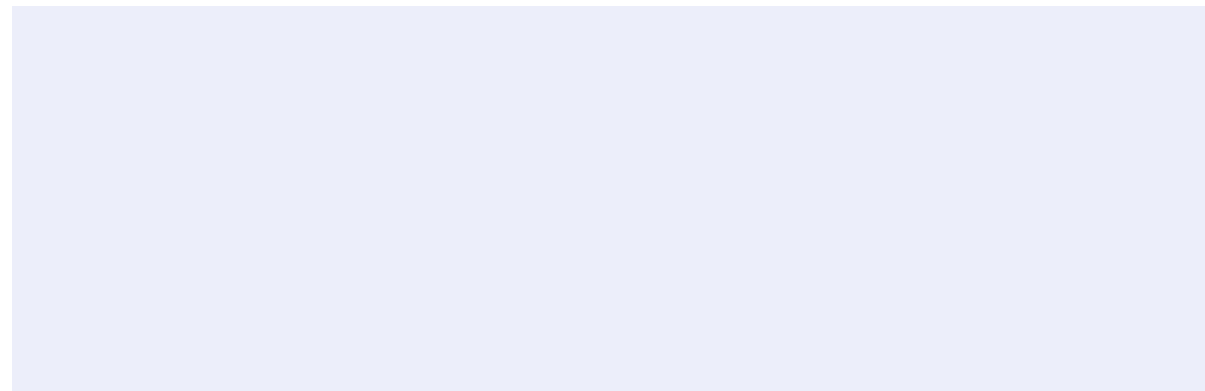
Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015	Consumer Loan	Installment loan
04/27/2015	Consumer Loan	Vehicle lease
12/23/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

loan. Late payments were made however payments were always made. We placed it into consumer credit counseling in XX/XX/XXXX when the owner refused to work with us to lower the interest rate so we could pay it off. at this time, we believe it is a negative amortization situation. At this time the owner still refuses to accept a payoff to end the loan (a reasonable payoff). We continue to make payments via the consumer credit counseling service and have until XX/XX/XXXX left to pay on it at the current rate. The owner company has more than recuperated their principal amount with interest. The original interest rate was over 20 % and was paid like that for many years.

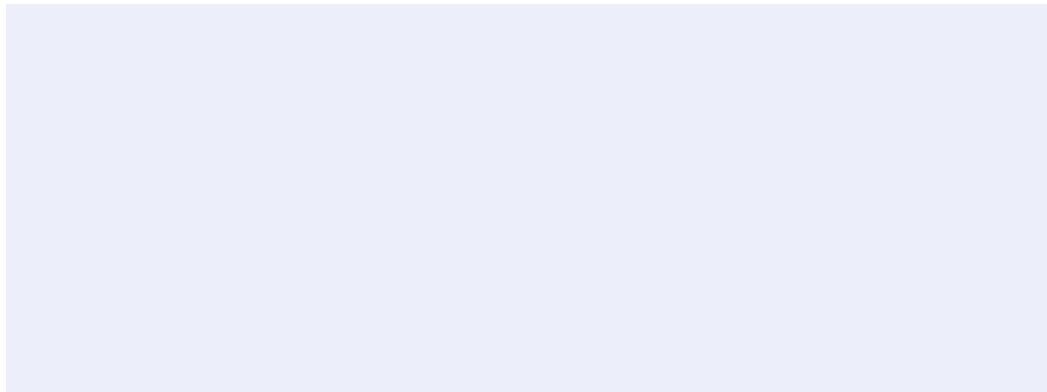
I renewed the loan and the employee made an error and now I am being harassed by the company stating that I have XXXX loans which I was never told about until I stated receiving calls and threats. The vice president stated that if I do not pay due to their employees error that it will negatively affect my credit. I have the paperwork that states that my loan was paid out due to renewal.

I 've never liked the vehicle I purchased from carmax. Unfortunately, when I bought the car I was working close to XXXX hour weeks, so I did n't have time to return it within the time allotment.

In XXXX, I went to return the vehicle and they were going to allow me to return it if I paid an {\$80.00} fee. Now, they are allowing me to return it, but the new balance has increased to {\$1500.00}.

Consumer Loan Complaints

Based on Consumer Complaints



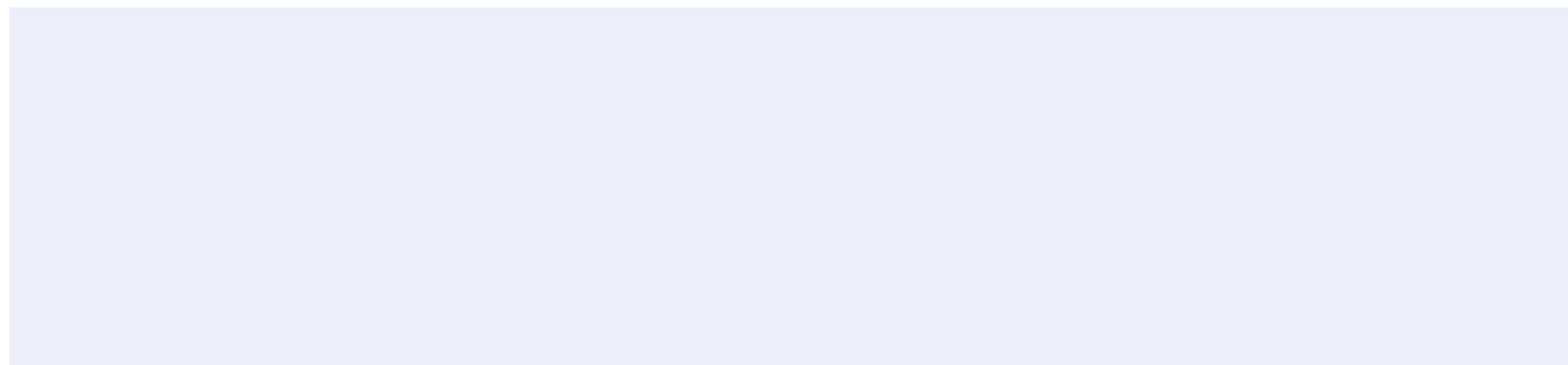
Consumer Loan Complaints

Based on Consumer Complaints

Southern Management Corp	GA	312XX	Consent provided
JPMorgan Chase & Co.	MI	48187	Consent not provided
State Farm Bank	LA	70072	Consent not provided
TD Bank US Holding Company	NJ	08105	Consent not provided
CarMax, Inc.	MD	208XX	Consent provided

Consumer Loan Complaints

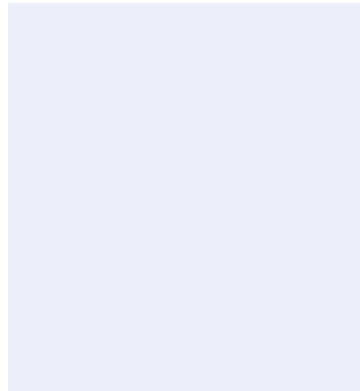
Based on Consumer Complaints



Web	08/21/2015	Closed with explanation	Yes	No
Web	04/27/2015	Closed with explanation	Yes	No
Web	12/28/2015	Closed with explanation	Yes	Yes
Web	07/23/2015	Closed with non-monetary relief	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1524651

1347898

1713937

1486736

1484549

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015	Consumer Loan	Vehicle lease
07/28/2015	Consumer Loan	Vehicle loan
07/28/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

has increased to {\$1500.00}.

I 've been in and out of the hospital for the past XXXX months. I want to return the vehicle but I 'm afraid they are just going to screw me out of even more money if I surrender it instead of return it.

I 've been disappointed in carmax for a while, but I do n't know how else to resolve the problem. I ca n't pay for the car or the upkeep or the insurance, and I do n't have money to file for bankruptcy ... which would be the only real option for me at this point.

My debt is already uncontrollable.

Please help me.

Thank You,

Kay Jewelers is reporting erroneous derogatory information to all XXXX of my credit bureaus. Upon opening a Kay Jewelers account I opted in a insurance payment coverage protection plan offered by Kay Jewelers. I utilized my payment protection plan when I became unemployed & the insurance protection plan covered my remaining small balance with Kay Jewelers. Kay Jewelers reported this account as a charge-off with a {\$0.00} balance & with the original creditor as XXXX XXXX. This is not accurate. I utilized insurance offered by Kay Jewelers

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	PA	17109	Consent not provided
World Omni Financial Corp.	PR	00662	Consent not provided
Sterling Jewelers Inc.	FL	327XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with explanation	Yes	Yes
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1490510

1490525

1491246

Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/23/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

07/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/18/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

which paid the remainder of my account well prior to this account being charged off or in any derogatory standing. Kay Jewelers failed to apply the insurance payment to my account after numerous correspondence that it would be applied and leave my account open with a {\$0.00} balance. After several failed attempts to resolve the issue I learned Kay Jewelers submitted the insurance payment that was suppose to cover my Kay Jewelers account to an outside charge-off company, which is a breach of contract. Kay Jewelers is willfully reporting erroneous information to all XXXX of my credit bureaus. I will continue to document & utilize every resource to get this issue resolved.

Account_Number : XXXX

I was put on an auto loan as co-borrower, the borrower and I are divorced and he has me on a loan that he has defaulted on purpose because I filed for divorce and divorced him. Im now trying to move on with my life and now this issue has come up. I would like to have myself removed from this loan that is hurting my credit. Im being held responsible for his actions and Im not driving the car that is in question.

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Company chooses not to provide a public response

[Redacted]

Company chooses not to provide a public response

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	TX	750XX		Consent provided
--------------	----	-------	--	------------------

Santander Consumer USA Holdings Inc	WA	99301	Older American	Consent not provided
-------------------------------------	----	-------	----------------	----------------------

Santander Consumer USA Holdings Inc	MD	21117		N/A
-------------------------------------	----	-------	--	-----

Discover	CA	90046		Consent not provided
----------	----	-------	--	----------------------

Citibank	CA	94122		N/A
----------	----	-------	--	-----

Honor Finance Holdings, LLC	AR	85308		Consent not provided
-----------------------------	----	-------	--	----------------------

Credit Acceptance Corporation	VT	05602		N/A
-------------------------------	----	-------	--	-----

GM Financial	WA	99301	Older American	Consent not provided
--------------	----	-------	----------------	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/21/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	07/24/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	08/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	08/27/2015	Closed with non-monetary relief	Yes	Yes
----------	------------	---------------------------------	-----	-----

Web	07/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	07/29/2015	Closed with monetary relief	Yes	No
----------	------------	-----------------------------	-----	----

Web	08/18/2015	Closed	Yes	No
-----	------------	--------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1484593

1524728

1483434

1525394

1482641

1491490

1483044

1524730

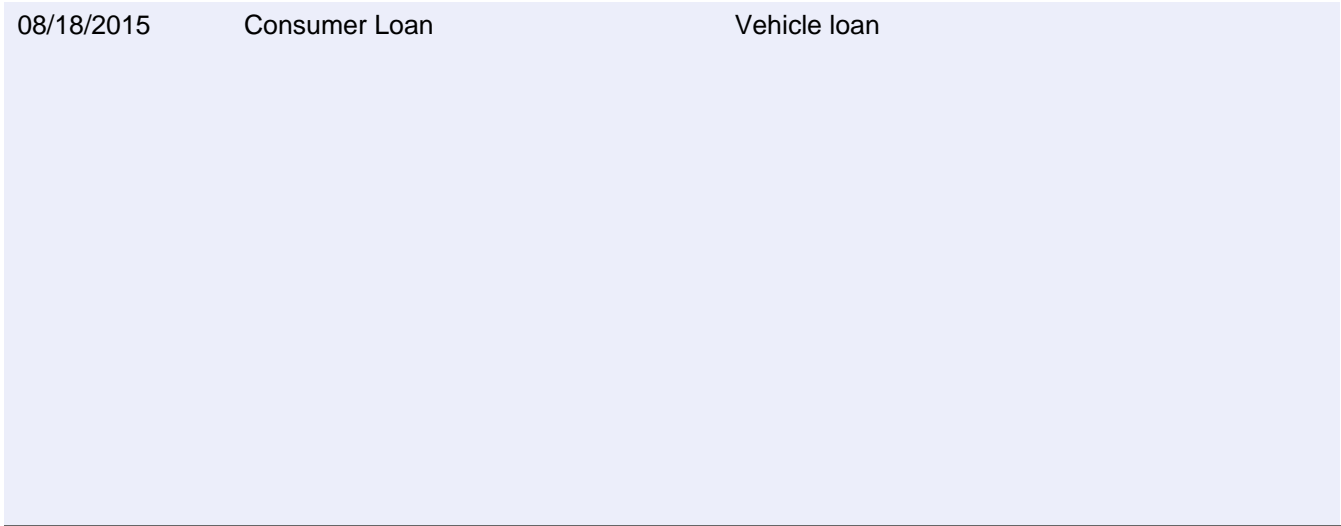
Consumer Loan Complaints

Based on Consumer Complaints

08/18/2015 Consumer Loan Vehicle loan

08/18/2015 Consumer Loan Vehicle loan

08/18/2015 Consumer Loan Vehicle loan



Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I purchased a car XXXX 2013. I had never purchased a car that had to be financed until I purchased this one. When I purchased the car I was not explained to completely about the terms, especially when it came down to APR. When I purchased the vehicle the amount I financed was XXXX. I have paid XXXX. My payments are {\$580.00} a month. My account pay off as of today is XXXX. So in almost XXXX years my amount has only lowered by XXXX. I will never be able to pay off this amount when they are putting {\$400.00} towards interest and only {\$180.00} towards principal.

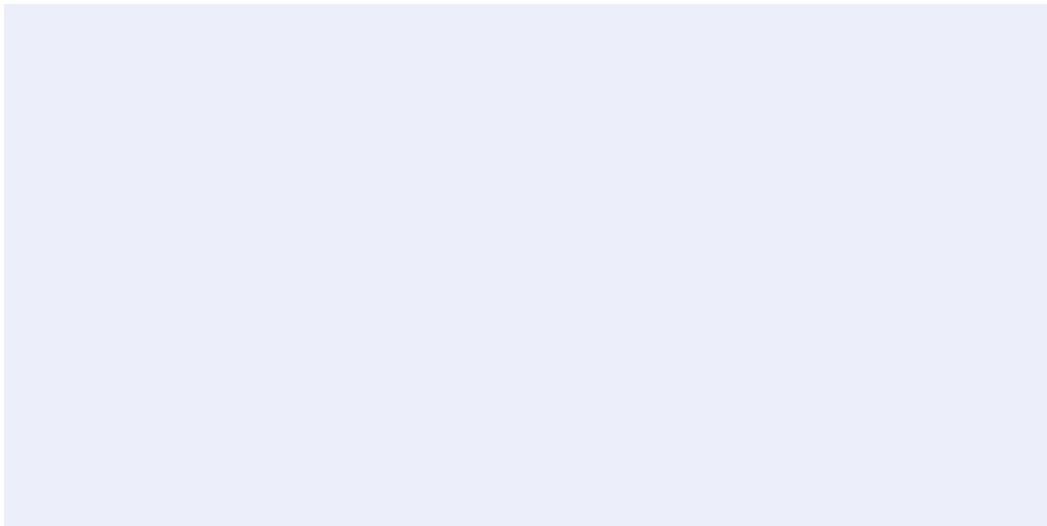
I purchased a certified used car w/ Ally Bank being the lean holder. The car I purchased had several issue I only took the car to the dealership to get serviced never did they inform me of any issues, but the check engine light kept coming on. The gas and or the fuel pump was fixed XXXX by the dealership within a months time. After two weeks the engine failed. They saying to repair it cost XXXX XXXX dollars which I do n't have and now I 'm stuck with a XXXX XXXX dollar loan for a car that is worth XXXX and is also not operable.

I had a hardship back in XX/XX/XXXX. I, under my own accord, volenterally repossessed my XX/XX/XXXX XXXX XXXX. I had a loan thru XXXX. We agreed on a settlement with monthly payments that are due each month for the amount I was upside down on my loan. They call me every month witch I am usually at work when they do. I have asked them to stop calling me as I am agreeing to the settlement and have made every payment on time. They told me that there " system calls me automatically ". I understand that if someone is n't making payments or is late they would call, but for someone that is making ever effort to make the payments on time why sound I be harassed this way. I was also told that I could make my payments with my credit card with a 9 % charge. I have to mail my payment because of this. I do n't understand that if I am paying my regular car payment I can do this online. Because of the settlement process it makes me feel

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	318XX	Consent provided
-------------------------------------	----	-------	------------------

Ally Financial Inc.	NY	100XX	Consent provided
---------------------	----	-------	------------------

Santander Consumer USA Holdings Inc	FL	322XX	Consent provided
-------------------------------------	----	-------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/18/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1524867

1524880

1524885



Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Installment loan
08/18/2015	Consumer Loan	Installment loan
07/28/2015	Consumer Loan	Vehicle loan
08/18/2015	Consumer Loan	Installment loan
07/23/2015	Consumer Loan	Installment loan
07/28/2015	Consumer Loan	Installment loan
07/28/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

like they are trying to make every effort for me to be late and break our agreement.

We applied for home equity loan through TD bank. Apparently, the processor left TD before we closed on loan and now new processor took over and is basically starting from beginning. We started this process in XXXX, and yet to close. The local TD branch where we initially applied is basically not doing anything to help us close. They only answer my emails or calls. I have been in touch with the loan agent every week, several times a week. I have been promised this now will be " rushed " but we are now XX/XX/XXXX and still no closing date. I have done many hours of paper work for this and I am beyond frustrated. I am sorry I ever started this.

I have acquired a cash call loan for {\$5000.00} a few years back. I am unable to pay and I am reading that some of their loans may be subject to usury violations. I am looking for input to see if they are a valid lender due to their high interest rates.

On XX/XX/XXXX I opened a car loan with Santander and it became delinquent around XX/XX/XXXX ... I requested for it to be repossessed in XX/XX/XXXX. Now Santander Consumer Usa the loan servicer keeps changing the date of 1st

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Universal Acceptance Corporation	AR	72204		Consent not provided
Rapid Auto Loans LLC	FL	34952	Older American	Consent not provided
CashCall, Inc.	NM	87022		N/A
Security Finance	TX	75975	Older American	Consent not provided
Navy FCU	VA	22315		N/A
TD Bank US Holding Company	NY	113XX		Consent provided
CashCall, Inc.	NM	87176		N/A
CashCall, Inc.	CA	926XX		Consent provided
Santander Consumer USA Holdings Inc	LA	712XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with non-monetary relief	Yes	No
Web	07/23/2015	Closed with explanation	No	No
Referral	07/25/2015	Closed with explanation	Yes	Yes
Web	08/19/2015	Closed with explanation	Yes	No
Referral	07/29/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Referral	07/25/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	07/28/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1484717

1483446

1484720

1524923

1493515

1524998

1482604

1490781

1490787

Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015

Consumer Loan

Vehicle loan

08/19/2015

Consumer Loan


Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

delinquency on my credit report every year and adjusting the deletion date. It should have been deleted XX/XX/XXXX. Everytime I request the info from Santander and credit bureaus they say it can not be verified and Santander wont give me any verification of the loan. Today, reported the first day of delinquency is XX/XX/XXXX, which is inaccurate. I need this to be verified and deleted. I have requested several times for this to be verified and corrected but to no avail. Santander Consumer USA has committed fraud against me by changing the dates on the documents everytime I disputed it with the credit bureaus and the amount due.

In XXXX XXXX, I borrowed {\$3500.00} from OneMain Financial, XXXX XXXX XXXX, XXXX XXXX, SC XXXX. I was told the monthly payments would be {\$300.00} per month until the bill is paid off, and I was given a check for the {\$3500.00}. When I received the loan papers in the mail, I read that the term was XXXX years, and I realized that by the time I finished paying off this bill, I would have paid {\$22000.00} during the XXXX years. Soon after several months of paying XXXX per month, I increased my payments to XXXX in trying to get the bill down. But at the end of XXXX I noticed that for each payment, the bill was still not going down. I would pay {\$350.00} instead of {\$300.00} and they would turn around and charge me all of the {\$350.00} for interest. I spoke to a representative, who told me that all I was paying was interest because the loan was compounded daily (this made no sense to me). I soon realized that I would never get the bill paid off. On XXXX different occasions, I found that I was not able to make my monthly payments and I called OneMain to see what I could do. They told me on both occasions that I could re-finance the loan and then I could skip the current month 's payment. This happened twice, until the principal amount that I owed

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	MN	55125		Consent not provided
Citibank	GA	398XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1482592

1525431



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

became over {\$8000.00}. I was not told this would happen, and I did not understand how this happened.

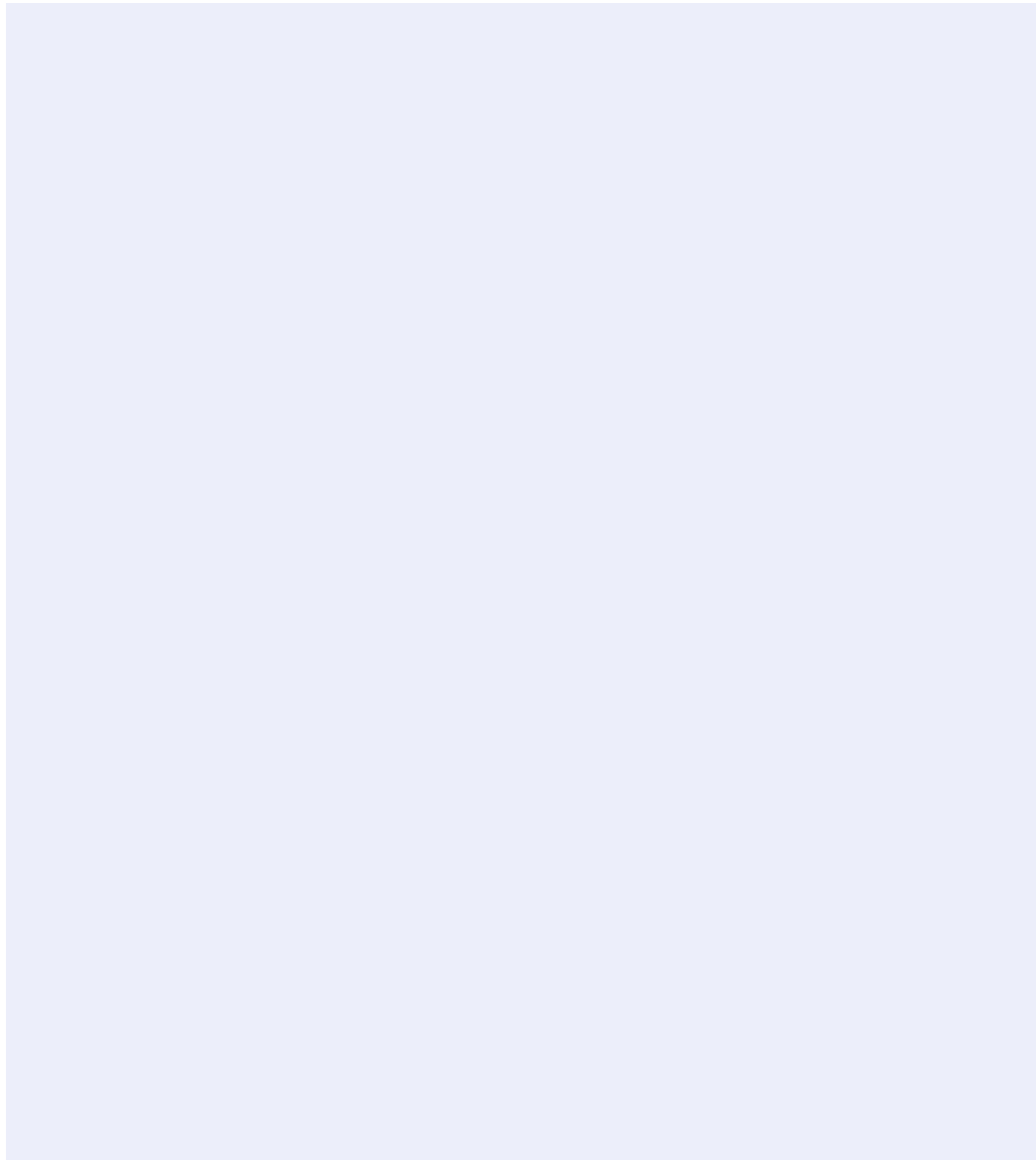
I am attaching XXXX payment statements that I could find, that shows where I making over-payments on this loan, and they were charging me interest in the exact amount of my overpayments ({\$350.00}) See attachment.

As a result watching of an infomercial, I contacted a company called XXXX XXXX (XXXX XXXX has been sued by you for unlawful business practices, and I feel that I was further taken advantage of by this company in this unlawful practice. They just changed their name from XXXX XXXX to XXXX XXXX, XXXX and continued to solicit money from me. They advertised that they could help you consolidate your bills and get a fresh start. They said they would contact your creditors and negotiate your debt and get it down, and negotiate debt settlement with your creditors. In hope that this company could help me get this bill paid, I signed on with this company to pay them {\$260.00} a month, beginning XXXX XXXX, and they would settle this bill that the interest would not allow me to pay. I paid this amount through automatic bank draft from XXXX XXXX through XXXX XXXX.

In XXXX XXXX, I received a letter from XXXX XXXX, XXXX. vaguely stating that the company (infomercial company) that I was dealing with was not XXXX XXXX, that XXXX XXXX had gone bankrupt, and that I was to continue business as usual with them. The letter was so vague that I was left not knowing who " they " are, referring to " your attorney. " I also received a letter in the same month from the Estate of XXXX XXXX, indicating that XXXX XXXX had been sued for illegal activity and forced to quit business. The letter said that I " have the right to get back any money that is with your attorney in a settlement account. " I have paid to

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



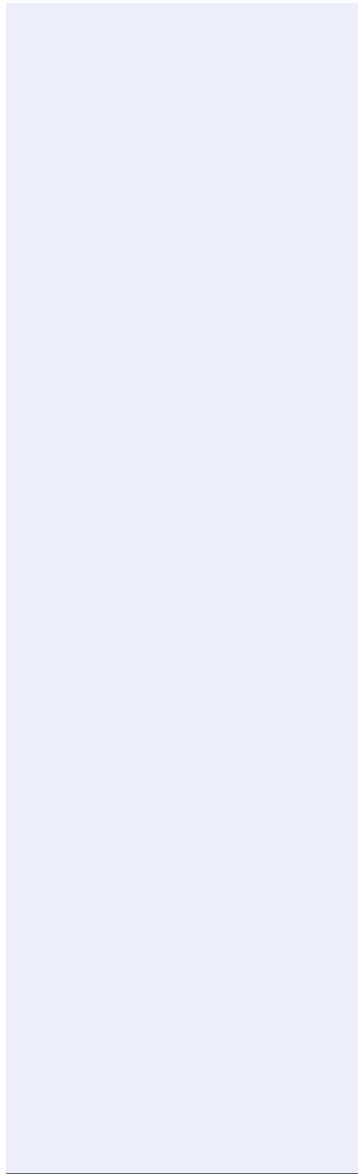
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



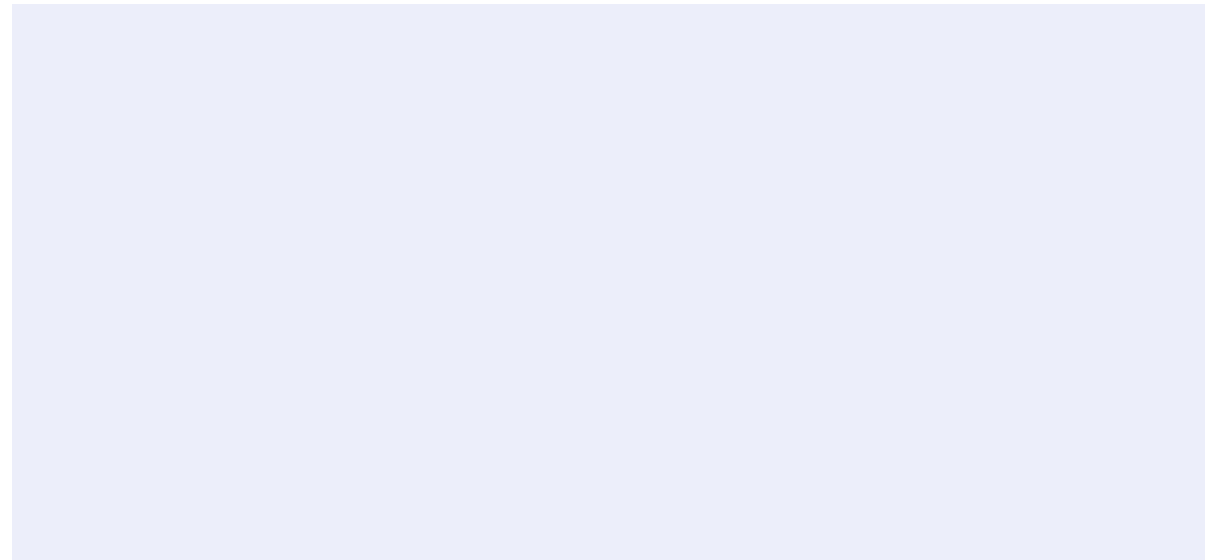
Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015	Consumer Loan	Installment loan
08/19/2015	Consumer Loan	Installment loan
08/19/2015	Consumer Loan	Vehicle lease
08/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX XXXX every month for XXXX months, and I would like to get back all of this money that I am entitled to. Then they said that there is {\$00.00} money in my settlement account. Yet, I was notified over XXXX months ago that the account with XXXX was settled. I do n't know what happened to the XXXX payments for XXXX XXXX, XXXX XXXX, and XXXX XXXX in the amounts of {\$260.00} each. And my XXXX question is, if the courts ordered this company to cease doing business because of fraudulent activity in XXXX, XXXX, why are they still drafting money from me up until XXXX XXXX, XXXX?

I feel that I have been taken advantage of and wronged by both XXXX XXXX (or XXXX) and One Main Financial, I am asking you investigate my claim against One Main Financial on my behalf.

Thank you

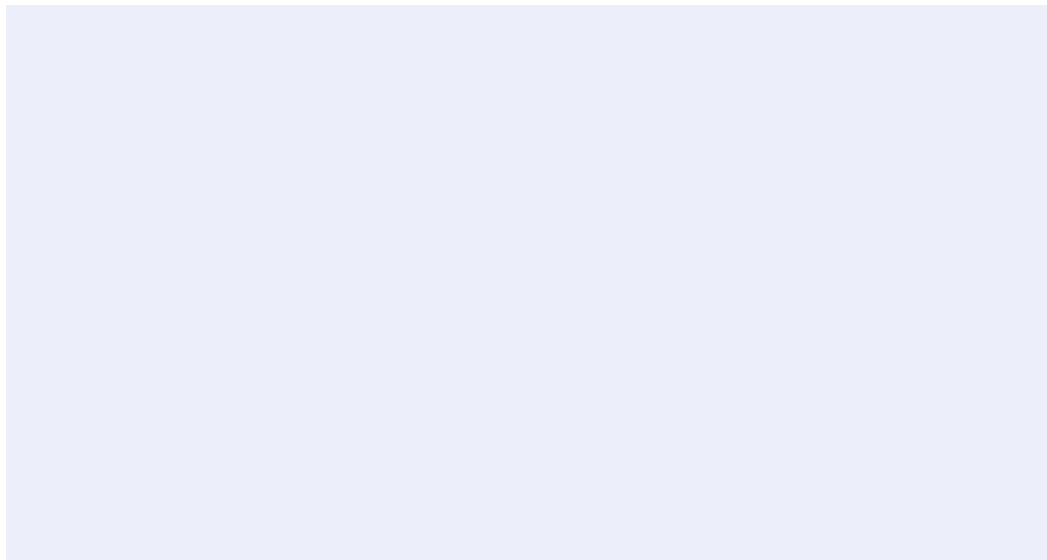
I was being charged for credit monitoring with out my consent from Citibank XX/XX/XXXX-XX/XX/XXXX.

We have a letter from Springleaf Financial showing that they reported our account incorrectly to the credit bureaus. WE were in a bankruptcy and in the process of having it dismissed when Springleaf started reporting our loan as delinquent even though we could not communicate with them. When we got out of the bankruptcy, we went into negotiations with them to pay them back. We paid them back when we sold our house in full. They incorrect reporting has continued to hurt us to purchase a home.

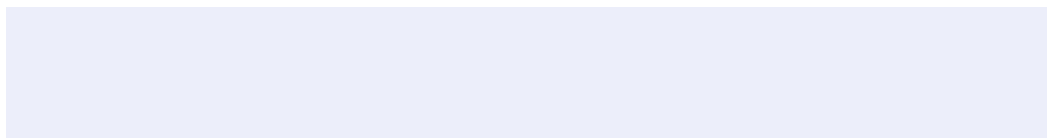
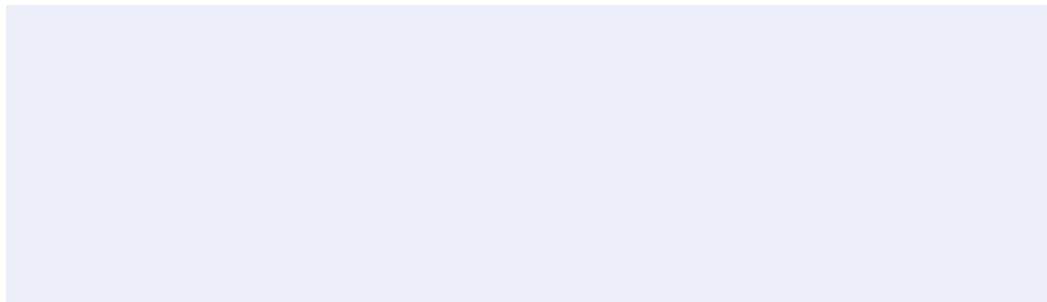
I have an Auto Loan with Consumer Portfolio Services that commenced in XX/XX/2015. The balance was {\$22000.00} when it commenced and my APR is 14.99 %. My monthly payments are {\$470.00}. I made a {\$470.00} payment

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	CA	907XX		Consent provided
OneMain Financial Holdings, LLC	WI	531XX		Consent provided
Ford Motor Credit Company	PA	15129	Older American	Consent not provided
Consumer Portfolio Services	CA	928XX		Consent provided

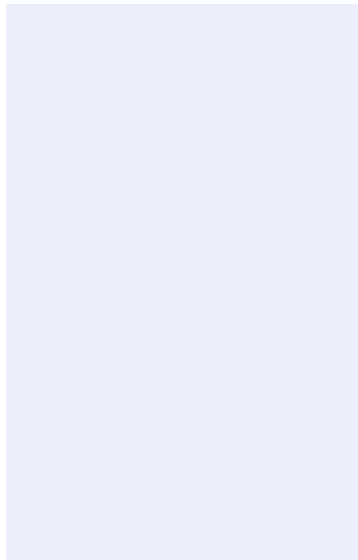
Consumer Loan Complaints

Based on Consumer Complaints

Web	07/24/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1483511



1525611

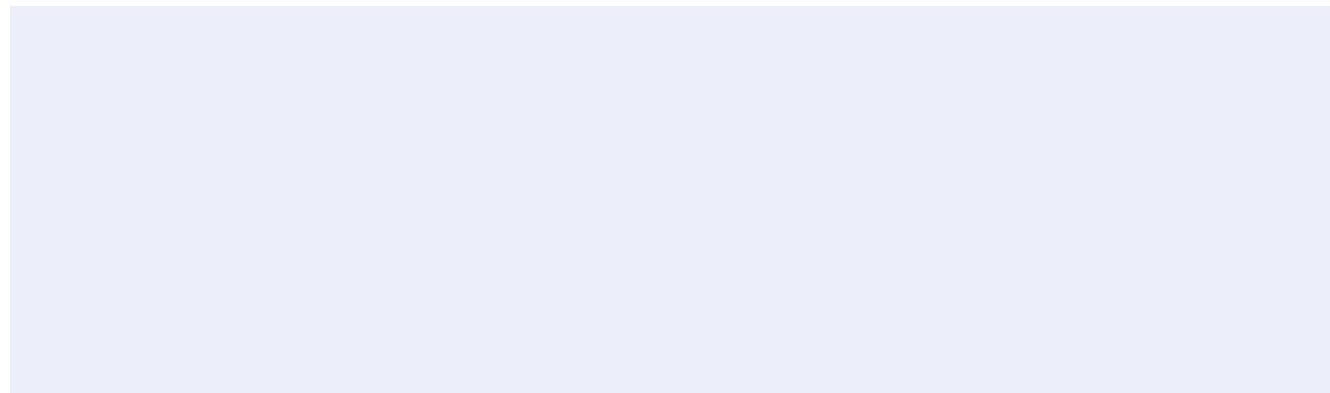


1526865

1525623

Consumer Loan Complaints

Based on Consumer Complaints



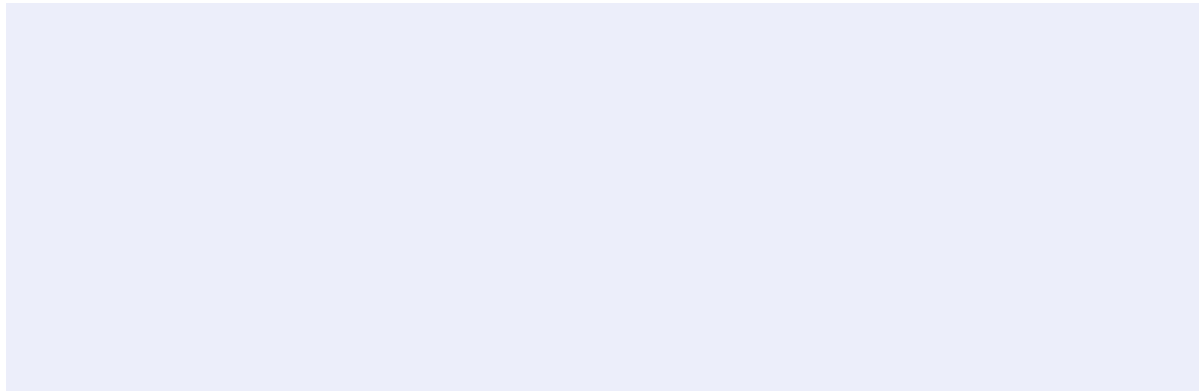
07/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

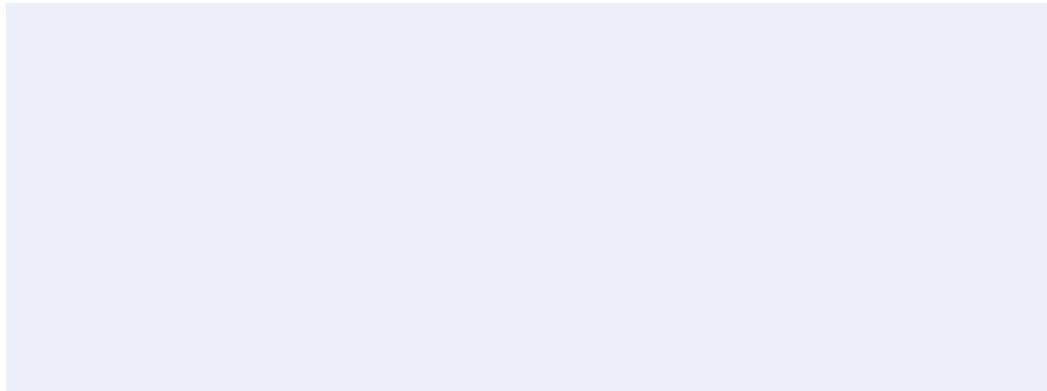
Based on Consumer Complaints

XXXX/XXXX/15 for the XXXX XXXX due date, a {\$470.00} payment on XXXX/XXXX/15 for XXXX XXXX due date. I then had a bump in the road and CPS agreed to give me an extension. Next payment not due until XXXX XXXX. Since then I 've made my payment of {\$470.00} on XXXX/XXXX/15 and {\$470.00} on XXXX/XXXX/15. They are claiming that my balance is still {\$21000.00}. I know my APR is high but I 've done the math and they are showing an incorrect loan balance and wo n't fix it. I would like to know what can be done. Also they funded this contract before my Chapter XXXX BK discharge on XXXX/XXXX/2015. Can I just give the car back and tell them to pack sand?!

XXXX Purchased a XXXX 2010 XXXX XXXX XXXX XXXX XXXX, XXXX Notified Chrystal Capital that I was on a Medical FMLA Discussed with Customer Service and it was agreed to do a defer to end of loan some payments. And i was to receive a Contract to sign and send back immediately but never received. Made several calls to Customer Service, since i received no call or mail from them on a update, To be told " Oh it 's denied ", and you ask for a reason and your told they never tell us. Then Customer Service, says pay more money and we will do it again. Same thing just on going " Denied " No reason. Now, I have all these fees added and late charges and my Loan shows that I owe more money now then i even borrowed. My interest rate was to be per XXXX, XXXX i questioned before i signed @ XXXX, and was told XXXX. I called Chrystal Capital, one month ago cause things did not seem right a questioned my interest rate and they said XXXX. i never agreed to 21 percent on this SUV. they have the hole just getting deeper and deeper and i am seeing NO way out with Company.

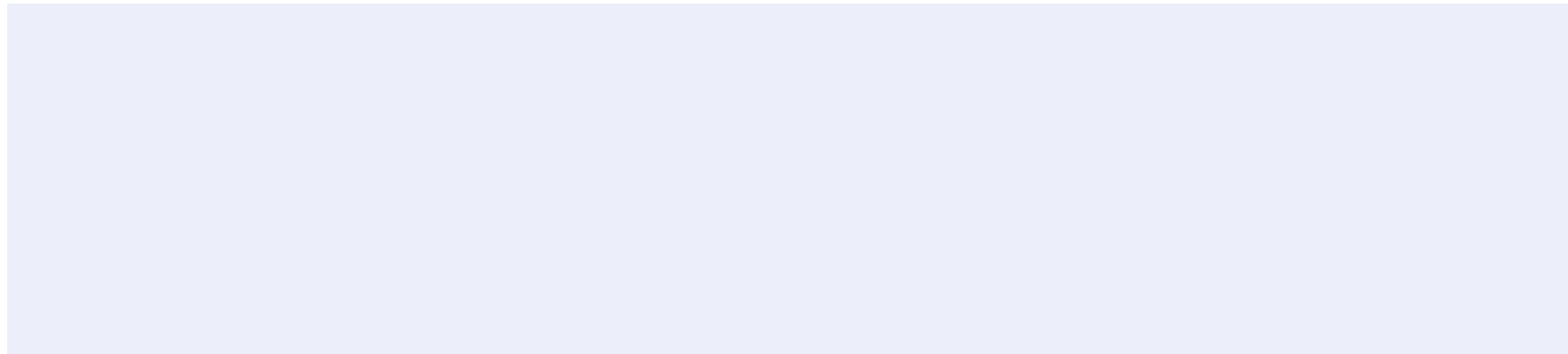
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Santander Consumer USA Holdings Inc

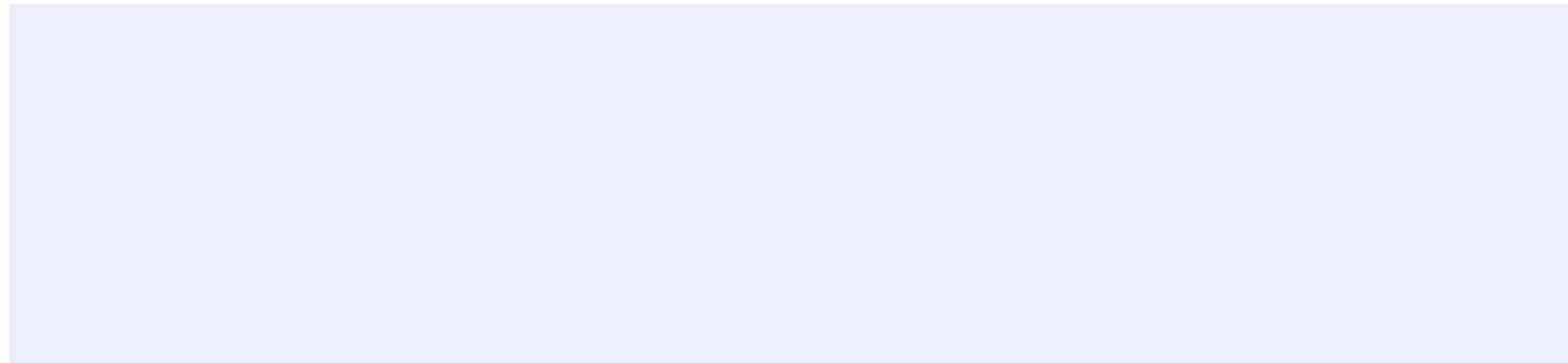
PA

170XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

07/28/2015

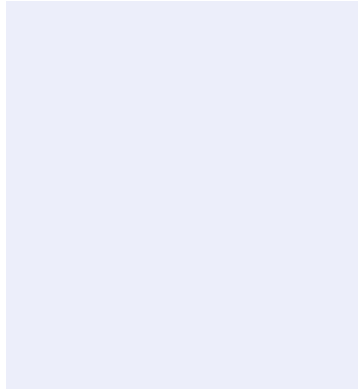
Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1490826

Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/28/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/23/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I need your help Please, I XXXX Chrystal Capital and read XXXX Complaints On Consumer Affairs alone. just, like mine and alot on other sites too.

Nissan is reporting past due. The account is current, payment of {\$2000.00} has been done to Nissan on XXXX XXXX 2015, Monthly payment of {\$450.00} was done XXXX XXXX, 2015. payments are current. Past due note in my credit report is affecting my score. Next payment will be XXXX XXXX, 2015.

We signed an agreement for the Debt Collector DYCK O NEAL. This is handled through there attorney. We have been making payments and are getting a negative report on our credit report. This is not a loan but a debt related to real estate. We feel this account is not being reported correctly.

I purchased a XXXX mustang from a used car dealership in XX/XX/XXXX. The car had some issues, so I traded it in a few months later for a XXXX mustang. The dealership stated we could do an even trade of the value of the new vehicle to be the same as what I owed on the old one. So I took out a loan on the new vehicle believing the dealership was going to pay off the old one. A few months passed, I had to go XXXX, and I eventually found out that the dealership went out of business, did n't declare bankruptcy, did n't list me as a payee, and basically left me high and dry with twice the amount of debt I was intended to have.

HYUNDAI MOTOR is reporting that I owe over {\$20000.00} dollars for a vehicle that I leased with them XX/XX/XXXX. I voluntarily surrender my Sonata vehicle on XX/XX/XXXX. I had asked Hyundai Financial to pick up the vehicle on

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	NY	117XX		Consent provided
Dyck-O'Neal, Inc.	FL	346XX	Servicemember	Consent provided
Bank of the West	CA	95326		Consent not provided
Prestige Financial Services, Inc.	SD	57555		Consent not provided
Wells Fargo & Company	NC	28314		N/A
Security National Automotive Acceptance Company, LLC	VA	235XX	Servicemember	Consent provided
Hyundai Capital America	NY	117XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	07/24/2015	Closed with non-monetary relief	Yes	Yes
-------	------------	---------------------------------	-----	-----

Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1482650

1491450

1525656

1527391

1483637

1482691

1482651

Consumer Loan Complaints

Based on Consumer Complaints

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/XXXX, but they took too long to pick it up. The vehicle was in perfect condition. My credit report is reflecting a debt that does not correspond to reality. Should I have a debt for any responsibility for the vehicle, it should not be more than \$1000.00 dollars or so. I do not agree with such reporting and I oppose to any debt that Hyundai has been trying to charge to me.

UAC finance my finance manager told me that my payment was due on XXXX XXXX this was on XXXX XXXX i confined it with her the times then on XXXX XXXX i was notified that my payment for XXXX XXXX was past due and that if i do not pay it they are going to take my car i expand to them what was told to me by my finance manager and tried to work it out with them but they refused to work with me

I recently bought a Nissan car that I financed through Nissan. After I bought the car I set up a recurring payment auto-draft through the website. It has an option to pay an additional amount with an asterisk next to it. At the bottom of the page the asterisk is explained " *PURCHASE : Additional amount will be applied to any outstanding charges on your account first and then the principal balance. The regular payment and the additional amount will continue to draft each month, as scheduled. " The part about the principal balance is in bold on the website. I chose to only set up the XXXX payments as I wanted to pay additional principal with these payments but I was not sure how much additional I would want to pay after the XXXX months. Today I logged in to set up the recurring payment for the next XXXX months and noticed a payment due date of XXXX/XXXX/2016. I called and was informed that my additional amount had been applied to my next payments due instead of the principal. I was told that I could not apply the additional amount

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding



Consumer Loan Complaints

Based on Consumer Complaints

Universal Acceptance Corporation	UT	841XX	Consent provided
----------------------------------	----	-------	------------------

FirstMerit Bank	OH	44145	N/A
Santander Consumer USA Holdings Inc	LA	70360	Consent not provided
Nissan Motor Acceptance Corporation	TX	787XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/19/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Phone	08/04/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	07/23/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1525684

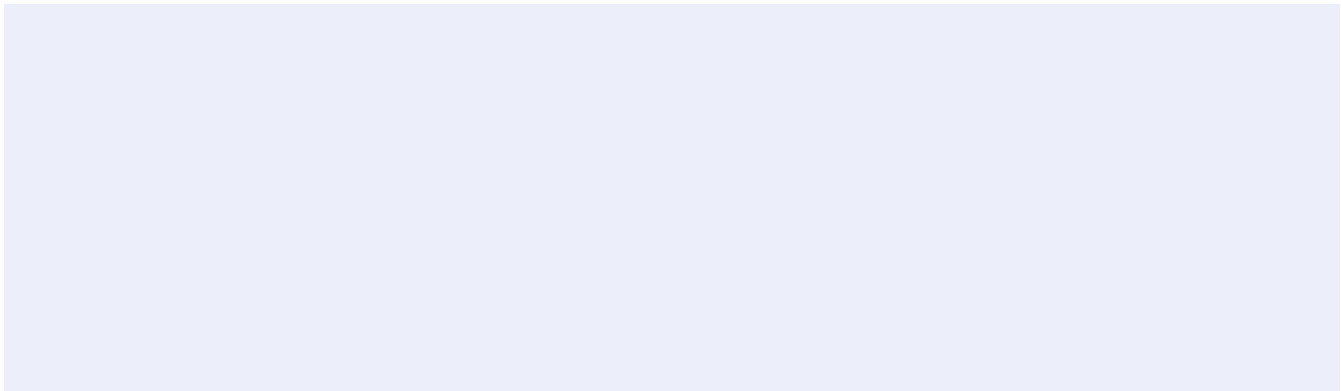
1490874

1483661

1490928

Consumer Loan Complaints

Based on Consumer Complaints

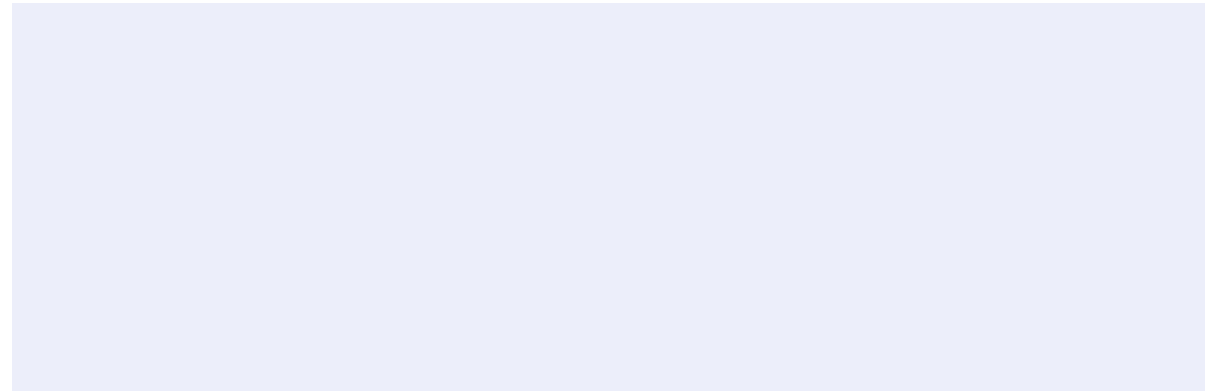


07/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/28/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

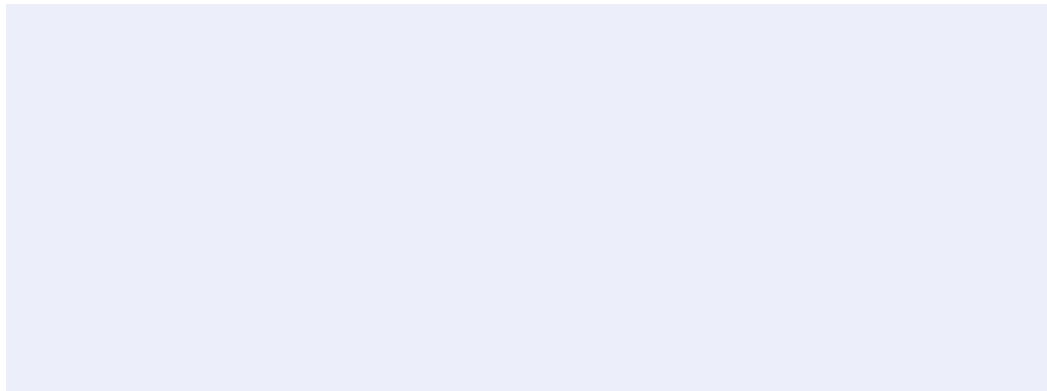
Based on Consumer Complaints

due instead of the principal. I was told that I could not apply the additional amount to principal with the recurring payment despite what the recurring payment page said. I told them they needed to fix it and they said they would submit the request but that it would take a few days. I was also told that since my payment was due today and that it takes a few days to process the request, my payment for this month would be pulled from the amount I intended to use to pay down the principal. I was then told that future additional amounts to be paid toward the principal only should be mailed with a reference on the check for principal only. All this despite what is says on the recurring payment page.

I accepted a loan from Castle Payday of {\$1000.00} on XXXX XXXX. I was informed my XXXX payment would be due on XXXX XXXX, 2015. On XXXX XXXX, 2015 my personal bank account was debited {\$500.00} for a service fee for CastlePayDay. I was not informed of such an absurdly large service fee on a {\$1000.00} loan nor did I accept or authorize the service fee be deducted from my bank account. Had I been made aware of service fee that equals 50 % of the loan amount, or half the loan value, I would not have accepted the loan initially. I called the company asking 1.) what {\$500.00} fee was, 2.) why is it so large 3.) i was not informed of nor did I authorize the service fee be deducted from my account. I requested Castle Payday to reverse the transaction and credit my account back the {\$500.00}. CastlePayDay refused my request. The charge to my personal banking account with XXXX was then overdrawn because of the unanticipated transaction by Castle Payday. I have filed a Statement of Unauthorized Electronic ACH Payment with XXXX Bank. Attached is additional supporting information. Thank you. XXXX XXXX

Consumer Loan Complaints

Based on Consumer Complaints

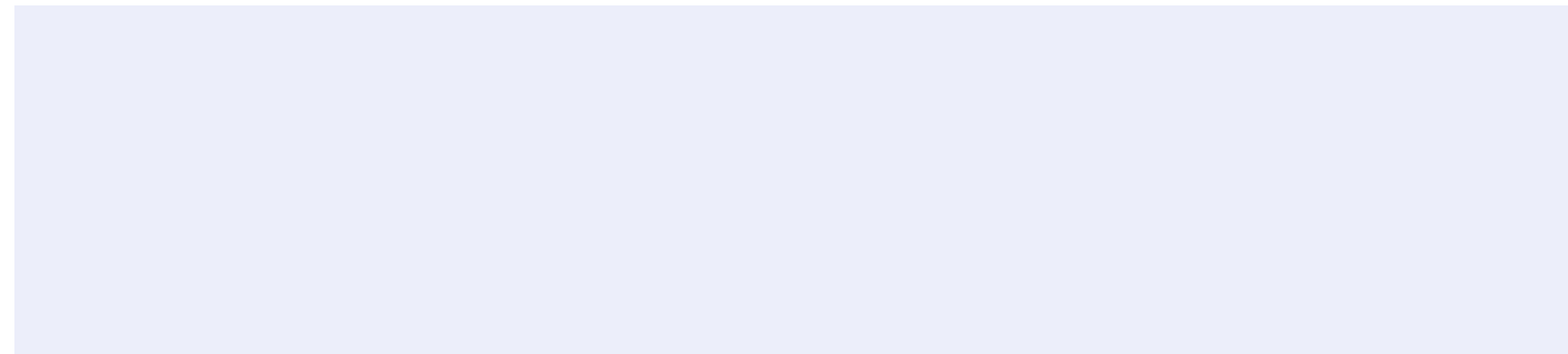


Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

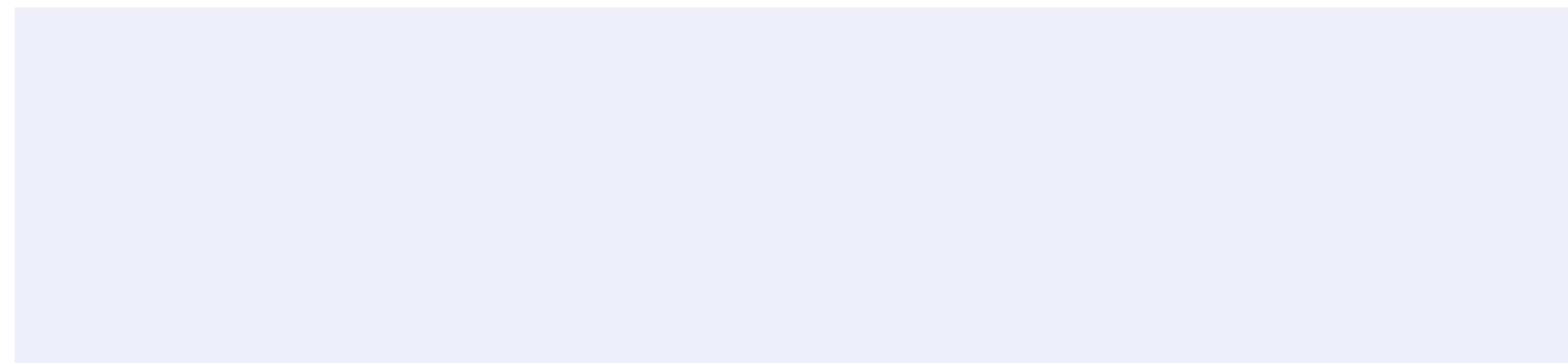


Big Picture Loans, LLC	MA	019XX	Consent provided
------------------------	----	-------	------------------

Modern Finance Company	CA	91335	N/A
GMA Investments, LLC	CA	95954	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

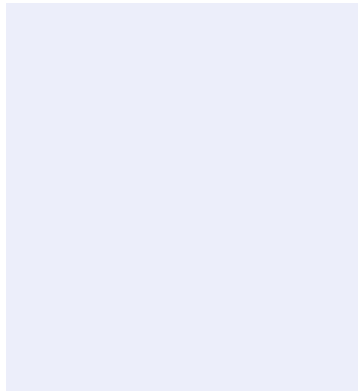


Web	07/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/12/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1482786

1491535

1483106

Consumer Loan Complaints

Based on Consumer Complaints

07/28/2015	Consumer Loan	Vehicle loan
07/28/2015	Consumer Loan	Title loan
07/23/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Can't contact lender

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/2015-as End of term on loan-balance XXXX of a 5yr loan. Honda Financial began calling repeatedly -placing calls to my work & home XXXX within a week- (they have been asked NEVER to call my job) -on XXXX call, Honda told me that the last payment should have been XXXX I informed HONDA that the last payment was out of my financial possibility (monthly note XXXX.) that the XXXX pmt has been made and that the last principle payment would be make in XXXX. HONDA- refused to make arrangements with me due to end of term??!! and began calling and harassing. I have asked HONDA to remove my number, I 've never missed a pmt, stop calling me-I 'm a human being PLEASE please stop going by your computer and be humanfinal pmt will be made XXXX - they informed me how they are going to report this as LATE on my credit, although it 's NOT -- I 've noticed throughout the life of my loan HONDA charged me a constant XXXX as late fees (even when pmt was on time or with in a few days of due date and additional XXXX late fee) in which HONDA automatically would charge the next month on the statement -when asked about the XXXX cent / and the double late charge -- I was told that its because HONDA applies the new payment - resulting in a late charge on my account -- I felt threatened, I told HONDA I 'm reporting this situation - I feel harassed, are they trying to MAKE me PAY moneys what I do n't have?? I have never heard of the last payment on term loan HIGHER THAN the monthly note -please assist on that matter. As well as I am concerned I may have be over charged in my interest on my loan -- please contact me with how do I place my name for review in that class action law suit??!!

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	SD	57762	Older American, Servicemember	provided N/A
Eagle Financial Services, Inc.	WA	98382		N/A
American Honda Finance Corporation	TN	371XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	07/29/2015	Closed with explanation	Yes	No
Phone	08/25/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1491058

1490870

1482975

Consumer Loan Complaints

Based on Consumer Complaints

07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

10/06/2014	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/01/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/29/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I purchased a new Cadillac Escalade in XXXX of 2006 and took out a loan through GMAC. The loan was paid in full, see attached title and pink slip but Ally Financial,. who bought GMAC, is showing on my credit report an outstanding balance of {\$4200.00}

I did not give permissable authorization for XXXX XXXX to request my credit report for a vehicle loan nor did I need financing from Wellsfargo Dealer Services. The action taken by this company is fraudulent and I hereby warn and give orders to remove their inquiries from my consumer credit reports. No where did I sign application or ask for a XXXX dollar from this affiliation.

I did not give permissable authorization for XXXX XXXX to request my credit report for a vehicle loan nor did I need or apply for financing from Capital One Auto Finance. The actions taken by this company is fraudulent and I hereby warn and give orders to remove their inquiries from my consumer credit reports. No where did I sign application or ask for a single dollar from this affiliation.

I got a car loan from XXXX XXXX XXXX XXXX. At the time I could afford it and was making my payments. I lost my job a year and a half later ans went from XXXX to XXXX in one year. I turned the car in and was sued by Hamerhoff Law Group in XXXX They attached it to my home title and now I am becoming homeless. I called to do a settlement on XXXX so I would have enough money to move and still paying them XXXX but I was told too bad by a very snobby and rude assistant named XXXX. I asked her if there was any way of settling the account and she said no way and kept saying WHAT IS YOUR OFFER!!! ...

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	FL	346XX	Consent provided
Wells Fargo & Company	SC	295XX	Consent provided
Ally Financial Inc.	FL	32601	Consent not provided
Capital One	SC	295XX	Consent provided
Hyundai Capital America	FL	33908	N/A
Mariner Finance, LLC	MD	21236	Consent not provided
Hameroff Law Group, P.C.	AZ	851XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/23/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed with monetary relief	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	No
Web	10/06/2014	Closed with explanation	Yes	Yes
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1483452

1493352

1493522

1493353

1058929

1498113

1491884

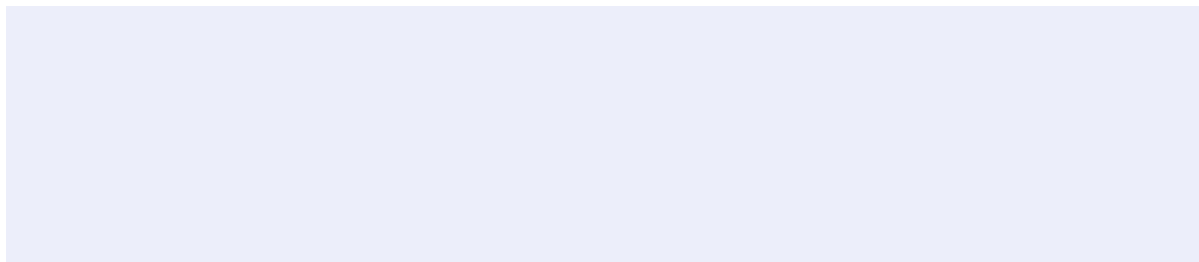
Consumer Loan Complaints

Based on Consumer Complaints

08/01/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Vehicle loan
08/01/2015	Consumer Loan	Vehicle lease
08/01/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

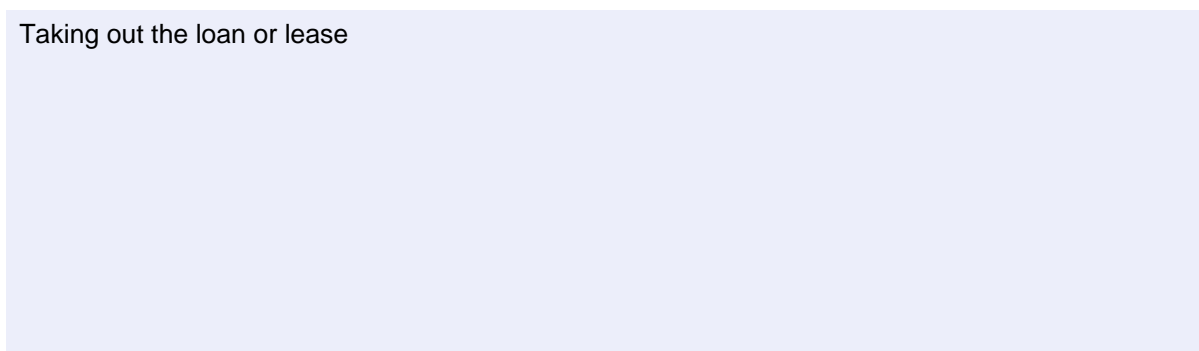
Based on Consumer Complaints



Managing the loan or lease



Shopping for a loan or lease



Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

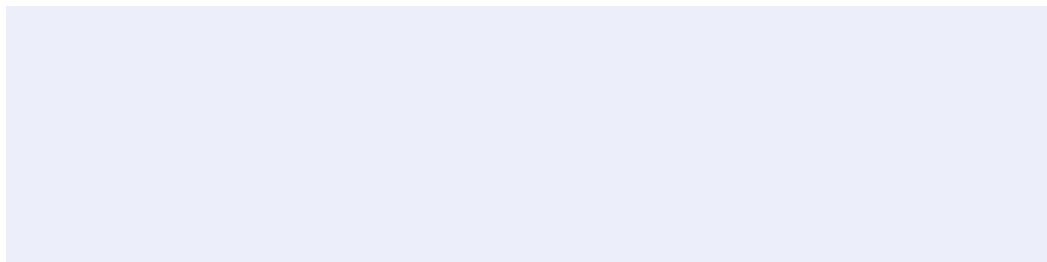
account and she said no way and kept saying WHAT IS YOUR OFFER!!! ...
.Remember I turned in the car. Not only that, I gave my brother and his family money to move for they have children. I can not believe that there is no compassion for people any more. I need a solution to be able to pay them and still have money to move.
Thank you ...

I had a car financed with a friend, we were behind on making payments, but we were nearly caught up when XXXX XXXX XXXX decided to repo the vehicle. They neglected to tell us we still owed on the vehicle, this was back in 2012. This year XXXX has filed a complaint with the courts (lawsuit) back in XX/XX/XXXX they initiated contact at my work, they were asked not to contact me there anymore, they said I failed to the court proceeding and I did but incorrectly, they decided to send the letter to my job, my store manager was furious since we already told them not to contact me there.

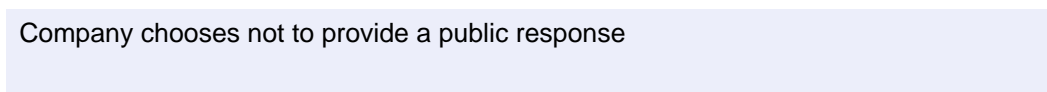
I purchased an automobile in or around XXXX 2015 from a dealership. The vehicle had experienced mechanical problems, and so I returned the vehicle and the dealership accepted the return minus their restocking fee. Well, I had told the USAA customer service department about the vehicle being returned. I have also been XXXX and told them that as well. Please assist me in dealing with this matter. On XXXX XXXX, 2015, USAA debited a car payment from a joint account without my authorization.

Consumer Loan Complaints

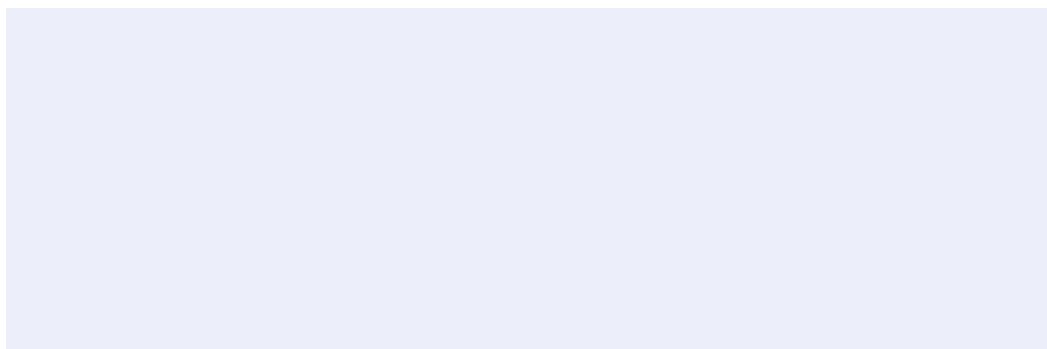
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	TX	75206		Consent not provided
BMO Harris	FL	33880		Consent not provided
Credit Acceptance Corporation	NY	12550		N/A
Hameroff Law Group, P.C.	AZ	857XX		Consent provided
USAA Savings	GA	300XX	Servicemember	Consent provided

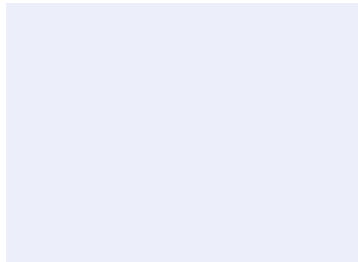
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/01/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	No
Phone	08/06/2015	Closed with non-monetary relief	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

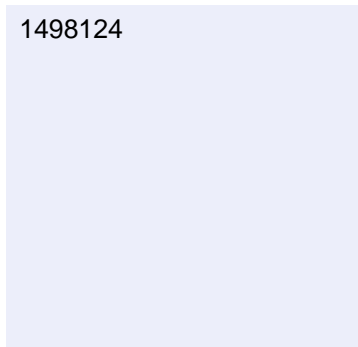


1498156



1491899

1505624



1498124

1498159

Consumer Loan Complaints

Based on Consumer Complaints

08/02/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Installment loan
08/02/2015	Consumer Loan	Installment loan
07/29/2015	Consumer Loan	Installment loan

08/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I did not provide all of the information to purchase a vehicle and somehow acquired a loan with a dealership. I have been contacting the XXXX XXXX and asked them to provide me with the information they have that was used to get me a vehicle loan when I had already had a open vehicle loan.

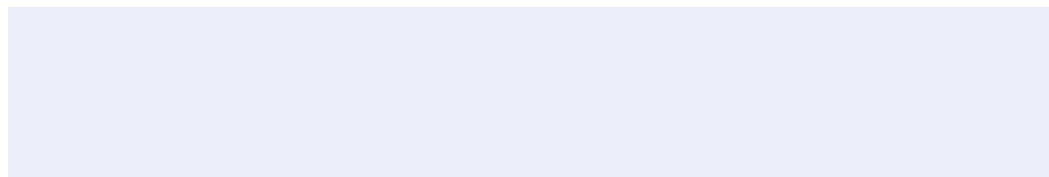
they collected more than what I owe and they did it without proper communication. At first they stopped collecting for XXXX months giving an impression that the loan was paid. They also called me last month and left a message offering a new loan. All of a sudden they resume collection in XXXX, XXXX when I called them they said that I still owe & XXXX which baffles me because I have been paying this loan since XX/XX/XXXX and should have been done last XX/XX/XXXX. They took a sum of {\$300.00} ache in my bank last XX/XX/XXXX. No payments has been collected in the months of XXXX XXXX and XXXX which I thought it was fully paid already.

Please take action to resolve thiS problem of mine.. I do n't want them to get the money again

Santander consumers are the worst finance company ever. They towed my vehicle today for delinquent payments since XX/XX/XXXX. Mind you, it 's XX/XX/XXXX. I first purchase my vehicle from them in XX/XX/XXXX, the loan was {\$25000.00} with monthly payments of {\$570.00} a month and the balance is still XXXX. All my payments went to interest and {\$0.00} went to the principal. Also, was charged {\$10.00} for extra fees every month. I wrote 5 certified letters to Santander request my singed agreement terms. However, no response, called and was on hold forever and was given the run around. Never a straight forward

Consumer Loan Complaints

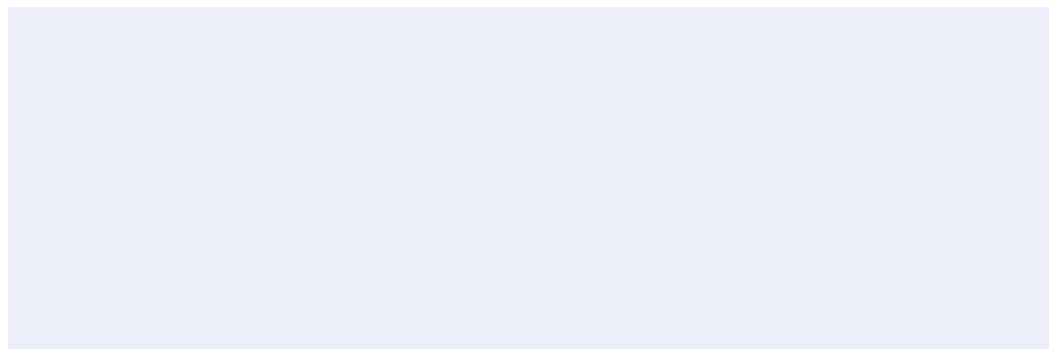
Based on Consumer Complaints



Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	300XX	Servicemember	Consent provided
Citibank	NC	27107		Consent not provided
Enova International, Inc.	CA	91902		Consent not provided
Enova International, Inc.	CA	939XX		Consent provided

Santander Consumer USA Holdings Inc	LA	701XX		Consent provided
-------------------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/02/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	Yes
Web	08/02/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	08/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1498453

1493432

1498230

1491929

1498256

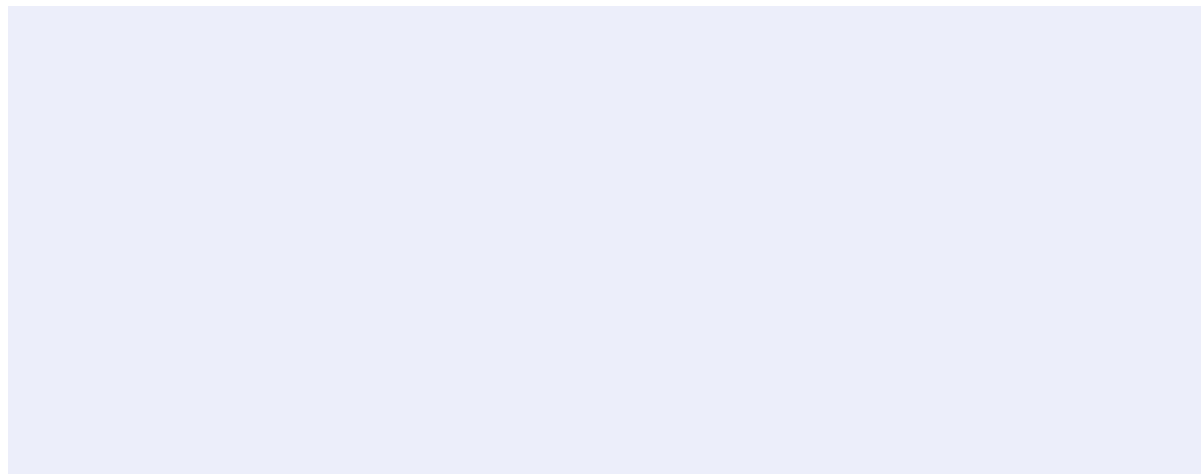
Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Installment loan
07/23/2015	Consumer Loan	Vehicle loan
08/02/2015	Consumer Loan	Vehicle lease
08/02/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

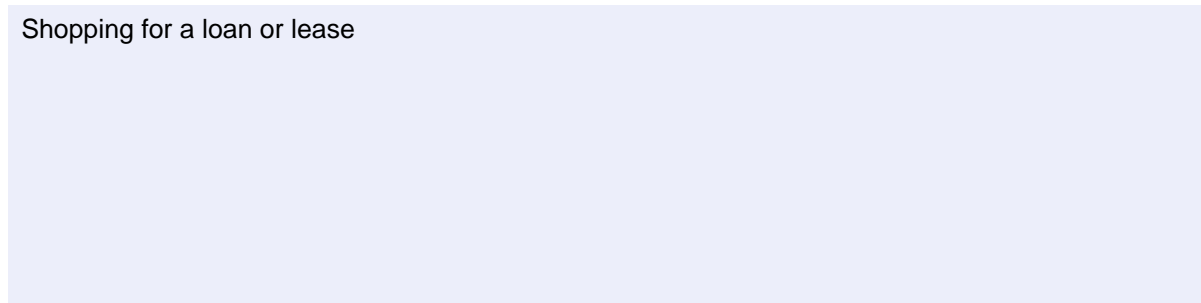


Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Shopping for a loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

wander. Then on top of that they reported on my credit stating I have n't been making my payments.

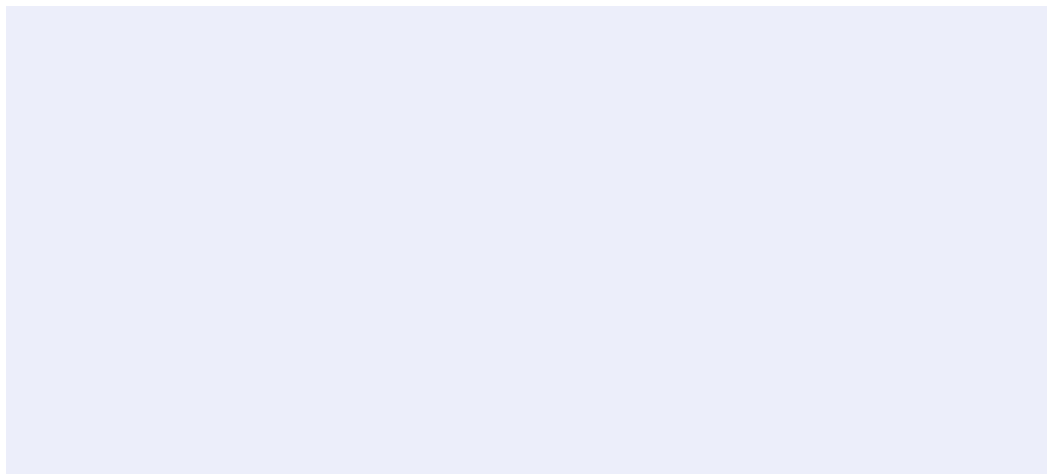
This morning I got a call from my cousin, stating someone called him to tell him my car is being towed and to come get my stuff out of it. That was when I found out my car was being towed for delinquent payment because I have n't paid since XX/XX/XXXX I was so confused when I paid it on the XX/XX/XXXX. When I called Santander, they stated I had a late payment in XXXX and that late payment accumulated to {\$2000.00} then on top of that I have to pay for the repossession payment which was {\$3500.00}. This company is ridiculous. Someone has to do something about this company ripping people off.

I have completed all payments to Ally Financial. I have called Ally twice to report that XXXX is still reporting that my account is still open and owing XXXX It has been over two months and this is still not changed on my credit report. Ally agrees that the account is paid in full. I would like Ally to contact XXXX XXXX and report my account as paid and closed.

There is an open car loan in my name from 2005. It is showing open with a balance of {\$24000.00} and XXXX credit limit XXXX Payments XXXX Past due. I called this company Gateway Financial for 3 weeks requesting they fax me a letter stating I have no car loan and to please fix my credit through them. I have n't received no phone calls, every time I call I get the same response " the credit department is n't in today ". I am at wits end on what else to do to rectify this issue with them. Please help!

Consumer Loan Complaints

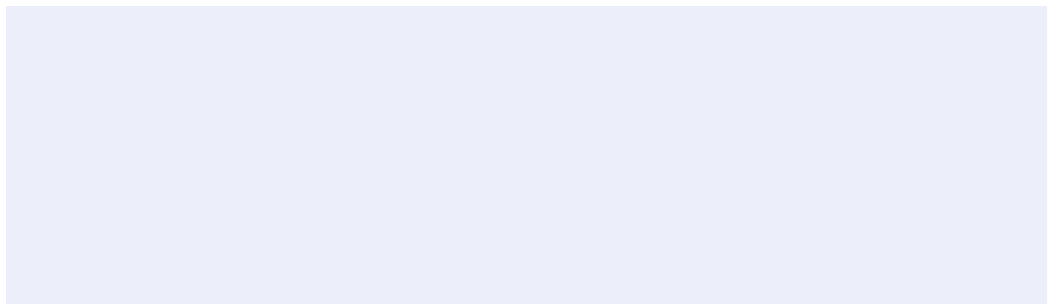
Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Regions Financial Corporation	MS	39194	N/A
Peak Acceptance, LLC.	AZ	86403	Consent not provided
Ally Financial Inc.	MI	482XX	Consent provided
GFS II, LLC	FL	322XX	Consent provided

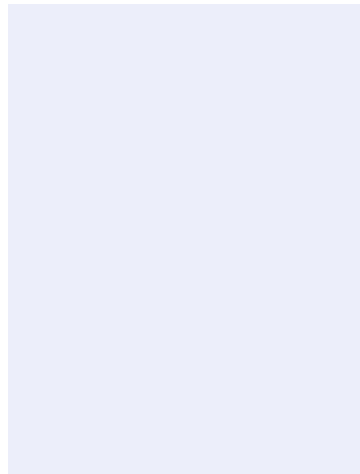
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	08/06/2015	Closed with explanation	Yes	No
Web	08/24/2015	Closed with explanation	Yes	No
Web	08/02/2015	Closed with explanation	Yes	No
Web	08/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1505658

1483204

1498450



1498289

Consumer Loan Complaints

Based on Consumer Complaints

08/02/2015

Consumer Loan

Vehicle loan

08/06/2015

Consumer Loan

Vehicle loan

08/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Chase Finance has reported to the credit bureau that I 'm delinquent on car payments for a XX/XX/XXXX XXXX XXXX which I did not purchase. I called them to remove my name and to stop posting that I 'm not making payments on a car I DID NOT PURCHASE. I purchased a XX/XX/XXXX XXXX XXXX XXXX which I 'm current on all payments.

I am contacting you to file a complaint concerning a new car loan I applied for recently. I am XXXX years old and I have been a customer of PNC bank for more than XXXX years. I have over {\$25000.00}. in CD 's with PNC. When I applied for a new car loan for {\$10000.00}. I was denied the loan because I do not have any credit history. I never had a credit card and always paid cash except for XXXX time XXXX years ago I applied for a new car loan with the same PNC bank in XXXX and they approved it no problem but this time I was denied. I have more than enough money on deposit with their bank as collateral for the loan but they still denied it. They said it is PNC 's policy not to give loans out to anyone who does not have a credit history. I went to another bank and applied for a loan and they said as long as I deposited the {\$25000.00} CD with there bank they would write me a check for {\$10000.00} on the spot regardless if I had any credit history. I feel PNC 's policy of arbitrarily denying a loan to anyone who does not have a credit history is discriminatory and possibly illegal. I had more than enough money on deposit to cover the cost of the loan if I defaulted on a payment. There is NO WAY PNC could loose money on the deal. I also feel my AGE may have had something to do with it. I believe this because my son (XXXX) applied for a loan with PNC a few days later and told them he had a {\$25000.00} CD on deposit and wanted to borrow {\$10000.00} for a new car. He told them he had NO CREDIT history. They told him that he could get the loan no problem. Please look into this matter and contact me if you need any further information.

XXXX XXXX of XXXX, Florida forced me into getting a XXXX XXXX. I went into

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.

PA

151XX

Consent provided

PNC Bank N.A.

PA

186XX

Older American

Consent provided

Santander Consumer USA Holdings Inc

FL

326XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

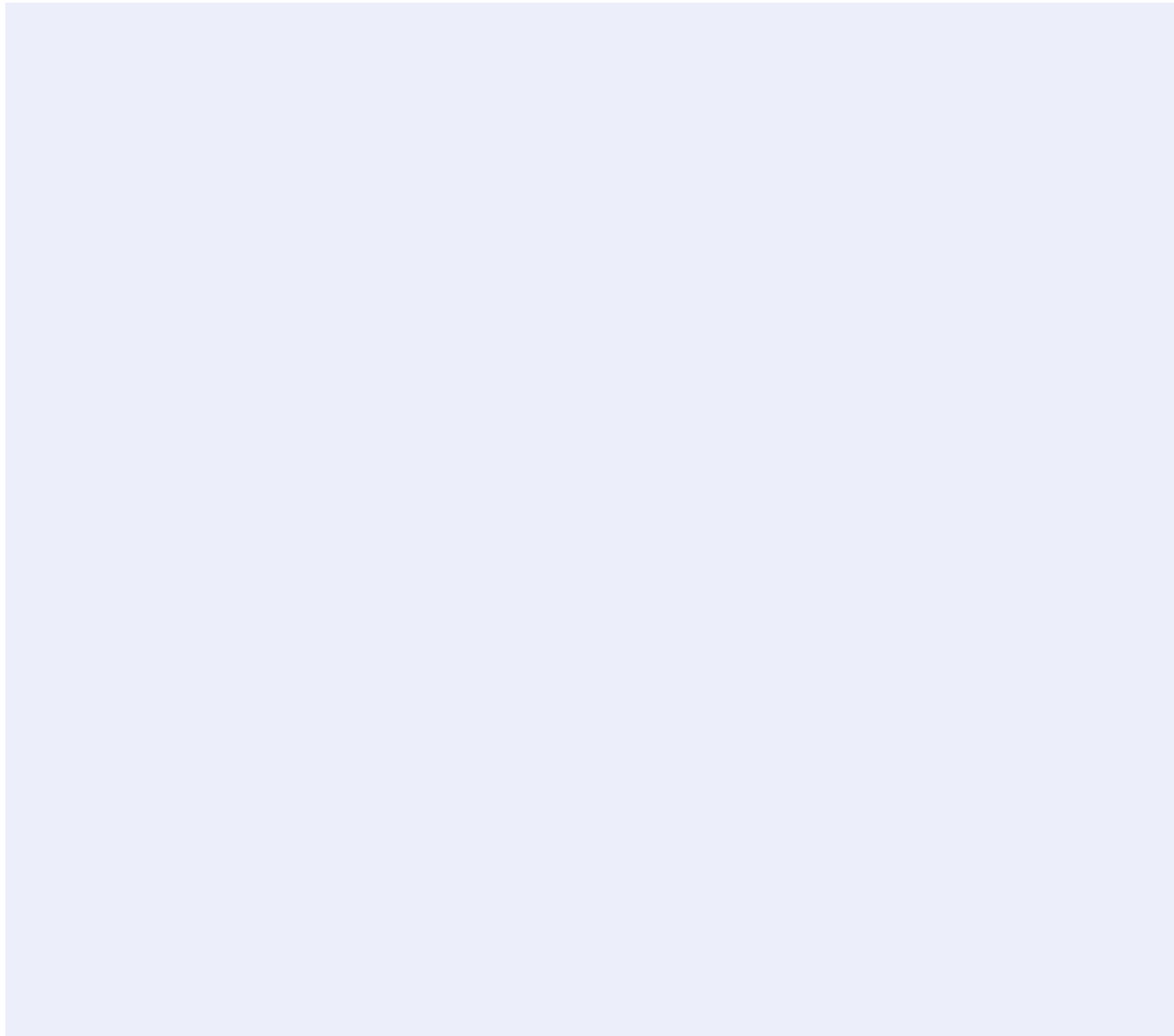
1498298

1505717

1498466

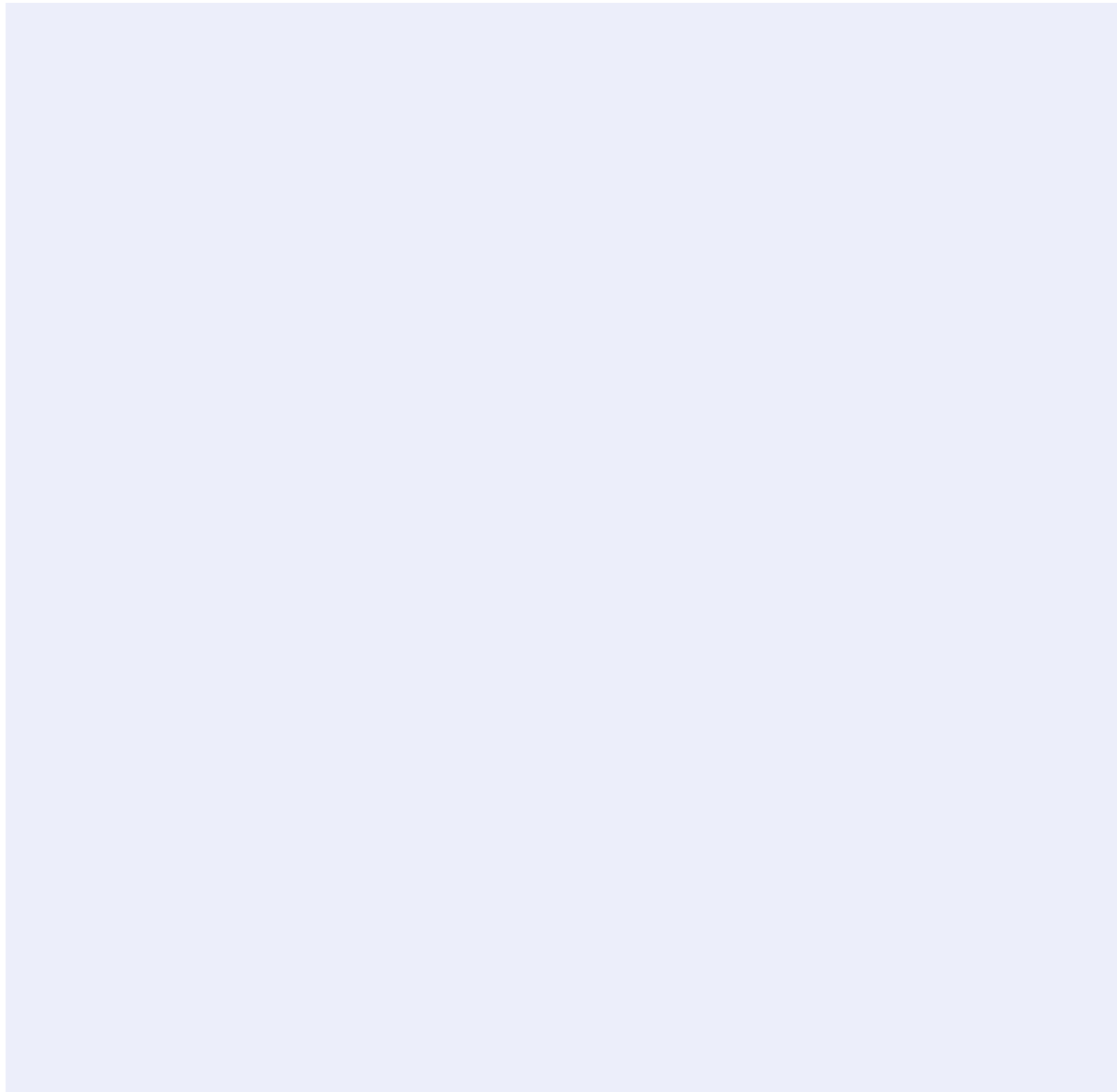
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



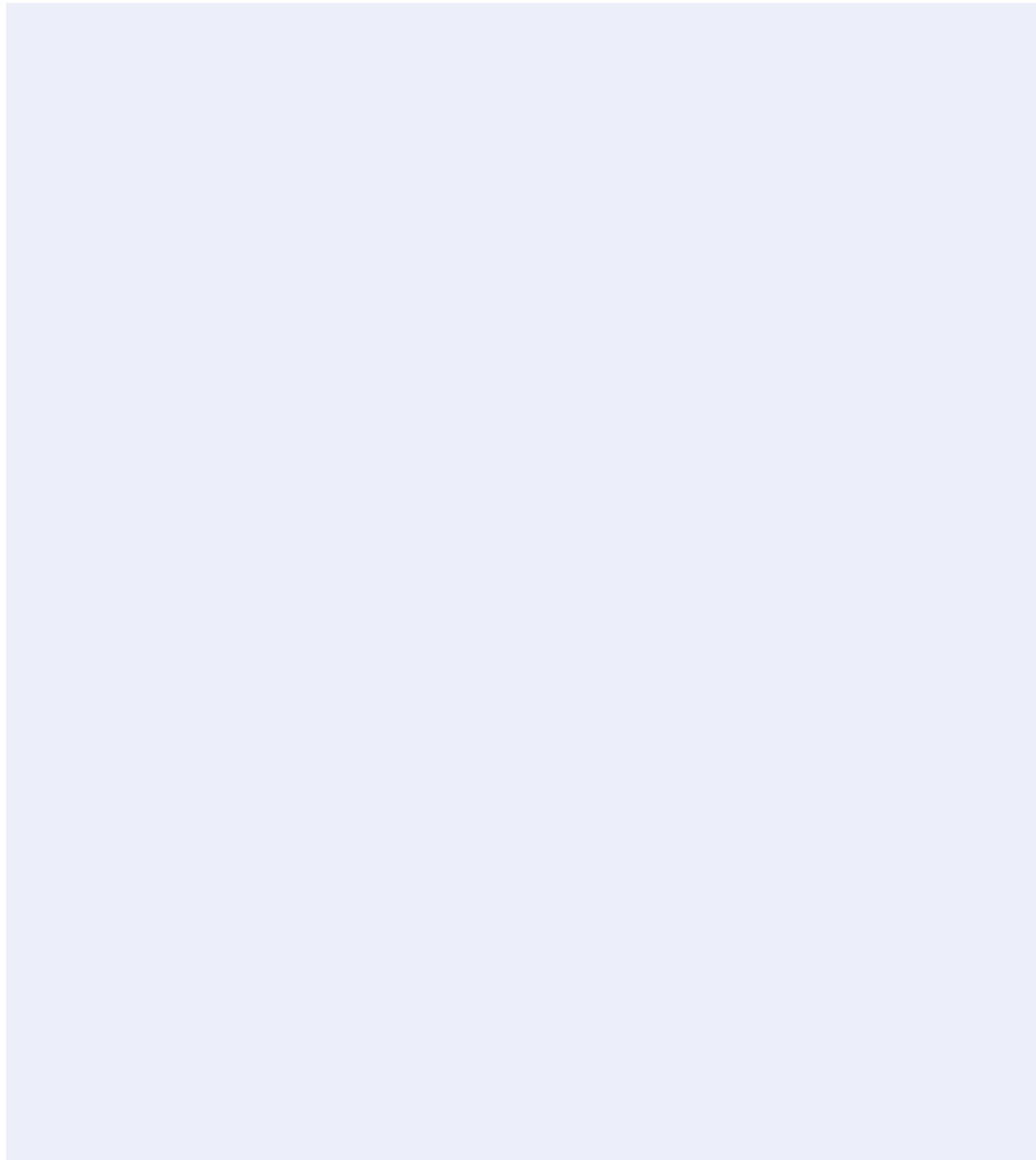
Consumer Loan Complaints

Based on Consumer Complaints

the dealership only to look around. I salesman asked me if I see something that I like. I said no i 'm just looking around. He ask if I wanted to see if I qualify I agreed. I make it very clear I do n't want a vehicle only to see if I qualify. I did n't bring money, or anything else. So after he seen my mom and aunt leave the dealership, he approved me for a loan. My mom and aunt went to the store by the dealership, and was coming back to get me. The manager, and the salesman forced me to get the XXXX knowing I did n't qualify. My credit score is low, plus I work part-time. I stated that I did n't want a vehicle or loan. They knew I told them I was n't purchasing one. After they said that I said I did n't want it for XXXX minutes straight. They said the bank gave me the car and that I ca n't leave the dealership without the car that they picked out. I felt harassed, and forced to get something I did n't want. The manager said if I did n't take it he was sending it to my house. For one I was violated, two I did n't know what was going on, or what scam the had going on at the time like I do now. The took advantage of my grandmother she said she would co-sign if her son was present. He was not present she was forced also to sign the manager told the salesman to drive to her house to so she could sign. My grandmother does n't remember signing anything, she has early dementia. It was late it was time for me to take my XXXX medicine I was very confused at the time they back me in a corner basically and threatened me. I received a letter from the XXXX corporate office stating that we did n't qualify. I have been trying to call the dealership in XXXX, Florida. The manager XXXX has been rude, also general manager XXXX. I have been trying to stay in contact with bank so we can be released off of the loan. I received a letter from Santander Consumer USA, stating we did n't qualify. The president of the bank said he 's waiting on XXXX to respond it 's been a month they still have n't heard from XXXX XXXX. The manager at the dealership is still trying to qualify me for other auto loans without my permission. We are tired of this nightmare. The bank is in on the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



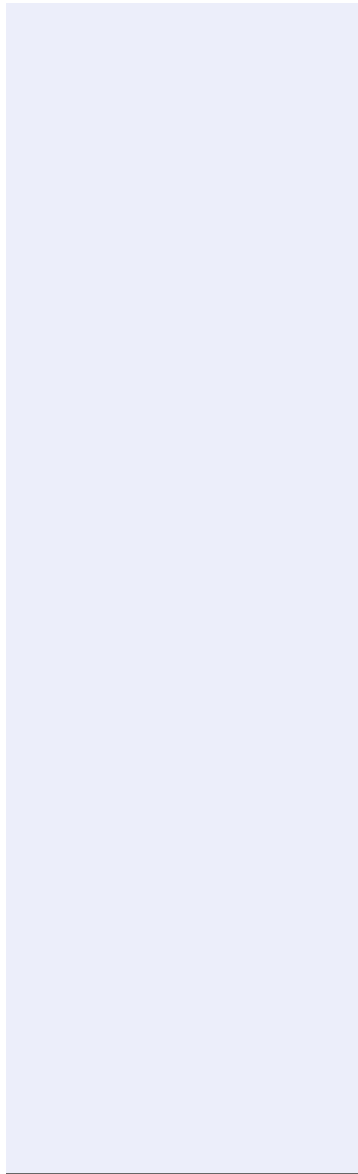
Consumer Loan Complaints

Based on Consumer Complaints



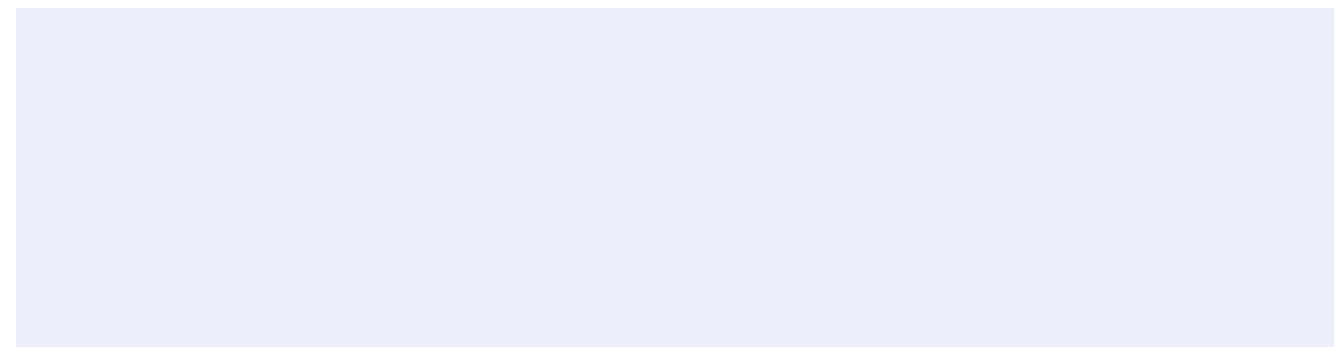
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



08/02/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/23/2015	Consumer Loan	Installment loan
------------	---------------	------------------

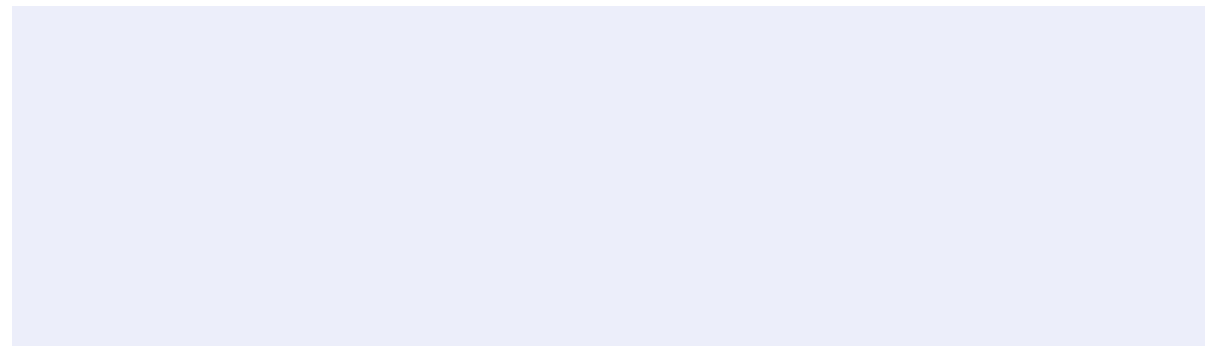
07/23/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

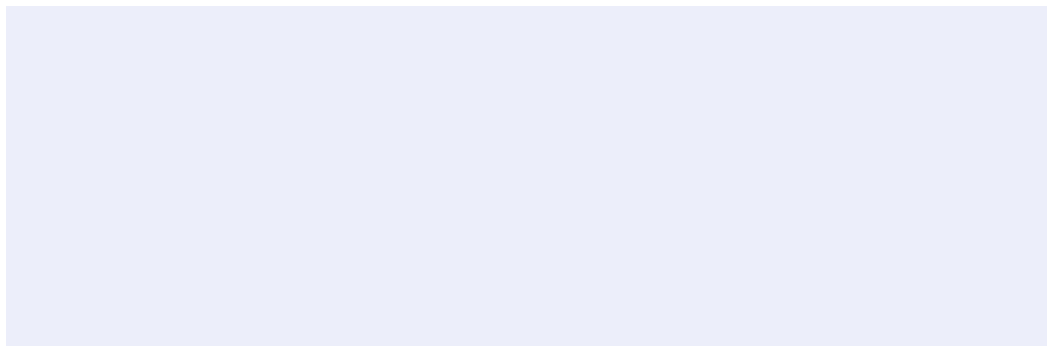
scam with the dealership. They forged our information and rolled back to the odometer. The bank knows everything that 's going on and they are lying about it. The dealership is stealing our information for us to keep the car when they know they messed up so now they trying everything they can to make me keep the car. I want something done about this, they have taken advantage of a lot of people that came through there the bank to they have a bad reputation the bank just had to pay a lot of people back because of fraud. I been gave the car back XXXX days later

When I applied and opened my loan with Avant Credit it was for a line of credit. I received approval for a {\$12000.00} line of credit and have an email describing my loan details. Shortly, thereafter they indicated I was approved for a lesser amount {\$11000.00}. I did n't care about the {\$600.00} difference. A few months into the loan, they advised they were changing my line of credit to a normal installment loan. They indicated the terms of the line of credit allowed this change without my consent. What bothers me the most since this change, is that my monthly payments keep increasing even though I am paying the minimum amount with no further loan withdraws or charges to the account. I do n't understand how the monthly payment is not decreasing on this type of loan and Avant Credit ca n't explain it it me either.

Santander Consumer USA, XXXX Texas gave me a loan to purchase a car.. With this I am grateful. Because it was a very high interest loan with a daily simple

Consumer Loan Complaints

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Avant Credit Corporation	VA	221XX		Consent provided
Circleback Lending, Inc.	FL	33137		Consent not provided
GM Financial	GA	30253		Consent not provided
Ally Financial Inc.	AR	72076	Older American	Consent not provided
Santander Consumer USA Holdings Inc	TX	750XX		Consent provided

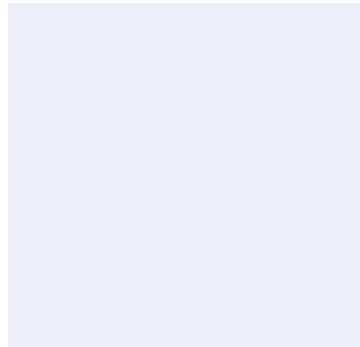
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	Yes
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with explanation	Yes	Yes
Web	08/02/2015	Closed with explanation	Yes	Yes
Web	08/02/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1498331

1483269

1483274

1498360

1498419

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

this I am grateful. Because it was a very high interest loan with a daily simple interest rate which is calculated daily. After speaking to my account, he advised me I would save allot of money if I would to pay off my loan early buy paying it weekly. XXXX advise me to send my payments to a XXXX XXXX in XXXX Texas, which is the USPS XXXX XXXX XXXX XXXX XXXX XXXX XXXX Texas (this post office is open XXXX hours per day XXXX Now I live in the XXXX which takes one day or the same day to get mail to Santander Consumer USA XXXX Texas. I have called the company requesting that my payments are posted the day it is received in their XXXX this company has refused. I have been told on a recorded line that they use a 3rd Party to pick up the mail, and the 3rd Party does not Pick up the mail everyday. As a customer this means to me, the XXXX XXXX we must use has staying power for this company to post my payment as they see fit. This information has also been verified with the USPS XXXX must signed for all the mail pickup and they do not pick up everday. Santander/XXXX add additional daily interest even after they know they have and willingly deceiving me. When I called the complaint department (the office of the president) I 'm told nothing by this department, what I want is the Santander Consumer USAXXXX to go back and give credit for the times they delayed my payments to collect additional interested. This company also said they do not work on Saturdays and no payments are posted. One of my payments were posted on a Saturday which had been at the post office prior to Saturday, and they would not change it. On XX/XX/XXXX SantanderXXXX received my payment. I was given credit for the XXXX because the company picked it up on the XXXX of XX/XX/XXXX this is just a few examples. I would like my bill corrected and the daily interest corrected. Now because they have proven to me that they do work on Saturday, all my electronic payments sent on Friday should be posted for Saturday. It is from the time they received my payments, not when This company picks up my payments and post

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/29/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I am serving on XXXX in the XXXX XXXX XXXX. My family and I have received orders to report to XXXX in XX/XX/XXXX, our exact date of departure is undetermined.

We are permitted to take a vehicle with us to XXXX. The company which ships the vehicles requires either a clear title, or a letter of approval from a vehicle lien older. Sometime in XX/XX/XXXX I contacted Ally Bank and requested a letter of authorization to ship my vehicle to XXXX. I was told they would not be providing me such a letter.

I purchased my vehicle back in XX/XX/XXXX. The total cost of my vehicle was over {\$17000.00}. My vehicle is currently worth {\$6000.00} and I currently owe approximately {\$7000.00}. I do not have the funds available to immediately pay off the remaining balance. I have contacted other banks asking about refinancing the vehicle and was told they wo n't do it because the value of the car is less than the amount still owed. I am current on all payments on my car loan. Although I was late making XXXX payments over the past four years, those payments were made very shortly after their due date.

Having a vehicle in XXXX would help my wife and children tremendously. If I am not allowed to ship my vehicle, I have no idea how or where I would store the vehicle for the three years we will be stationed in XXXX.

I do not have a copy of my financing agreement with Ally readily available, as nearly all of my personal belongings are packed up and ready to ship XXXX. Even if such a clause exists in their financing agreement prohibiting transporting vehicles outside the country, I believe such a clause would be unconscionable for

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

NY

136XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

07/29/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1492047

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

08/02/2015

Consumer Loan

Installment loan

08/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

military service members. I do n't know if it is Ally 's policy to not provide any service member with this type of authorization letter, or if I am being singled out for some reason. Regardless, I would have never financed with Ally had I known they would deny me the ability to take my vehicle with me to an XXXX duty station. I am requesting any assistance available in obtaining an authorization letter to ship my vehicle.

bank of america gold option account has overcharged me for seven years as if I were a month late and tacked on upwards of XXXX dollars worth of fees that were misrepresented and not understandable by the statements I received. I also asked them to mail all statements and they only sent from XXXX instead missing at least XXXX statements so I have no way of telling how much they originally charged me on this loan and what the fees were. I have paid on time for over seven years and have bank account statement proof but they have informed me they plan to close the account as soon as is paid and this is going to ruin my credit score. also I believe I have overpaid but they are still billing me over XXXX dollars. I have gotten no help from calling as no one can tell me why the late charges are there as they can see I was never late or what those fees are. They also can not tell me where the first XXXX bills are or what the initial terms or agreement of the loan was or what the initial amount loaned was and what their initial fee was. I have paid XXXX on this loan. Customer service ranges from trying to be helpful, but having no knowledge of the account to being extremely sarcastic rude and unhelpful. This has caused a great deal of harm to me financially and otherwise. I really need help at this point because I need this to stop asap or I am going to go under. current fico score was XXXX but have had to apply for new credit so I know its all about to snowball.

XXXX 2010 I co sign for my son s car payments have been made till toda y XXXX more payments are due to paid off the loan today I received a notice that my credit

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America

GA

300XX

Consent provided

Ally Financial Inc.

TX

770XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/03/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1498390

1498405

Consumer Loan Complaints

Based on Consumer Complaints

08/03/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

score has drop by XXXX? points the loan is up today allied fin I think is out of control or the people they employee. Thanks XXXX

I have had my account for sometime with Conn 's and have never been late except for the XXXX time the insurance paid late while I was off on XXXX. I paid extra for the replacement insurance on the computer we purchased. We brought the computer in to the Conn 's XXXX where we purchased it in XXXX because the lid hinge was not closing correctly and the battery would not stay charged at all it had to be plugged in all the time. My son is home schooled and that is the computer he used every day for his on line school and it worked fine. They had me sign a paper stating that if the hard drive had to be worked on he would loose all his information. I wrote on the paper that there is nothing wrong with the functioning of the computer just the battery and hinge. Well guess what they called us XXXX months later to let us know that the hard drive was bad and that they gave us credit at the store to get another computer. Surprise!!! Surprise!!! like we did n't see that coming. so we go to the store and spent XXXX hours there waiting for them to find a computer in that price rangesurprise # XXXX they do n't have XXXX and will not be getting any in that price range, but they can sure help us out by increasing our credit and letting us purchase a more expensive computerlike we did n't see this coming either. We paid almost XXXX for replacement insurance but yet the computer to this day has not been replaced. We continued to make our payments on time for XXXX months with no computer. I had made XXXX trips to the XXXX store but no replacement unless I want to pay another down payment and increase my amount paid per month. This is not good business and I refuse to pay any longer on this account since Conn 's is not making good on the replacement. This is just a scam to get me to spend more money and have larger payments and I can not afford to do that, nor is that the RIGHT thing to do. Conn 's collected almost XXXX for replacement insurance plus over XXXX for the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Conn's, Inc.	TX	754XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1498579

Consumer Loan Complaints

Based on Consumer Complaints

07/29/2015	Consumer Loan	Vehicle loan
08/03/2015	Consumer Loan	Installment loan
08/03/2015	Consumer Loan	Installment loan
08/03/2015	Consumer Loan	Installment loan
07/29/2015	Consumer Loan	Vehicle loan
07/23/2015	Consumer Loan	Installment loan
08/11/2015	Consumer Loan	Title loan
08/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Managing the loan or lease

Taking out the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

computer that we now do not have and they are still calling me asking me to pay the remainder of XXXX off for the finance charges. I am not doing business with this Scam of a company anymore. XXXX XXXX

Lender (care credit) makes it hard to pay my monthly payment (no internet payment even though they say you can the system locks you out, also the automated phone system will not allow you to make payment it will just hang upon you, then they will change min due to higher amount and when you make a smaller payment on time the lender will still charge a late fee and raise the finance fee ...

Care credit also only gives you a small window to pay.

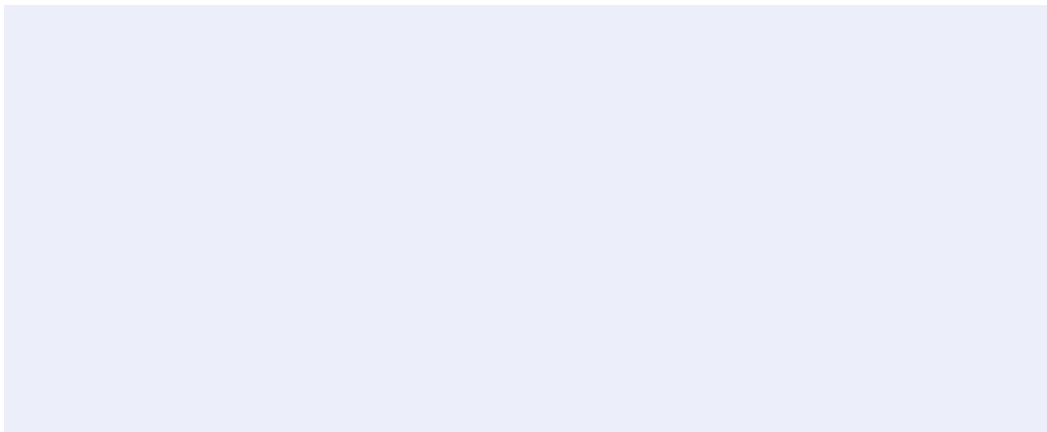
You ca n't pay before XX/XX/XXXX for the next month payment and you will only have up until XX/XX/XXXX or you will be hit late fees and a higher finance fee, and claim a delinquent payments on your credit record.

Hyundai Finance refuses to give the consumer any paper title, even when the loan on the vehicle is paid off. This is a racket as it causes the consumer great hardship when wanting to sell the vehicle (unless you go back to Hyundai or XXXX of

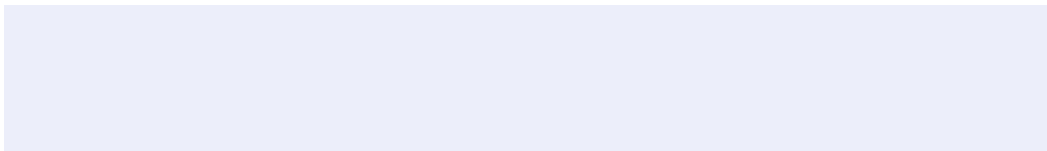
Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	MD	21163		N/A
Synchrony Financial	VI	008XX		Consent provided
Conn's, Inc.	SC	29325		Consent not provided
Synchrony Financial	CO	80011		Consent not provided
CarMax, Inc.	MD	21222	Older American, Servicemember	N/A
1st Franklin Financial Corporation	AL	35810		Consent not provided
TMX Finance LLC	GA	30344	Older American	N/A
Hyundai Capital America	OH	441XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	07/29/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	Yes
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Phone	07/29/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed	Yes	No
Phone	08/18/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1493369

1498594

1498596

1498606

1493442

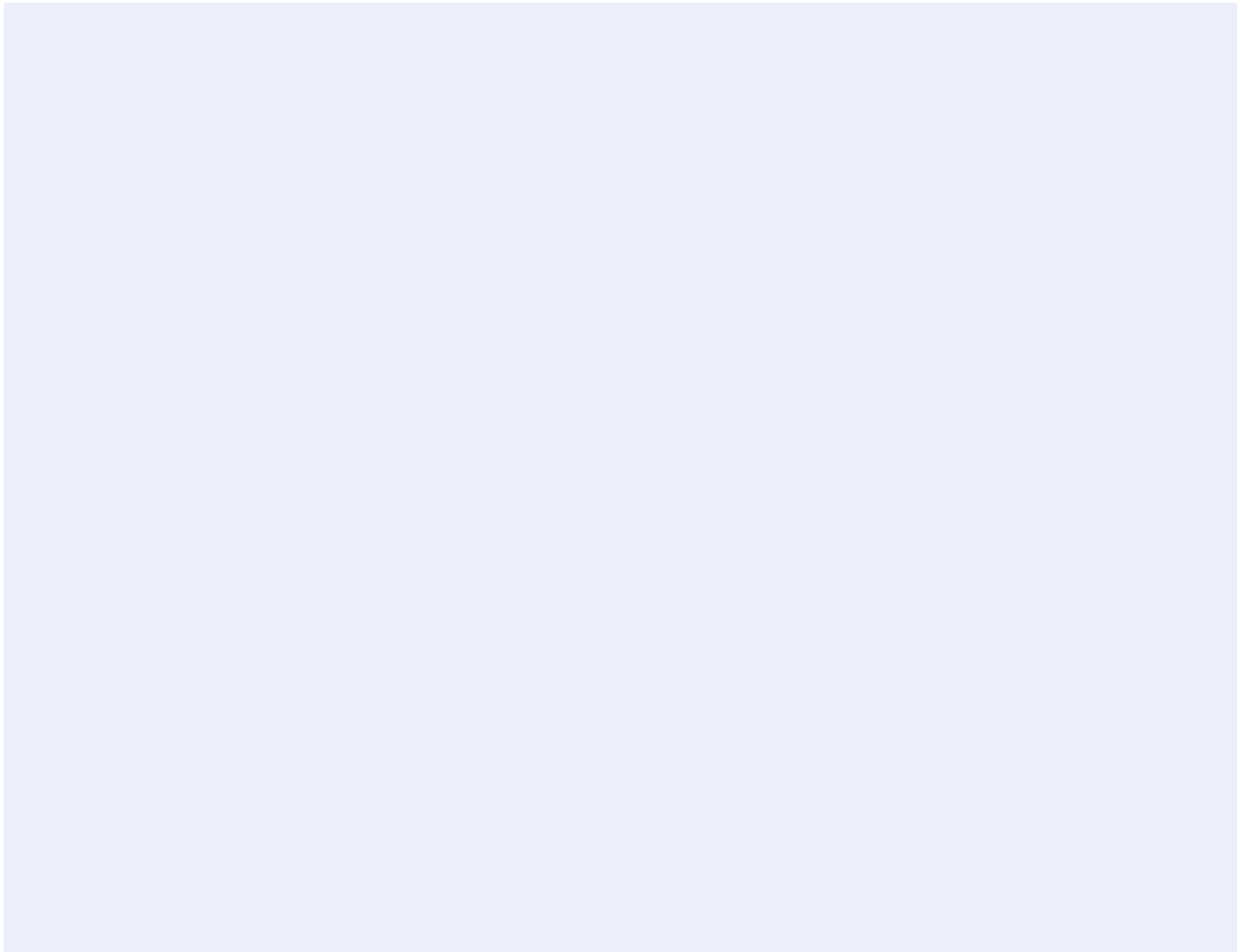
1483374

1513033

1513041

Consumer Loan Complaints

Based on Consumer Complaints



08/11/2015

Consumer Loan

Vehicle loan

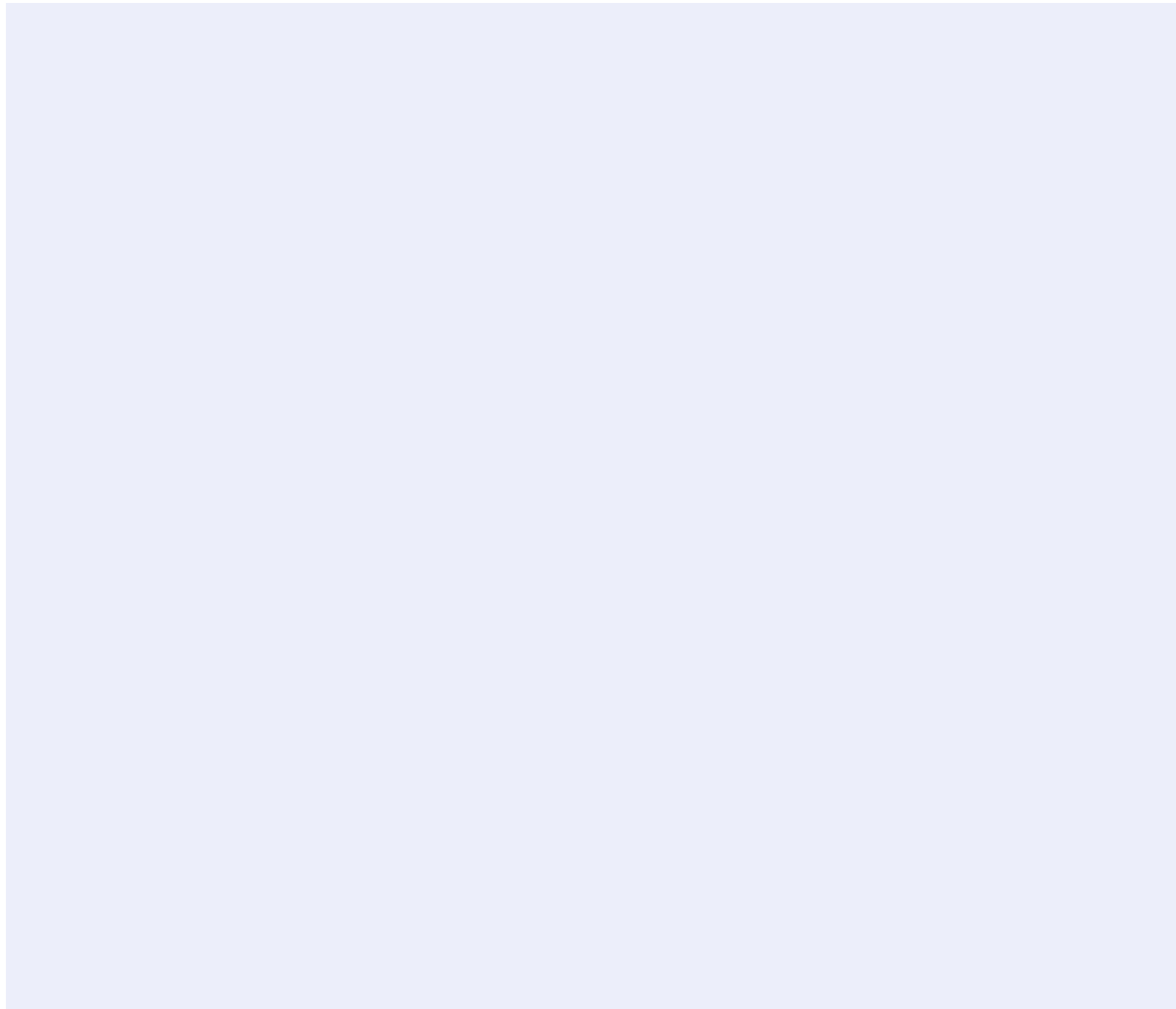
04/11/2016

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

course.) Our situation is that we bought a new vehicle in XXXX from Hyundai in XXXX XXXX. We bought a XXXX XXXX XXXX and financed it through Hyundai as a great rate was offered through the dealership and factory. (We did n't think anything about not getting a paper title because we had a loan on it.) Once we paid the loan off in XXXX, XXXX, however, we requested the title. The XXXX number for Hyundai Finance said we would receive it in the mail and if any problems to just call them back. We also told them we were in process of moving, but it did not concern the customer service representative. We moved to XXXX for a job transfer in XXXX, XXXX. Our mail was forwarded, but all we received from Hyundai was a " Dear Customer " letter dated XXXX XXXX, XXXX. It states, " Congratulations! Our records reflect that your retail installment contract, referenced above, is paid in full. " In the next paragraph it states, " The original lien on your vehicle was filed electronically and your title will be forwarded to you by the Department of Motor Vehicles. You should contact your local Department of Motor Vehicles division for questions regarding your title if you do not receive it. " So we called XXXX DMV, where we resided since XXXX and the where the vehicle was registered since. XXXX DMV told us our vehicle was still titled in XXXX. Upon calling XXXX, they said to fill out a form and mail to them and they would send us a " replacement title " because the title is only electronic. I find this horrible practice by Hyundai, causing a lot of consumers unnecessary grief and confusion regarding an expensive asset. Is n't it a violation to not give the title back to the consumer, and put this all on the states and their residents? What about people who have to move for a job or military? I ca n't see XXXX or XXXX doing this practice.

I got a loan with Drive Time in XXXX till XXXX, I was never late or missed a

Consumer Loan Complaints

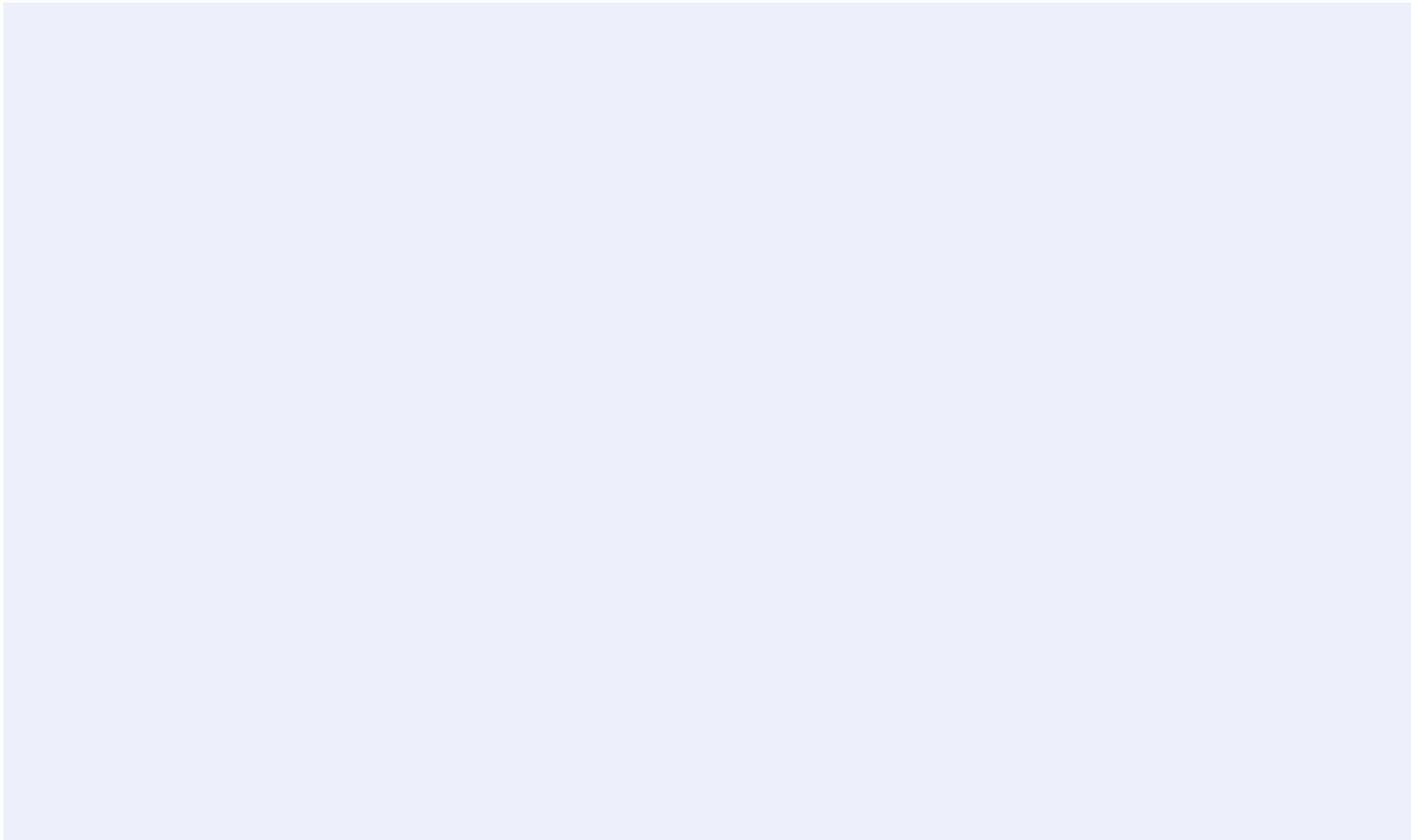
Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a

Consumer Loan Complaints

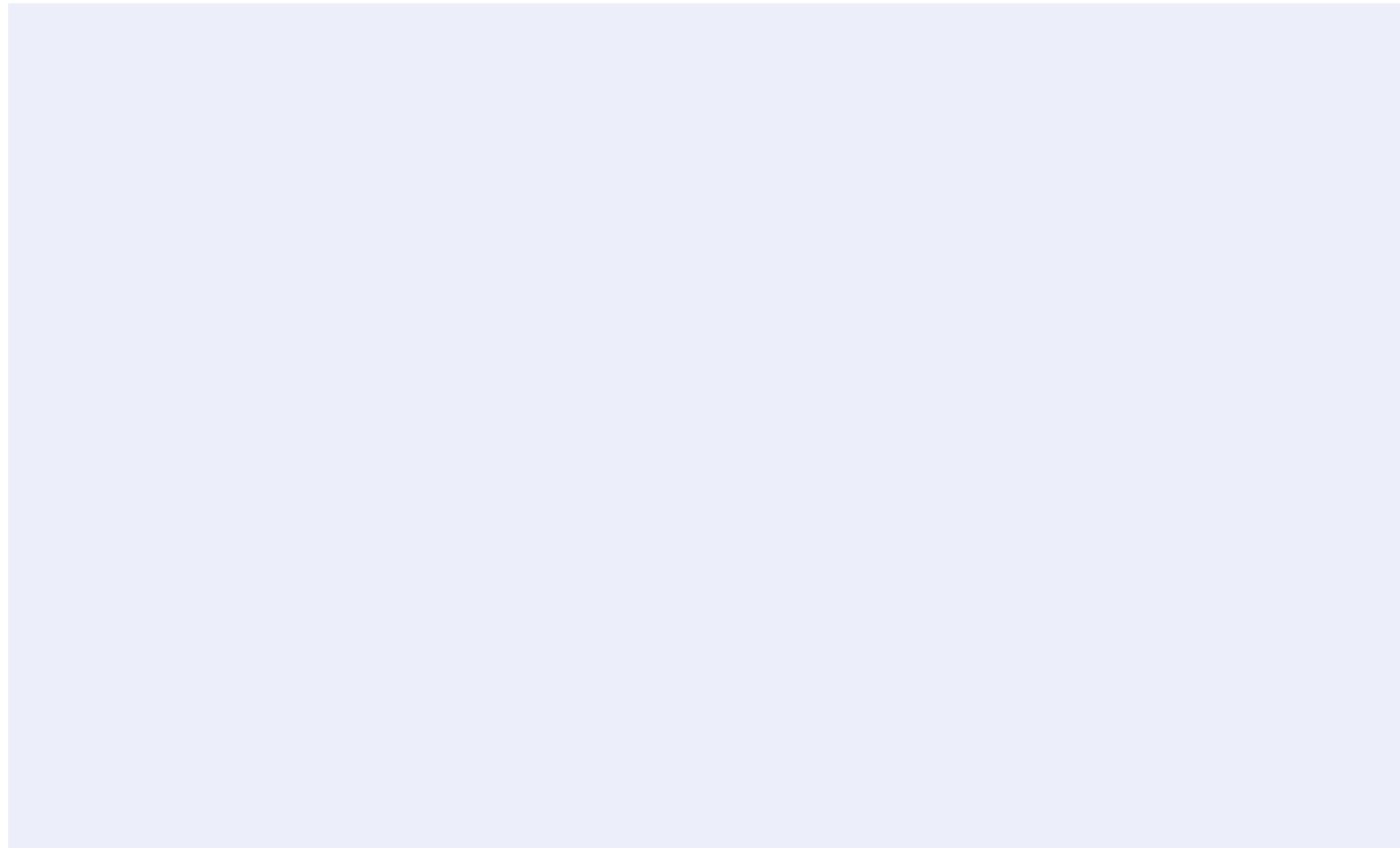
Based on Consumer Complaints



Capital One	LA	70809	Consent not provided
DriveTime	FL	331XX	Consent provided

Consumer Loan Complaints

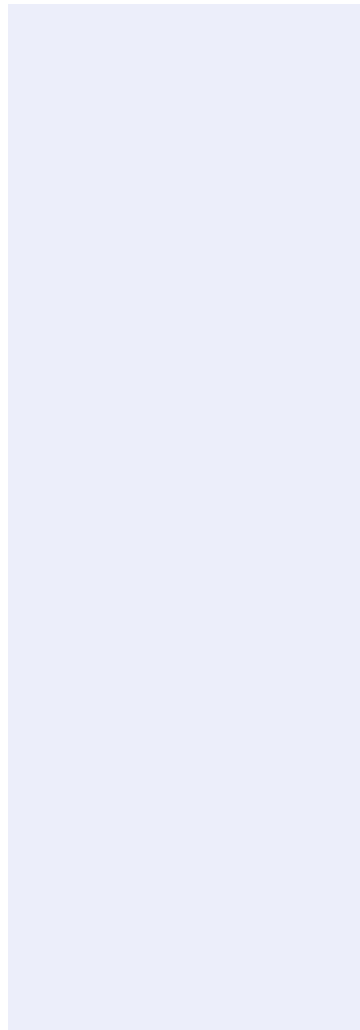
Based on Consumer Complaints



Web	08/11/2015	Closed with explanation	Yes	No
Web	04/11/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints



1513045

1873594

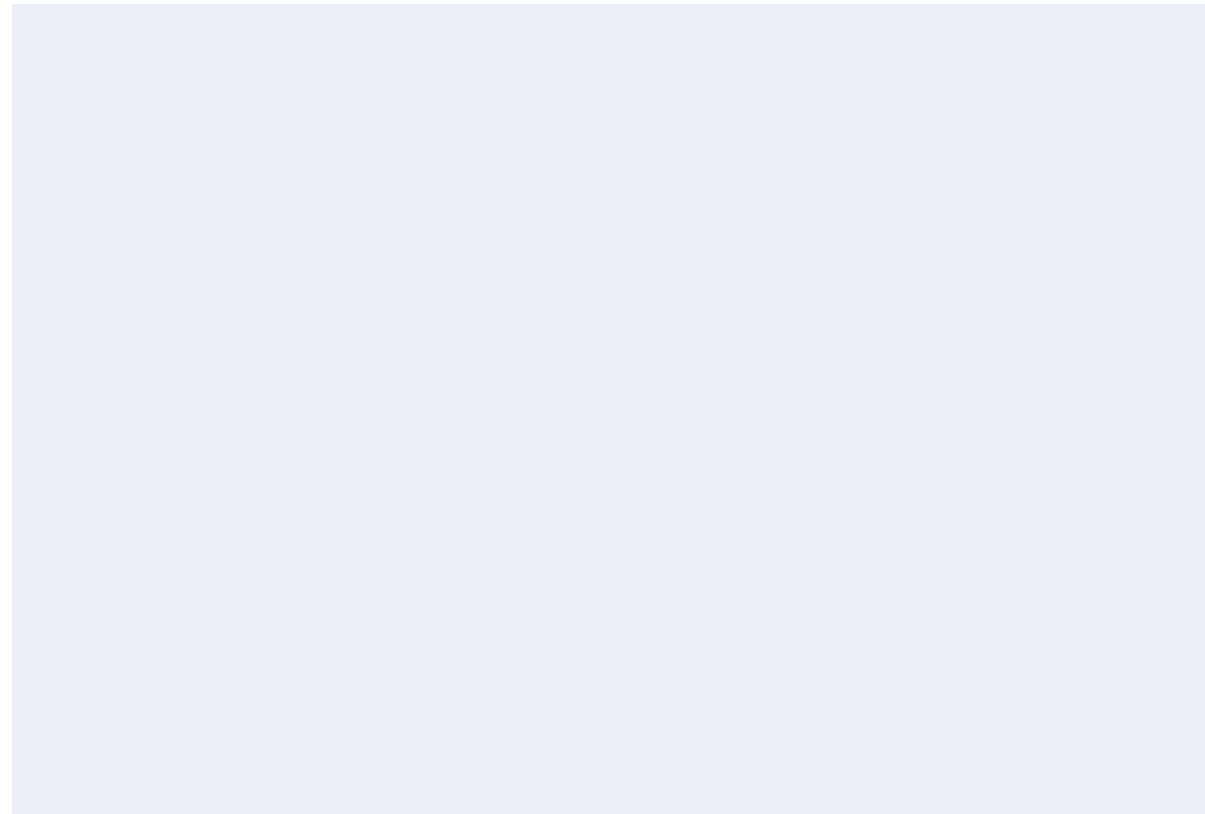
Consumer Loan Complaints

Based on Consumer Complaints

08/15/2015	Consumer Loan	Vehicle loan
08/03/2015	Consumer Loan	Vehicle loan
08/03/2015	Consumer Loan	Vehicle loan
08/15/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

payment. XX/XX/XXXX I discovered my payments history was not reported to any of the credit agencies. Initially Drive Time refused to fix it and that is when I filled my 1st complaint with Bureau Of Consumer Finance. Shortly after I was contacted in writing by XXXX XXXX B.

please see letter attached (although she had the wrong year on top of the letter) She contacted me in XX/XX/XXXX not XX/XX/XXXX. In the letter she stated " we are only able to reinstate paid loans through XXXX, as they are the only credit bureau with the ability to do so. This update should reflect on XXXX XXXX 's credit reporting with XXXX within 30-60 days. " I accepted her terms, however till this day XX/XX/XXXX, XXXX tells me they never received the information from Drive Time to report it. XXXX provided me with a copy of my credit report showing no evidence of Drive time being reported. I contacted XXXX XXXX XXXX office on XX/XX/XXXX, XX/XX/XXXX and XXXX, I spoke with XXXX different people and they all claimed XXXX XXXX XXXX was not available. None of them seem to know about the letter from XXXX XXXX B in XXXX XXXX and when I brought it to their attention, they all said XXXX XXXX XXXX will have to call me back. I find this completely irresponsible from Drive Time and I ask for mediate compliance as per the letter from XXXX XXXX XXXX, please see copy attached.

Thank you

I bought a XXXX saturn vue for {\$7500.00} from XXXX XXXX in XXXX. By the time I am finished paying for it .it will cost me {\$23000.00} The warranty that came

Consumer Loan Complaints

Based on Consumer Complaints

public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

State Farm Bank	FL	34769		Consent not provided
American Honda Finance Corporation	CA	91739		Consent not provided
Credit Acceptance Corporation	NV	89128		Consent not provided
TD Bank US Holding Company	CA	961XX	Servicemember	Consent provided

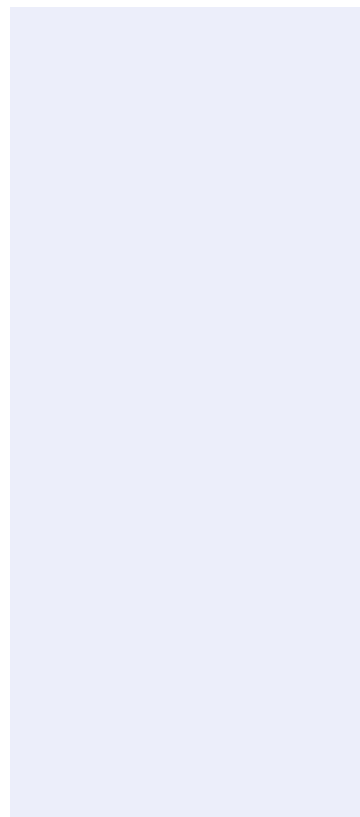
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/15/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with non-monetary relief	Yes	Yes
Web	08/03/2015	Closed with monetary relief	Yes	No
Web	08/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1520581

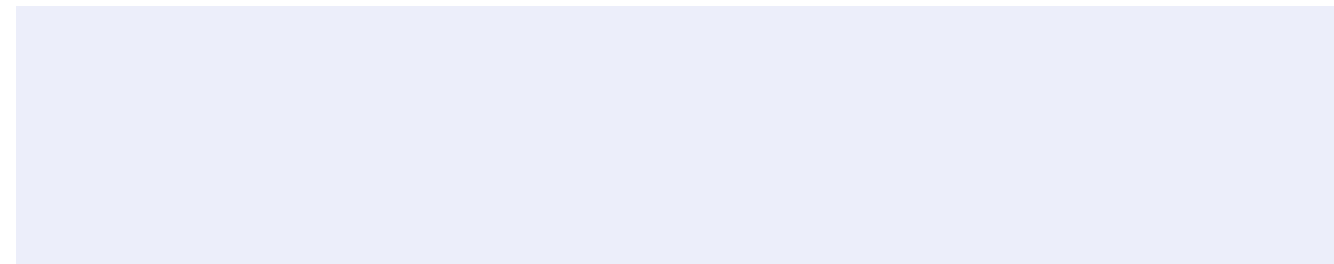
1498636

1498639

1520718

Consumer Loan Complaints

Based on Consumer Complaints



08/15/2015

Consumer Loan

Vehicle loan

07/29/2015

Consumer Loan

Vehicle loan

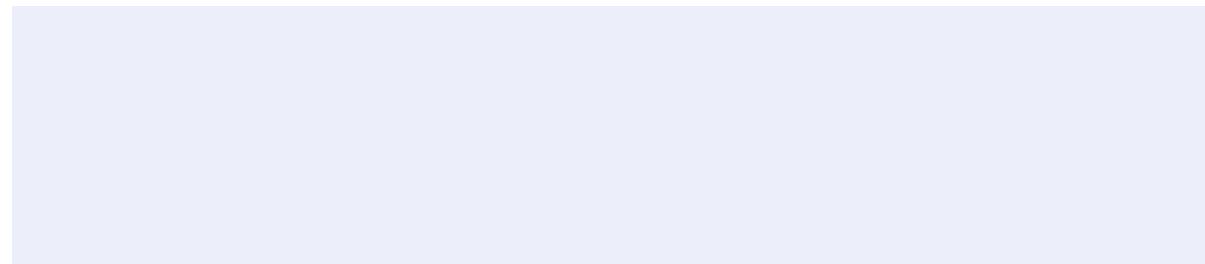
08/15/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

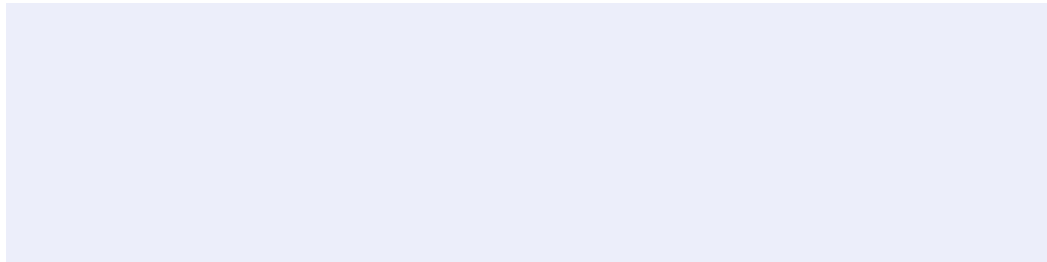
with the card XXXX year XXXX mile was not accepted by any dealership for repairs. TD auto finance has given me so much grief, like telling me I have a XXXX day grace period to make my payment and yet they still charge a late fee. Now the car has a blown head gasket and no one will repair it. They all want to put in a new engine at the cost of {\$7000.00} and I can't afford to do that and I still owe about {\$5000.00} on the car. I am at a loss as to what to do.

(\$ XXXX that Honda will pay will go in to a fund to compensate affected borrowers) XX/XX/XXXX, I purchased a used XXXX Honda accord and my monthly payment was XXXX. I always felt that my payment was too high, and I now know for a fact that I was a victim of the above actions listed in the lawsuit. As a direct result of Honda's action, I'm still trying to payoff the balloon loan. As it stands today, I still owe Honda XXXX on a car only worth XXXX. How can I be included in the payout? Thanks

I have a vehicle loan through BBVA Compass Bank. We sold that vehicle to a private party XXXX XXXX, 2015. The purchaser obtained their Loan through XXXX XXXX out of XXXX, Mo. XXXX XXXX sent a cashier's check (XXXX/XXXX/15) overnight for the remainder of my loan to pay off this vehicle. Compass Bank received the check XXXX/XXXX/2015 at XXXX per the tracking number obtained by XXXX XXXX. Compass Bank is unable to locate the check, thus my loan account has not been closed and is accruing interest and coming due for another payment, although I have not had the vehicle in over one month. I have contacted Compass Bank XXXX times regarding this missing payment. I continue to have no answers. I have contacted XXXX XXXX XXXX times, who have no concern about the loan payoff, nor the loan they opened for the purchaser. One person for XXXX XXXX informed me XX/XX/XXXX that the

Consumer Loan Complaints

Based on Consumer Complaints



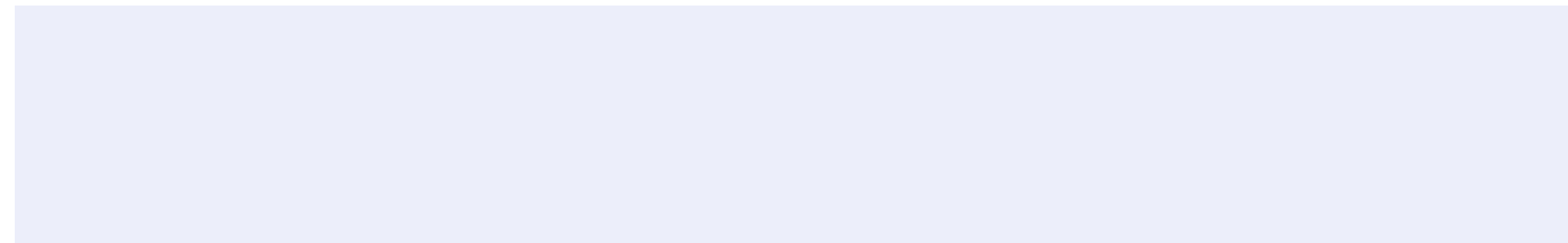
Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	NY	114XX	Consent provided
Citizens Financial Group, Inc.	NH	03833	Consent not provided
BBVA Compass	AR	727XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



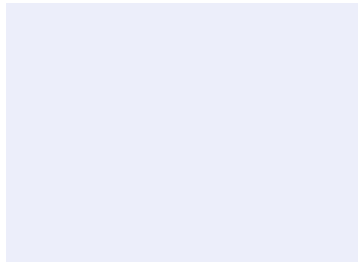
Web	08/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/15/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1520587



1492159

1520603

Consumer Loan Complaints

Based on Consumer Complaints

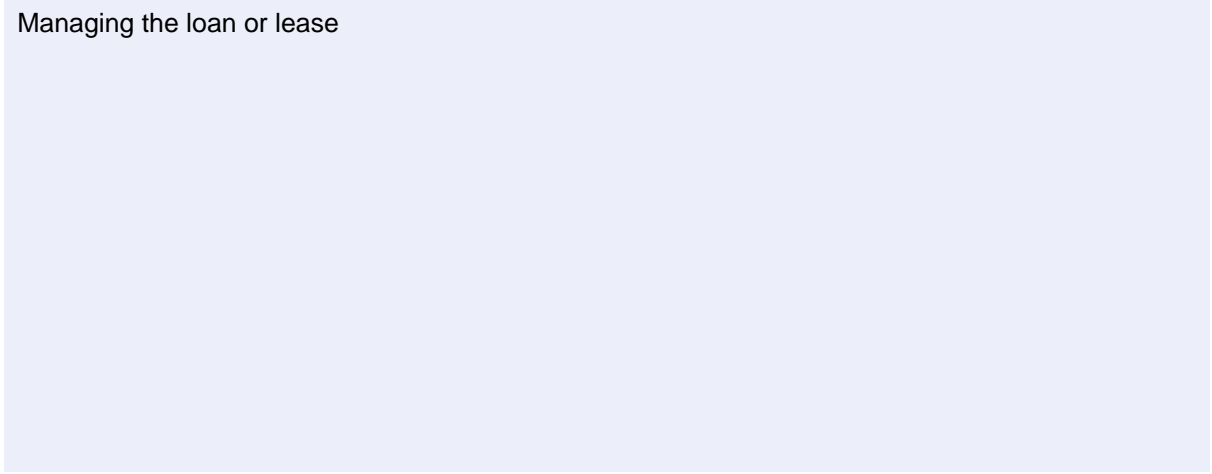
07/29/2015	Consumer Loan	Personal line of credit
08/15/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a line of credit

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

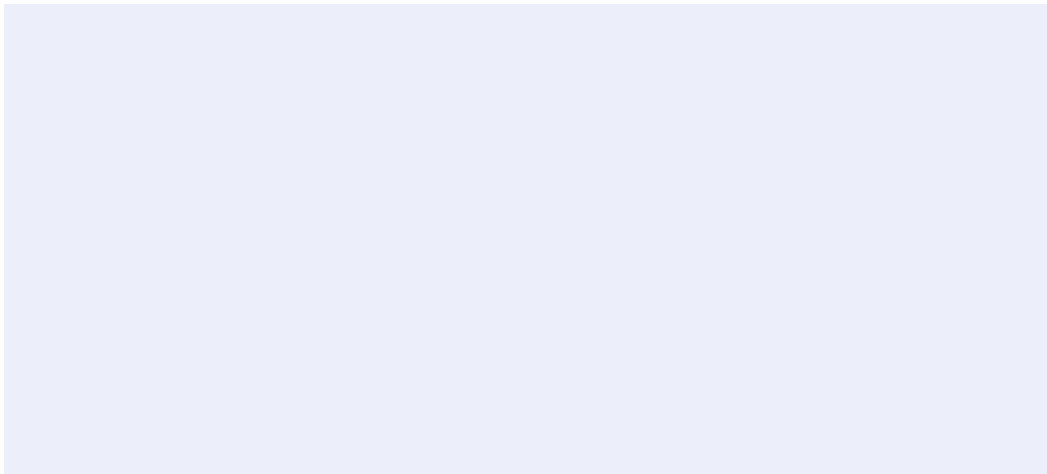
cashiers check had not cleared. XXXX XXXX is now refusing to inform me over the phone if the check has cleared or not. Compass Bank is requesting that XXXX XXXX either provide them with proof that the check cleared or place a stop on the check (which XXXX XXXX stated will require XXXX days) and reissue the check again. XXXX XXXX has not been in contact with Compass and has not returned my recent calls. I have spent hours on the phone to these companies to no avail. I am stuck and unable to get either party to look into their loans. I continue to be put off by compass with them closing requests to look into it and the research team not doing so. My concern is that my account will continue to gain interest and will require that I make a payment on the account when I have not had possession of the vehicle in over XXXX days, thus affecting my credit. I have a bill of sale and copy of the original misplaced cashiers check. The purchaser is paying on a loan that had not been cleared, and is unable to Register her vehicle as they do not have the title. At this point, I am unable to assist any further in this matter.

I leased an automobile through Nissan-Infiniti LT. The lease was serviced by Infiniti Financial Services. I turned the car in to my local Infiniti dealer at the end of the lease term. A few weeks later I received an " End of Lease Liability Statement " from Infiniti Financial Services stating a net liability of {\$3000.00}. Charges included " Unsatisfied Contract Obligation ", " Excess Wear and Use ", " Tax on Excess Wear and Use ", and " Remaining Rents Due ", among others. I wrote Infiniti Financial Services challenging these charges and they provided an illegible copy of the contract and did not address several of my questions. Concurrent with their correspondence, they turned my account over to a collection agency. Their actions have hurt my credit rating and are heavy-handed and unethical. I do not believe the bill is accurate and I do not believe I have an obligation to pay.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	33706	N/A
Nissan Motor Acceptance Corporation	AL	366XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	07/29/2015	Closed with explanation	Yes	No
Web	08/15/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1492177

1520432



Consumer Loan Complaints

Based on Consumer Complaints

07/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/11/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/03/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/15/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Shopping for a line of credit

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I called into to cancel my payment due to fraud. Dated for tomorrow. I was advised that they would cancel it tomorrow once I called in with my new payment. I explained several times I wanted it cancelled today. I was advised she could n't or would n't do it. Then told due to my delinquency I would have to speak with management. I asked why it could n't be cancelled was told I needed to set something up. Her name was XXXX the debit payment was never cancelled after again explaining it would n't go through due to closing out that debit card. I felt like my checking information was held hostage with nothing for me to do except comply with their demands. I called back to speak with a rep and asked their speedpay policy. All she could tell me was it depends on how far past due you are. I flat out asked could they cancel my payment and was told I still needed to speak with a manager. I should n't and wo n't go through all these hoops to cancel a payment. If I needed it cancelled it should have been done. I planned on calling in tomorrow to set pmts up with my new checking information.

I 've recently financed a vehicle and the loan company is charging me more interest than agreed upon. The interest is more than the actual loan amount.

I think Synchrony Bank are greedy leeches. After I told them that my account was compromised., They still closed my account of many years. Now I will not apply for any Synchrony Bank stores.

Multiple offers for " pre-approved " installment loan to assist with debt

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	IL	60423		Consent not provided
BB&T Financial	TX	760XX		Consent provided

OneMain Financial Holdings, LLC	TX	78250	Servicemember	N/A
OneMain Financial Holdings, LLC	OH	45385		N/A
Wells Fargo & Company	FL	32907		N/A
Monterey Financial Services, Inc.	NJ	07753		N/A
Consumer Portfolio Services	MD	212XX		Consent provided
Synchrony Financial	MI	480XX		Consent provided
Marlette Funding, LLC	IL	606XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	07/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/11/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Phone	08/06/2015	Closed	Yes	No
-------	------------	--------	-----	----

Referral	08/05/2015	Closed with explanation	Yes	Yes
----------	------------	-------------------------	-----	-----

Referral	08/13/2015	Closed with explanation	Yes	No
----------	------------	-------------------------	-----	----

Web	08/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1484799

1486307

1512207

1505909

1499363

1505904

1505928

1520644

1520713

Consumer Loan Complaints

Based on Consumer Complaints



08/15/2015

Consumer Loan

Vehicle loan



08/06/2015

Consumer Loan

Vehicle loan

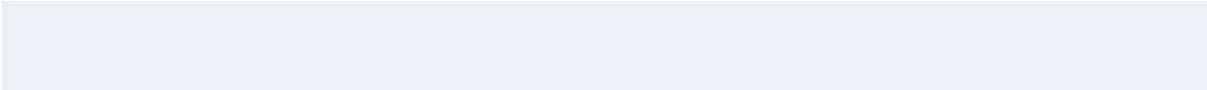
08/15/2015

Consumer Loan

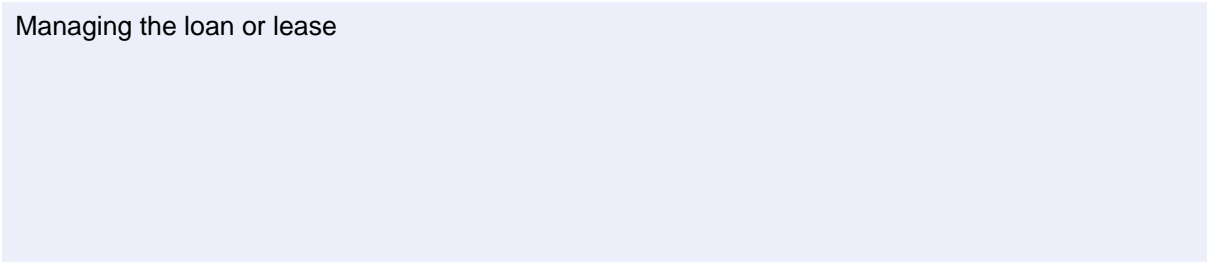
Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease



Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

consolidation. Letters read : " You 're Pre-Approved for a personal loan up to {\$50000.00} " Once personal information is entered on website, no offers given.

On XXXX/XXXX/15 I went online to research car refinance rates in my area. I used XXXX and found a site that I understood would provide me with the prevalent rates in my area. They required some personal information to identify the best rates. I completed the form and submitted the information. In no way did I request or apply for a car loan as I only wanted to research current refinance auto loan rates.

Unfortunately this site uses deceptive messaging and serves as just a marketing gateway to lenders which consequently ran my credit XXXX (XXXX) times thus affecting my credit report/score. Unfortunately I deleted my browser history and do not have the name of the deceptive website but i do have the names of the XXXX finance companies that deceptively acquired my personal information and ran my credit report resulting as a hard inquiries on my credit report.

I have attempted to contact the XXXX companies in question to no avail as they all have stated they are not responsible for the deceptive practices of the original website. I disagree and would like them to remove the inquiries in question on on my credit report.

I 'm respectfully requesting assistance to have the companies in remove their respective inquiry from my credit report.

I attempted to obtain a duplicate certificate of title on a 1996 automobile which does not have a lien but the NJ XXXX XXXX XXXX XXXX shows a lien holder, XXXX XXXX XXXX which was taken over by JP Morgan Chase. Chase has no record of the lien but their " Lien Release-No Record " letter does not list XXXX XXXX XXXX as a predecessor company. Consequently, the XXXX will not issue a duplicate certificate of title.

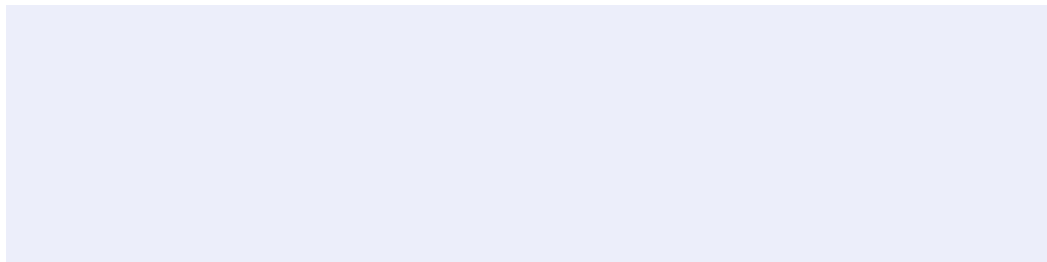
My mom took out a refinance auto loan with Santander Bank to lower her payments. She passed away on XX/XX/XXXX I 've been making payments to

Consumer Loan Complaints

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

AC Autopay, LLC

NY

114XX

Consent provided

JPMorgan Chase & Co.

NJ

070XX

Consent provided

Santander Bank US

MA

023XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/25/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	Yes
Web	08/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1520647



1505931

1520655

Consumer Loan Complaints

Based on Consumer Complaints

04/02/2016

Consumer Loan

Vehicle loan

08/03/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

them for XXXX years. I fell behind and all I owe is a balance of XXXX. They came and took the car and I spoke to her about getting it back. She asked me if I had the past due amount I said yes. She then went on to say that she could release the car to me cause she has the authority to release it to anyone she wishes to. But she had to speak to someone and get back with me. I then said ok so when she call me back she asked if I had a death certificate I said yes and then she asked if my mom had a power of attorney I said no. Then she asked if I had gotten a executive of estate I said no cause I did n't know I had to have one. She then proceed on to say that she could n't give me the car back and asked if I had received the letter she sent out withall the extra money il would need to have in order to get the car back. I said yes she said it 's going to take me XXXX days to get the executive of estate by the date she gave me which was XXXX XXXX, XXXX XXXX in which the car will be auctioned off. I then asked to retrieve my b belongings from the car in which I drove XXXX hour to get and I did n't have the death certificate so she said no. I then came home and called the attorney general office in which she refused to speak with the person who called. So the person told me to speak with XXXX to get a lawyer which I did. And she also told me to make a complaint against them. I have come up with the monies for this vehicle which is book value of over {\$6400.00} dollars. I do n't understand why she is being so mean and rude about this situation when I clearly paid for a lot of this vehicle. I 'm going to attach the letter she sent me and. Where she comes up with the amount of the storage fee and days. Also look at what she states about having the monies by XX/XX/XXXX or its going to be auctioned off. Please help with this cause this is the only thing I have left of my mom 's.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	IL	60188	Consent not provided
Accelerated Financial Solutions, LLC	FL	32205	Consent not

Consumer Loan Complaints

Based on Consumer Complaints

Web	04/02/2016	Closed with explanation	Yes
-----	------------	-------------------------	-----

Web	08/10/2015	Closed with non-monetary relief	No	Yes
-----	------------	---------------------------------	----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1861744

1498674

Consumer Loan Complaints

Based on Consumer Complaints

07/24/2015	Consumer Loan	Installment loan
07/29/2015	Consumer Loan	Vehicle loan
08/15/2015	Consumer Loan	Vehicle loan

08/15/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Paid off loan in XXXX 2012. After multiple attempts have yet to receive my title or a lien release letter. Was told the original was " lost in the mail ". Now I am expected to replace a title already paid for once and wait until Ally Financial decides it 's convenient for them to send me my documents.

On XX/XX/XXXX I purchased a XX/XX/XXXX XXXX from XXXX County XXXX XXXX Kentucky. I originally was told by XXXX XXXX XXXX Owner and General Manager that I was buying the vehicle for {\$10000.00} and financing with Huntington Bank a small loan of {\$1000.00} after putting down {\$9000.00} cash. I later checked my XXXX XXXX XXXX sales sheet and discovered that the dealership with Huntington Bank 's assistance copied XXXX different sales sheets together and falsified the amount that I purchased the vehicle for from this dealership. I have faxed a copy of this false document that surly Huntington Bank did see in processing my car loan with them. I also discovered that the dealership forged my name on a XXXX fast cash loan document for another {\$3500.00}. XXXX has told me they have started a bank fraud investigation against this dealership in this matter. I am XXXX Years Old and just got out of the hospital for two weeks and XXXX. Huntington Bank now has me owing them a car loan to them that my name was forged on their loan documents, clearly also the dealership used a false sales document that ultimately has me owing over {\$23000.00} for a XX/XX/XXXX XXXX that has a blue book value of less than {\$6000.00}.

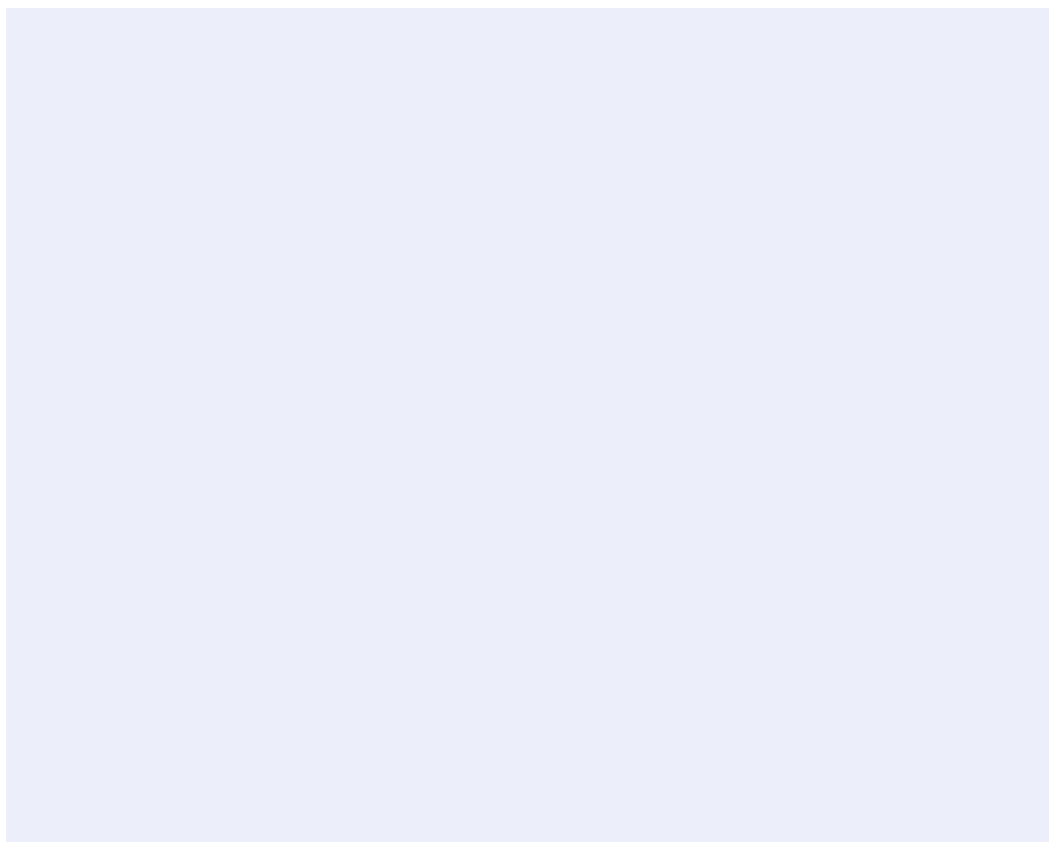
Huntington Bank and XXXX XXXX XXXX committed bank fraud against me and

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

				provided
First Niagara Bank	CA	912XX		Other
Santander Consumer USA Holdings Inc	CA	94607		N/A
Ally Financial Inc.	NJ	087XX		Consent provided
The Huntington National Bank	KY	404XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	Yes
Phone	07/29/2015	Closed with explanation	Yes	No
Web	08/15/2015	Closed with explanation	Yes	Yes
Web	08/15/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1484859

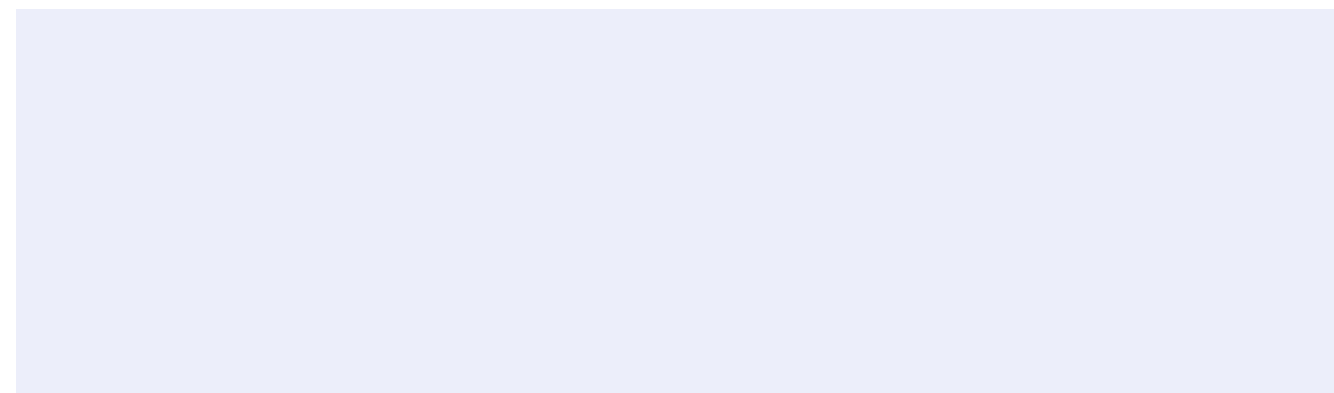
1492244

1520686

1520668

Consumer Loan Complaints

Based on Consumer Complaints



07/29/2015

Consumer Loan

Installment loan

08/06/2015

Consumer Loan

Vehicle loan

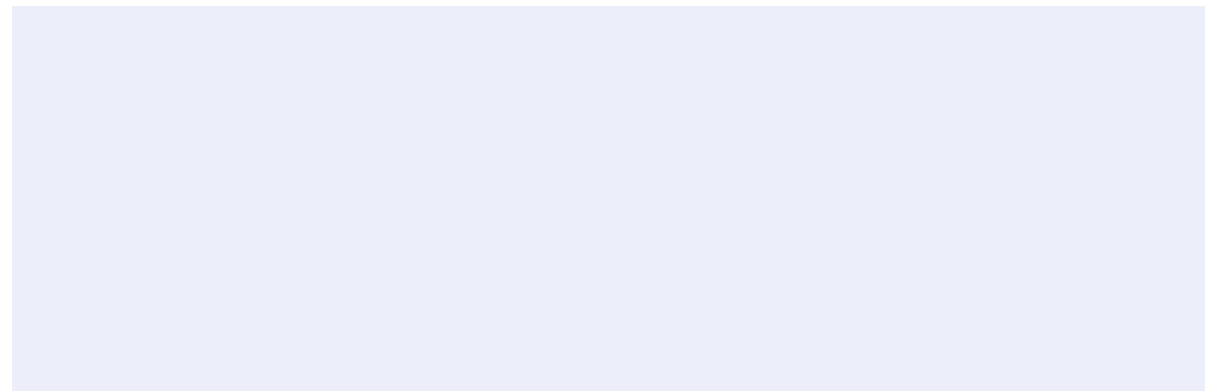
08/20/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

actually according to XXXX had even their money sent directly to the dealership and at no time does this money show up and is accounted for in this transaction. I have also filed a Complaint against the dealership and asked the State of Kentucky also to investigate this situation. Huntington Bank has me paying the Dealership a large amount of Dealer Reserve with an interest rate of nearly 5.0 % for 72 months even though my credit score is XXXX XXXX.

I have asked the Dealership Owner to take back this vehicle since they committed multiple counts of bank fraud and the Owner has simply just threaten me.

A representative from SOCO Finance knocked on my apartment door at XXXX on XXXX XXXX, 2015. The representative continuously knocked for ten minutes and then placed a letter in the door. The knocking frightened my children as they were uncomfortable with someone knocking on the door at late hours and caused my dog to bark ferociously. Our apartment has a sign that states no soliciting and therefore there should be no one knocking to solicit any information especially at such late hours. I called SOCO Finance at XXXX on XXXX XXXX, 2015 to speak with the manager. I spoke with XXXX the manager concerning the issue. He said that he will continue to come to our house at such late hours and will come again tonight. He was very unprofessional during our conversation.

I returned a leased XX/XX/XXXX XXXX XXXX XXXX automobile on XX/XX/XXXX. About a week later I received a letter from Hyundai MotorFinance for {\$1800.00} in excess wear and tear. It seemed to me that every mark on the car was considered excess wear and tear. Therewere XXXX scratches on the car, for XXXX of them they want \$ XXXXXXXXXapiece, and XXXX for which they were charging me {\$250.00} apiece.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Southern Management Corp	SC	292XX		Consent provided
JPMorgan Chase & Co.	NJ	07090		Consent not provided
Hyundai Capital America	NY	105XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

--	--	--	--	--

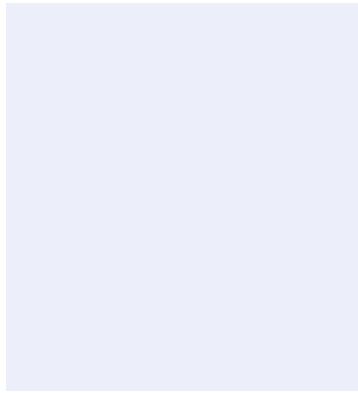
Web	08/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/20/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints



1492248



1505932

1528295

Consumer Loan Complaints

Based on Consumer Complaints

08/03/2015

Consumer Loan

Vehicle loan

03/15/2016

Consumer Loan

Vehicle loan

08/11/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

After receiving this latter and ultimately a bill for {\$1800.00}, I asked to see the car so that I could evaluate the so called damage. They denied me access, saying that the car had already been sent to the wholesaler for resale. My question was, if the car had so quickly been sent on, how could Hyundai have incurred anywhere near \$ XXXXXXXX to repair it? I suspect that the whole exercise was only to extract more money from me. As I am retired, this amount represents a real inconvenience for me to pay, and therefore I am asking you to convince them to modify the amount to {\$500.00} or less.

This amount represents XXXX of the scratches that I realize were excessive, and for which I am willing to pay.

Received an unsigned letter from Ford Credit informing me that they had unilaterally increased the amount of my loan by {\$1500.00} due to a maintenance contract. The maintenance contract had been paid by a Visa card. I have the receipt.

A company should not be permitted to 1) increase the amount of the contract (loan) without prior approval. 2) should not be permitted to send out a letter such as this without a name, phone number and/or e-mail address to respond to.

My understanding of the Dodd Frank legislation is to prevent things like this from happening.

In XXXX I took out a car loan with Citibank which put a lien on my title. Down the road they sold the loan to XXXX bank. In XXXX I made my final payment to them but never received a lien release. I contacted Citibank several times, but they were of no help.

So where do I go from here ... Any help that you give me would greatly be appreciated.

In XXXX of 2014, I started working for XXXX as a driver. They had a partnership with Santander Consumer USA to provide affordable loans to new drivers with

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	PA	189XX	Older American	Consent provided
---------------------------	----	-------	----------------	------------------

Citibank	PA	180XX		Consent provided
----------	----	-------	--	------------------

Santander Consumer USA Holdings Inc	MA	017XX		Consent provided
-------------------------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	03/15/2016	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1498726

1832324

1513220

Consumer Loan Complaints

Based on Consumer Complaints

08/16/2015

Consumer Loan

Vehicle lease

07/29/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

new cars. I was under the impression that it was a monthly lease, and it turns out to be a weekly lease, and the payment is n't even recorded on my credit report. So I end up paying out {\$800.00} a month for a XXXX

I 've contacted Santander Consumer USA and they do n't refinance. I 've looked into an investigation that the Attorney General 's office has done and found that they were offering subprime loans of a predatory nature. The AG 's office has suggested I contact you as well, so I am.

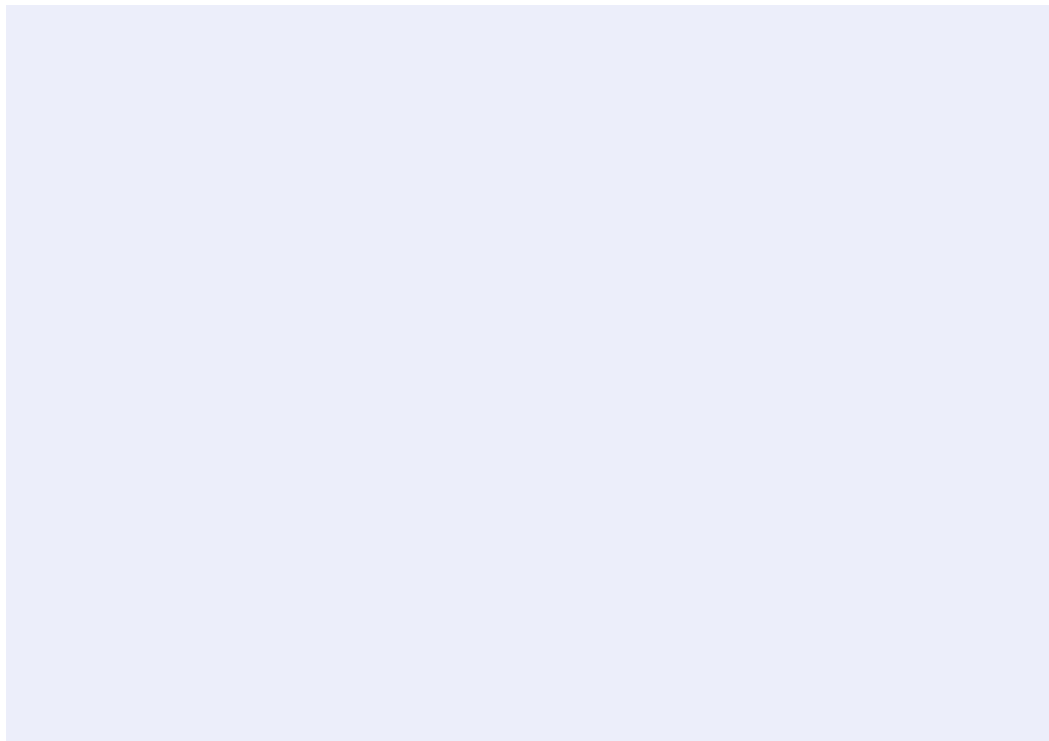
I bought a XXXX XXXX XXXX from XXXX XXXX in XXXX XXXX and financed it through Hyundai Motor Finance. All was fine, I never made a late payment which was due on the XXXX of each month.

In XXXX my husband was out of work (self employed XXXX) and I was unable to make my car payment on the XXXX of the month. I called Hyundai and asked them if I could change my payment date and they said " no " due to me making a previous date change months before. I told them the situation and then told them that I would have to make the payment XXXX weeks late until ... I made XXXX payments on the XXXX of the month and was hit with XXXX each {\$20.00} late payment fees. I told them I would n't pay them or they could put those fees at the end of my loan and we would discuss it. They again said " no " ! Now I 'm gettting collection phone calls at least XXXX times a day! Sunday morning at XXXX up until almost XXXX at night. I 've told them repeatedly and I 've emailed them that I was not going to work with them when they could n't work with me! I am now able to make my payments by the XXXX again and have done so, but I 'm still getting these calls.

Why ca n't a finance company make this change for a customer that has NEVER

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NC	27615	Consent not provided
Hyundai Capital America	VA	234XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/16/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1520785

1492315



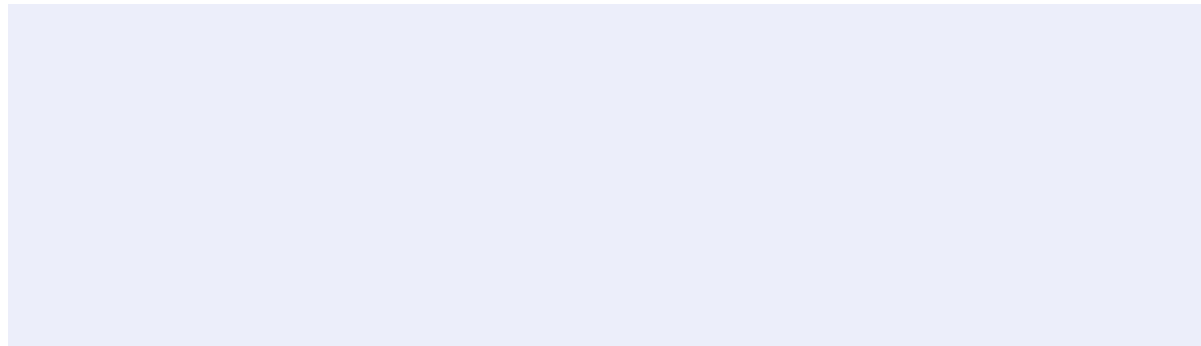
Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015	Consumer Loan	Title loan
07/29/2015	Consumer Loan	Vehicle loan
08/20/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

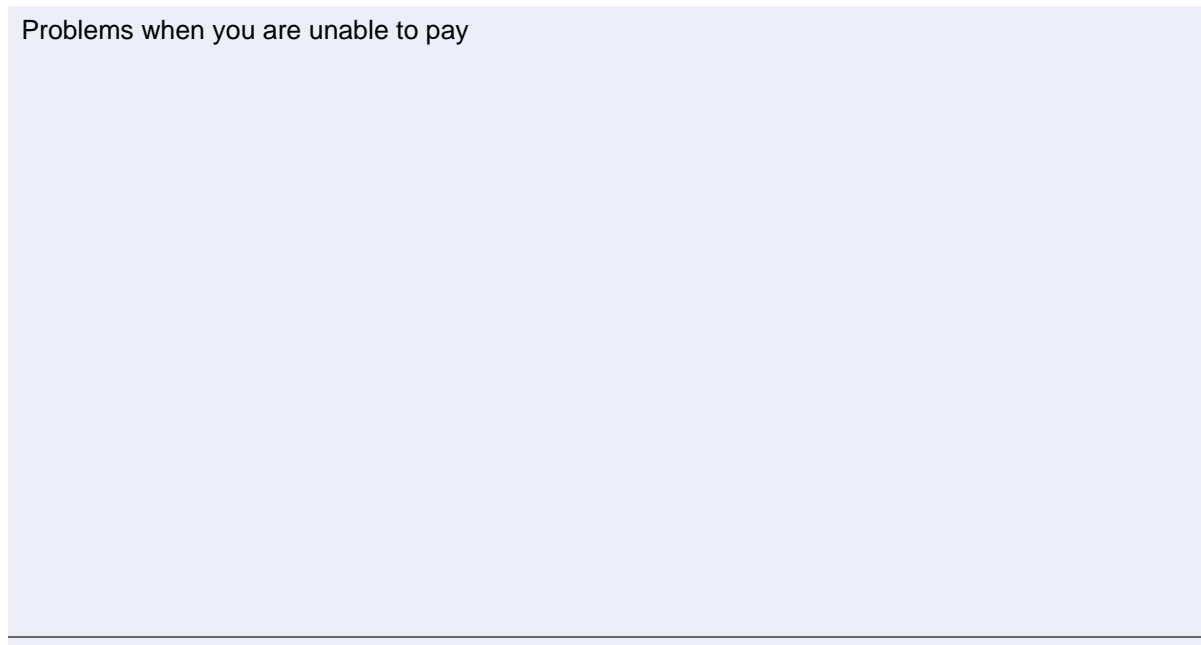


Charged fees or interest I didn't expect

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

made a late payment, has a good credit rating etc? They told me it was against the law in the State of Virginia to do that. No it is n't! I get XXXX changes in the lifetime of the contract and I 've only made XXXX!

I would appreciate any insight that you may have have on this. Thank you very much.

Motor Finance

Methods of collection calls are in violation of Fair Debt Collection Act. Making numerous calls to non listed references and leaving contact information.

Tebo FinancialXXXX XXXX XXXX XXXX # XXXX, XXXX, OH
XXXXXX/XX/2015RE : XXXX Chrysler PT CruiserVIN Number : XXXX On XXXX
XXXX, 2015 I received a call from XXXX XXXX attempting to collect on the
discharged debt. After calling Tebo Financial, they then stated they were
prohibited by bankruptcy laws with regards to contacting us and collecting on a
discharged debt. This is a clear contradiction.

On or before XXXX XXXX, 2015 Tebo Financial authorized XXXX to repossess
the XXXX Chrysler PT Cruiser, at XXXX XXXX XXXX XXXX, Ohio XXXX. On
XXXX XXXX, 2015 this vehicle was recovered by XXXX.

After the vehicle was repossessed on XXXX XXXX, 2015, I did not receive any
legal communication required through Ohio Repossession code (XXXX XXXX),
regarding my Rights to Cure. The vehicle was set to be auctioned on XXXX XXXX,
2015 without any notices sent stating the vehicle had been repossessed or the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Select Management Resources, LLC	TX	77598	N/A
Santander Consumer USA Holdings Inc	NY	11716	N/A
Santander Consumer USA Holdings Inc	FL	346XX	Consent provided
Tebo Financial Services, Inc.	OH	430XX	Consent provided

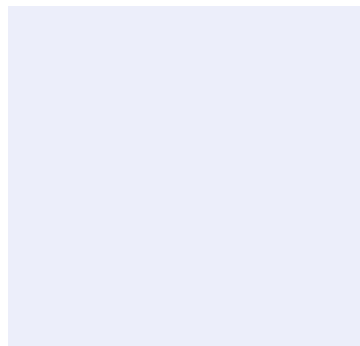
Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/12/2015	Closed with non-monetary relief	Yes	No
Phone	07/30/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	Yes
Web	08/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

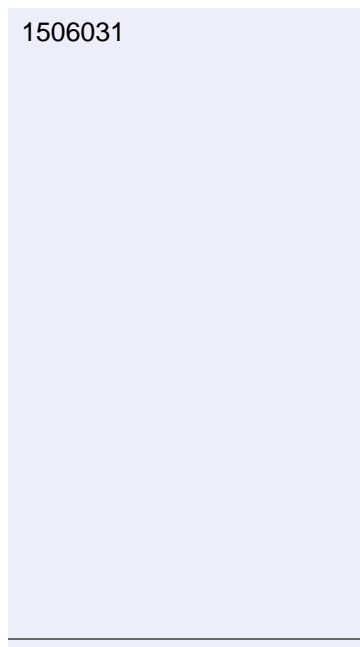


1513250

1492329

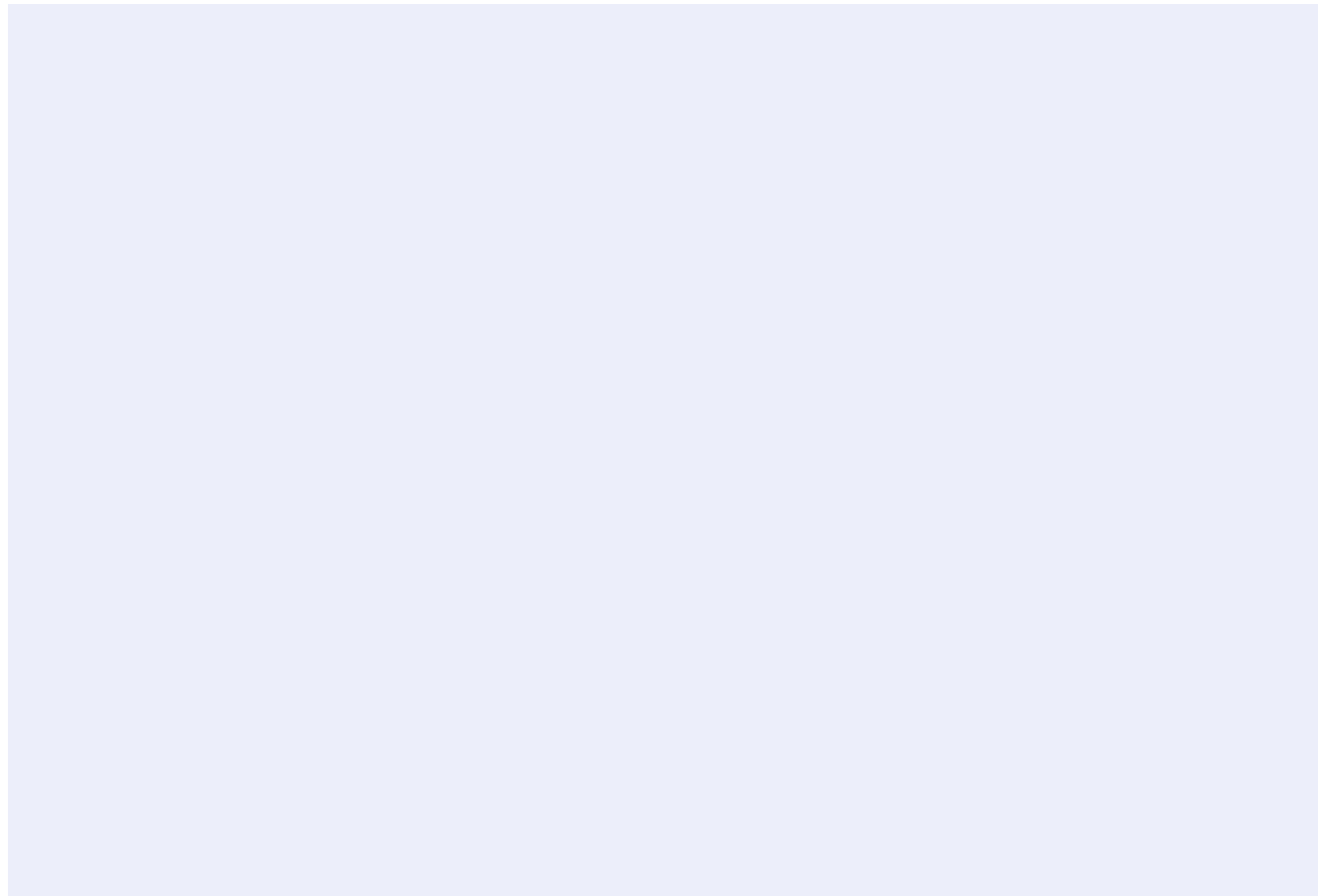
1528373

1506031



Consumer Loan Complaints

Based on Consumer Complaints



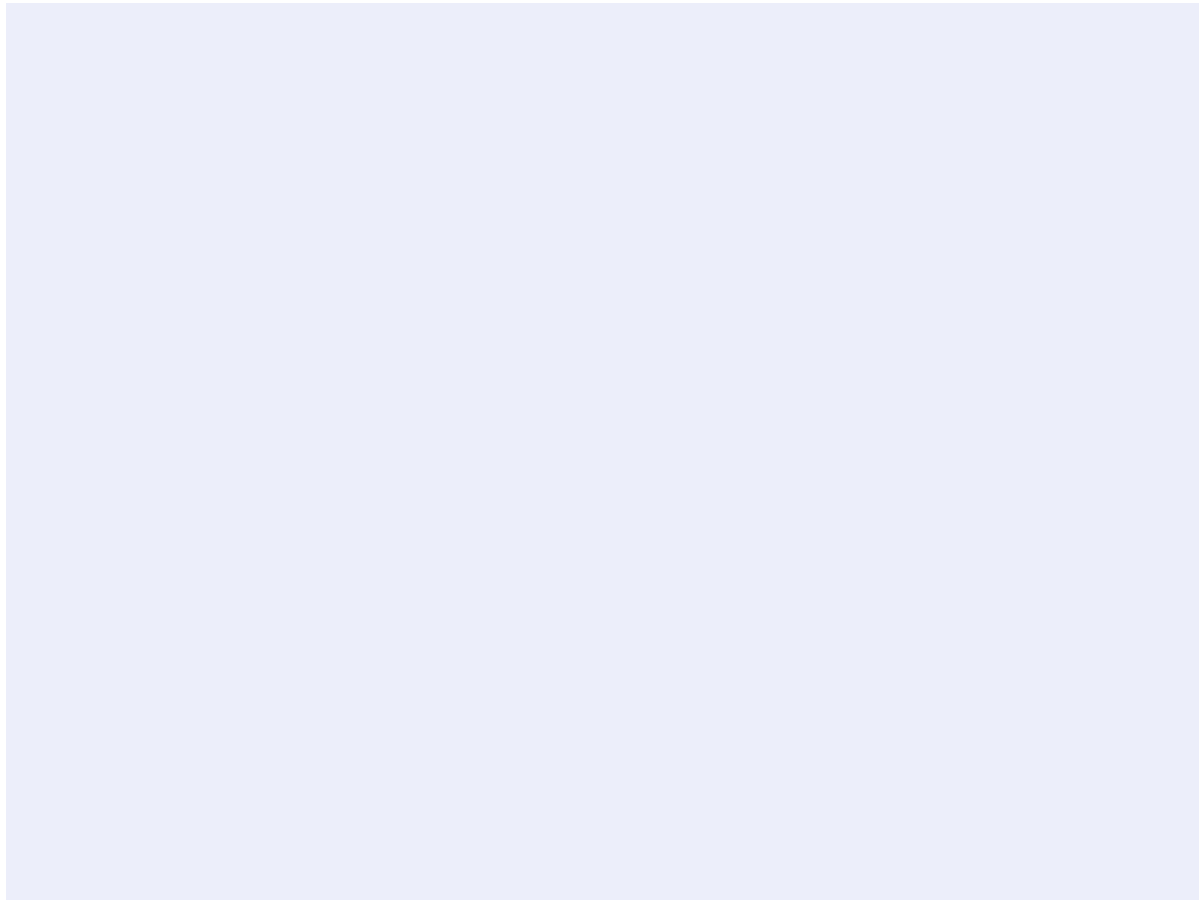
07/24/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

2015 without any notices sent stating the vehicle had been repossessed or the creditor 's intention. I did not receive a NOTICE OF OUR PLAN TO SELL PROPERTY or Notice of Default and the Right to Cure.

In addition to these violations and non-compliance, I was not properly informed about my personal property left inside the vehicle. Tebo Financial failed to document properly and inventory the personal items left in the vehicle per Ohio repossession laws as well.

At this time, a complaint with XXXX and Attorney General Office has been filed. I will seek sanctions through the Bankruptcy court within the coming week if a resolution is not promptly met.

A refund of {\$830.00} for recoverable charged fees will cause this matter to halt and not proceed with legal action.

1. Loan Fees {\$510.00}. Interest {\$190.00}. Auction Storage fee {\$91.00}.
Personal property fee \$ XXXXPlease feel free to contact to me with a resolution to this very time sensitive matter.

Regretfully, XXXX XXXX

Visited XXXX XXXX, a subsidiary of First Bank, please check bottom of their site, XXXX # XXXX located in XXXX XXXX XXXX , XXXX , and because my experience with them until hours ago, was excellent in terms of service and with XXXX different loans, I took a special case to them, and I specifically asked their female representative, named XXXX, that I wanted them to evaluate this case without making the credit inquiry, because my credit with XXXX XXXX is affected

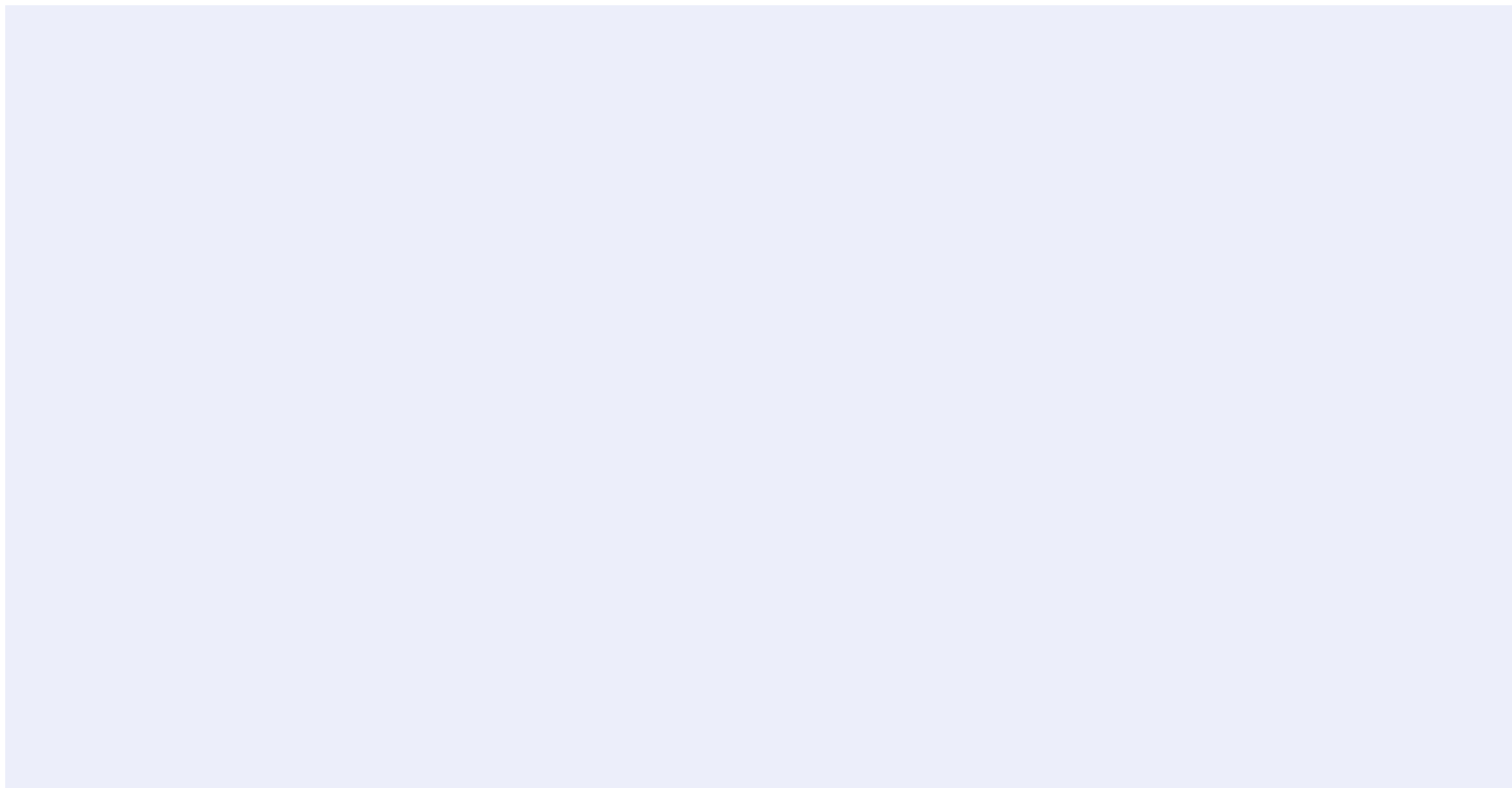
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



FirstBank of Puerto Rico

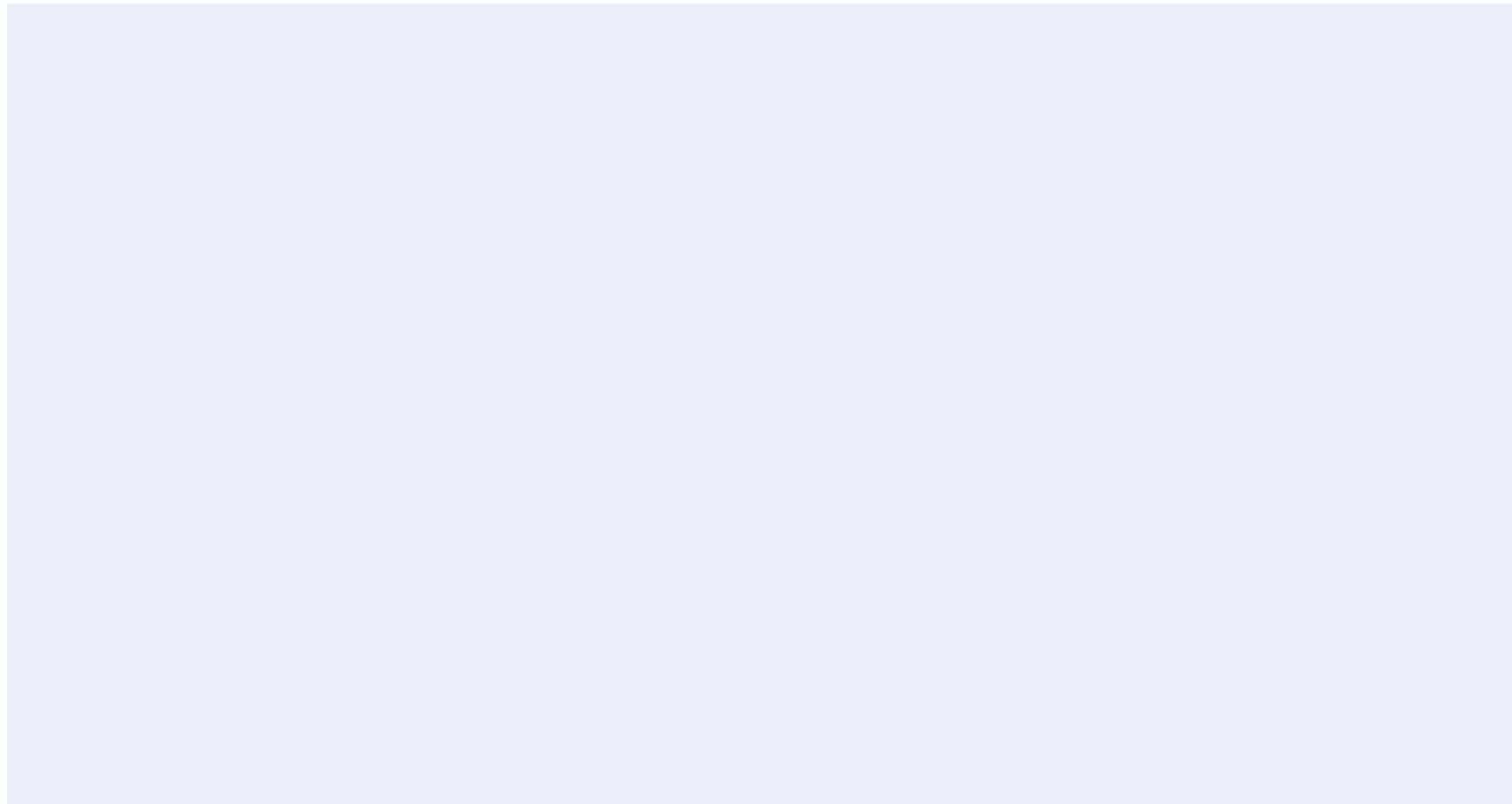
PR

009XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

07/31/2015

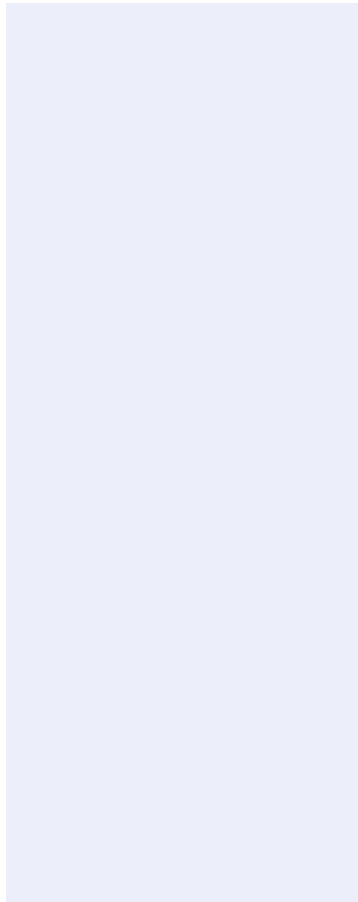
Closed with explanation

No

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1486251

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

due to a too late recognized problem by XXXX XXXX last XXXX XXXX 2015, because of another complaint I have under company review here at CFPB, case XXXX , no matter XXXX XXXX recognized the error , the fact is as of XXXX XXXX 2015, the incorrectly reported negative account still appears on my XXXX XXXX credit report as financial institutions like XXXX-First Bank are using , showing this problem. No matter I gave this specific instructions to evaluate this special case without making the inquiry, they did it without my authorization, and the officers just send a message through XXXX saying " that is a problem of XXXX XXXX ", that is not their problem, so they made the inquiry and made my credit score even lower, having the evidence on their hands with specific instructions of not making the credit inquiry, no application for the small loan renewal of {\$1200.00} was made at XXXX XXXX, and they did n't even took the time to at least call me first at my phone number, or personally at their branch in XXXX, to ask for permission to make the credit inquiry, because they were specifically asked by myself personally, through their representative XXXX, for not to make the credit inquiry. They did n't care, knowing the credit score lowers even more with the inquiry, and they offered to approve the loan renewal at even a higher interest rate than the XXXX offered back in XXXX 2015 when it was made for this amount, at 34.95 % interest, because this error was present, they did n't check or considered that XXXX and XXXX does not have the error posted since XXXX 2015, and the documents I handled to XXXX that were received, also have that evidence, so they simply gave importance precisely to the XXXX XXXX report, F.I.C.O, version I was showing evidence that is affected by this error as if I never spoke to them about it and no evidence was shown and handled to them about it, no matter the previous years of experience with them, they made an unauthorized credit inquiry at XXXX XXXX, not considering the others at all, knowing this lowers the credit score. How they at XXXX XXXX will do something like this, because my previous

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/29/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

experience with them was excellent? I was really surprised with this kind of unfair treatment on their part, and not knowing that precisely, you also handle this kind of complaints here, also contacted the XXXX of XXXX. Florida hours ago. But, no confirmation of the complaint was received from them yet through e-mail, and they are not a U.S. Government Federal Agency like you at C.F.P.B, so I noticed I can file this kind of complaint here also minutes ago, that is why I did it. I found about this inquiry, because after rejecting their offer of 36.95 % and {\$140.00} payment for this loan renewal, I visited another financial institution were they informed me about an inquiry today, and I simply called XXXX XXXX at the phone number written at the start of this complaint in order to talk to XXXX. I am trying to evidence all this with XXXX more complaints because is not only XXXX XXXX, this banks are like capitalizing with bad practices about all this, as I will show not only with this complaint here and the one against XXXX XXXX, is like a scheme, that is my opinion, they ignore the other credit bureaus, and use the one that allows them to sell for more their loans.

I applied and received a loan from Check n Go. During my time with them I received XXXX late payments, which were wrongfully pointed to me. When I contact them about it they said that if I paid my account in full those late payments will drop. I pay around {\$2700.00} to have those late payments removed and they have not. I contacted them and they are saying those late payments do belong to me, which even if they do, they said they would clear it if I was to pay the entire amount in full. I would please like these two late payments to be removed from my credit history.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

CNG Financial Corporation	CA	917XX	Consent provided
---------------------------	----	-------	------------------

Ally Financial Inc.	NJ	08003	N/A
ACE Cash Express Inc.	WA	99336	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Referral	08/25/2015	Closed with monetary relief	Yes	No
----------	------------	-----------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1492343

1528402

1513292

Consumer Loan Complaints

Based on Consumer Complaints

08/03/2015	Consumer Loan	Vehicle lease
08/11/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Vehicle loan
08/16/2015	Consumer Loan	Vehicle loan
08/16/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Chrysler Capital has charged me a late fee for 3 months in a row even after I presented them cancelled checks showing that I made payment on time. Have written them about this and they have just ignored me. Will not be doing business with them again

In XXXX I inadvertently paid one of the two car loans that I have with Hyundai XXXX. When I discovered the error in XXXX, I contacted them and requested a one month extension for the loan I paid XXXX in an effort to pay the loan that I missed in error.

They agreed and said they would send me confirmation. I received the confirmation XXXX/XXXX/15 and I received a collection call that day.

I explained to the rep that I had just received the letter and would fax it in Monday. He informed me that I had to send it right back or it would not be enforced and that I could not do it before Monday because that particular office was not open on the weekends. I agreed and he indicated he would not do it on my account.

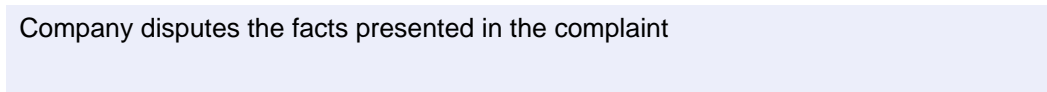
Every subsequent day after that I received abusive calls about the same thing. I told them that I had already spoken to them several times and did not need to be reminded every minute that I had to send the paperwork. My mother passed away and we were taking care of family business during these harassing calls. It was

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	VA	227XX	Older American	Consent provided
Santander Consumer USA Holdings Inc	VA	22192		Consent not provided
Enova International, Inc.	VA	22204		Consent not provided
JPMorgan Chase & Co.	CA	92054		Consent not provided
TD Bank US Holding Company	NC	28516		N/A
Santander Consumer USA Holdings Inc	PA	17201	Older American	Consent not provided
Hyundai Capital America	NJ	077XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/03/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	Yes
Web	07/29/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with monetary relief	Yes	No
Referral	08/13/2015	Closed with explanation	Yes	No
Web	08/16/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1498807

1514161

1492377

1528431

1506085

1520912

1520788

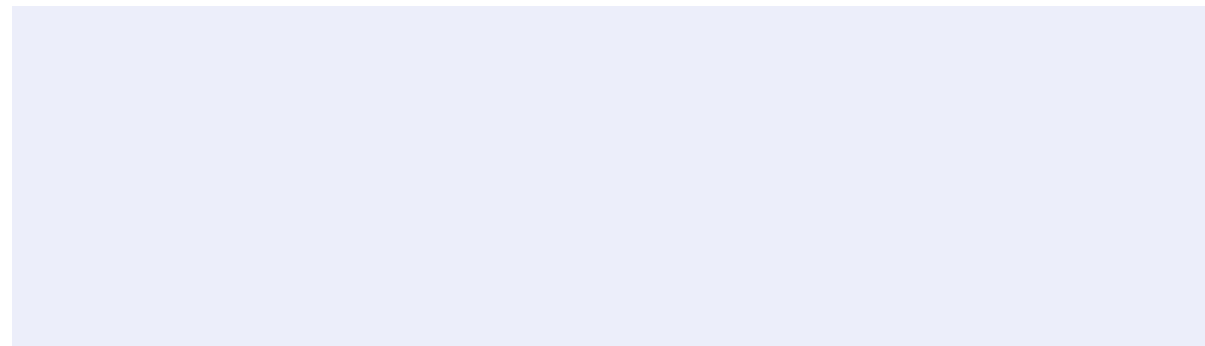
Consumer Loan Complaints

Based on Consumer Complaints

07/29/2015	Consumer Loan	Vehicle loan
08/16/2015	Consumer Loan	Vehicle loan
08/16/2015	Consumer Loan	Vehicle loan
12/23/2015	Consumer Loan	Vehicle loan
08/16/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

and we were taking care of family business during these harrasingccalls. It was not necessary and I take issue with be harassedso vigorously. Prior to my error, I paid my bill EVERY month.

Not to mention, this account is not even XXXX days past due. I amvery upset and feel they should be held financially liable. I wantthem to have to recind the entire amount of the loan. I recognize t that they have to protect their interest, but I have to protectmy sanity. They were totally out of line and this shouldbe made an example of waiting a few days to see ifl do n't live up to my obligation.

I have an excellent FICO credit score of XXXX and made an initial down payment of almost half the total value of the vehicle. Regardless of my good credit and down payment the creditors at XXXX Honda of XXXX still denied me the lowest APR available.

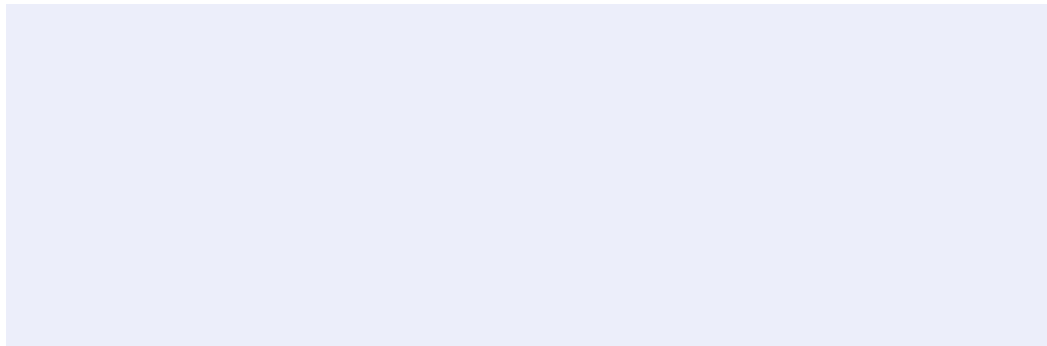
Hello, I have a revolving line of credit ({ \$15000.00 }) offered to me after buying an automobile (in XX/XX/XXXX) through XXXX where my monthly payment was based on { \$100.00 } a month for every { \$5000.00 } borrowed. The car is 'paid-in-full ' however, I 've yet to make a dent in the additional loan, but I 'm paying on time.

My loan was sold to Springleaf Financial (SLF) from XXXX around XX/XX/XXXX/XX/XX/XXXX. Since that time I 've had XXXX serious issues come to light in the management of this loan.

My situation at present is as follows:1. I was assessed 'late payment ' fees

Consumer Loan Complaints

Based on Consumer Complaints



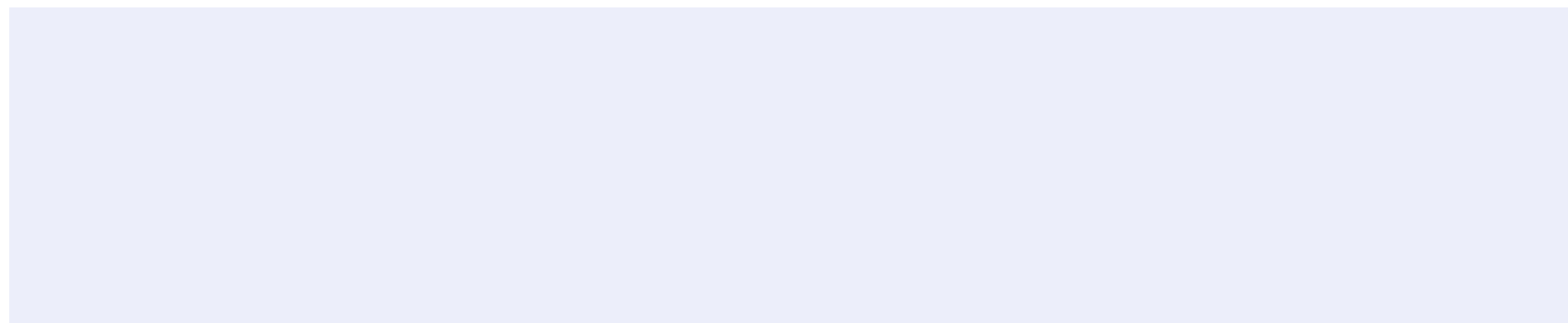
Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	CA	927XX		Consent provided
JPMorgan Chase & Co.	VA	20171		Consent not provided
Santander Consumer USA Holdings Inc	TX	75075	Servicemember	Consent not provided
Nissan Motor Acceptance Corporation	CA	90026	Older American	N/A
OneMain Financial Holdings, LLC	IL	622XX	Servicemember	Consent provided

Consumer Loan Complaints

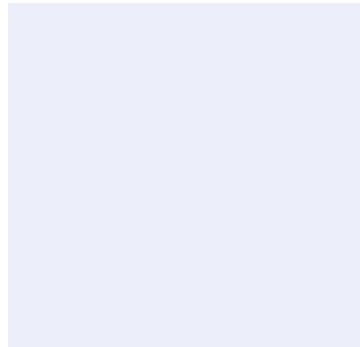
Based on Consumer Complaints



Web	07/29/2015	Closed with explanation	Yes	No
Web	08/16/2015	Closed with explanation	Yes	No
Web	08/16/2015	Closed with explanation	Yes	No
Fax	12/28/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1492456

1520929

1521044

1715119

1520951

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

My situation at present is as follows:1. I was assessed 'late payment ' fees immediately after coming under (SLF) yet I left XXXX with my account current and up to date.

2. My monthly payment was increased from {\$310.00} p/month to {\$340.00} p/month (XX/XX/XXXX) without signing any amendment to my original contract under the pretense that I would have more borrowing power in the future if I needed it. I felt fine were I was but felt if I could not pay my loan off in full, I would have to agree and pay (nothing was signed or said). My inner thought on this was what if I did n't have the extra money to do this? Where would I been then? There are horror stories on the web on how this institution has messed up family lives and finances!

3. This last one is the kicker : I 've been charged this month (XX/XX/XXXX) with an 'Annual Fee ' of {\$50.00} for what reason I do not know! I thought this was a fee credit card companies imposed on the use of their card (s). Bottom-line though, I was not informed of this at all nor was I ever paying it when I was with XXXX! It just showed up on my statement. What 's also strange is that it was assessed this month yet in the block 'Fees charged in XX/XX/XXXX ' - the column has XXXX in it!!!! As far as I know, I did n't pay this last year. (See attached billing statement).

My initial thought was to immediately confront them on their latest 'money grab, ' but I thought better of it once I discovered there was a federal entity that deals with such matters. Should I report my latest 'eye-opener ' to them and then mentioned my XXXX previous incidents, or do I wait until you 've had a chance to review my concerns and provide some guidance maybe? I 'm in no hurry, but I would like to know what 's going on with this company. I 'm sure there may be other customers

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015	Consumer Loan	Vehicle loan
08/03/2015	Consumer Loan	Vehicle loan
08/16/2015	Consumer Loan	Installment loan

08/16/2015	Consumer Loan	Title loan
07/24/2015	Consumer Loan	Vehicle loan
07/24/2015	Consumer Loan	Installment loan
08/16/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Can't contact lender

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

asking themselves the same question!

My last XXXX concerns, (1) if I make an attempt to understand what 's going on would it in effect put a target on my back by complaining about these seemingly small breaches of protocol on contract management? (2) Due to inaction on my part, have I lost the opportunity to effectively complain at this point?

I receive multiple calls from USAA for someone who is no longer at this phone number. I 've asked them to remove my number from their list but they have not done it. I 've had enough.

They have this account listed as a charge off and it was a settlement. My former attorney settled on this account and part of the settlement was my credit was not to have a negative and be cleaned up. The bank is Wells Fargo. This was a credit card that originaly was in dispute for charges that should n't have been on it. My attorney won and settled with Wells. Again this account is settled and is listed on my credit report as a charge off, therefore hurting my credit when it should n't be. This is wrong and needs to be corrected. I do not have the last XXXX digits of this account, it has been closed a long time, but I can give you what is listed on my credit report. XXXX is the account number.

I am complaining about XXXX accounts that I have with Wells Fargo. They have

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes complaint represents an opportunity for improvement to better serve consumers

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of the West	WV	26651	N/A
USAA Savings	IN	460XX	Consent provided
Wells Fargo & Company	MN	559XX	Consent provided
Community Choice Financial, Inc.	AZ	85119	Consent not provided
FC HoldCo LLC	LA	71269	Consent not provided
Harpeth Financial Services, LLC	TN	37066	Consent not provided
Wells Fargo & Company	MN	559XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/12/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Web	08/26/2015	Closed with explanation	Yes	No
Web	07/24/2015	Closed with explanation	Yes	Yes
Web	08/03/2015	Closed with monetary relief	Yes	No
Web	08/17/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1513383

1498954

1520793

1520960

1486421

1485026

1520794

Consumer Loan Complaints

Based on Consumer Complaints

08/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/16/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

them listed as a charge off. I do not have the last XXXX numbers due to the age of the loans. The first is XXXX and the second is XXXX. I have tried for years to pay on these accounts and each time I try I am told that these accounts are sold and they supply me with the name of the buyer and the phone number. I call the number and they say that these accounts have been closed and to call Wells to ask any questions. Nobody will let me pay on them and nobody will let me settle on them. They just keep calling me late month after month. I have tried for years to pay or settle and nobody will let me. I recently wrote another dispute and attached is the response. I am not disputing the amounts even though there was clearly charges that should not have been on the accounts. I am disputing that these accounts should not be called late when they are closed. I am disputing these accounts that they are calling them late and will not let me pay on them. I am disputing these accounts because they say they are a charge off and still calling me late. I have disputed with them many times in the past. I never get a reason and they only say that the info is accurate. No it IS NOT!!!! It is a crime to call someone late when the account is closed. It is a crime to report someone late when you do not accept a payment. I also want to make a formal complaint. I have been told by an employee that is in management at Wells Fargo, that Wells has reached out to all the local banks in XXXX and told them not to lend to me. If I do stop in a bank for money that Wells is to be contacted. I have this from an iron clad source and I want action now. Black balling is against the law and if this is not corrected, I will file suit and sue for as much money as humanely possible. This bank has mad a personal vendetta to black ball me and hurt mine and my wifes name and I am done tolerating it.

This loan is with Wells Fargo. The account number is XXXX. My credit report says that I am current, current but past XXXX days XXXX times. I was not. In XXXX of

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Evergreen Financial Services Inc.

AZ

86535

N/A

Wells Fargo & Company

MN

559XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	09/02/2015	Closed with explanation	Yes	Yes
Web	08/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

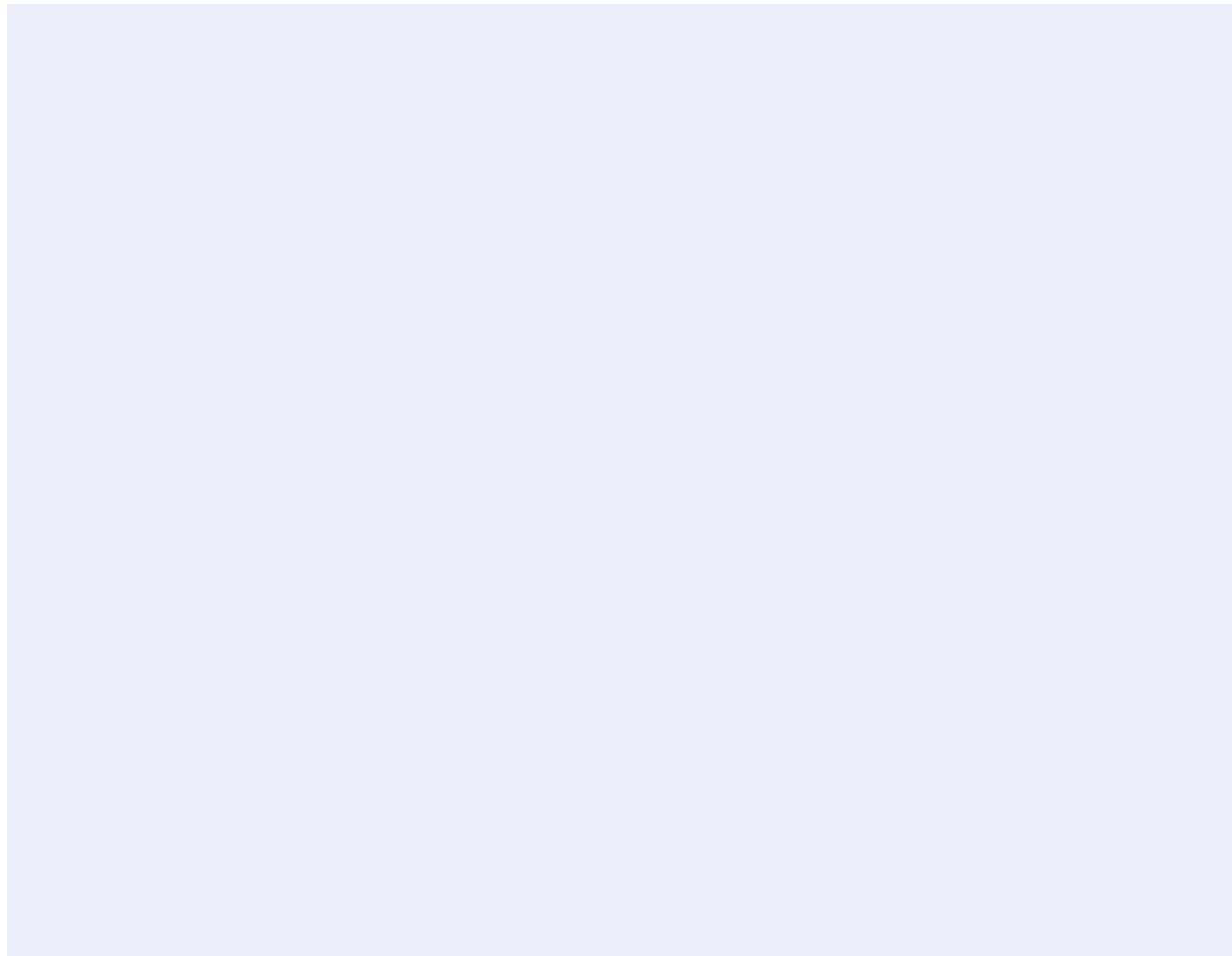
Based on Consumer Complaints

1528523

1520795

Consumer Loan Complaints

Based on Consumer Complaints



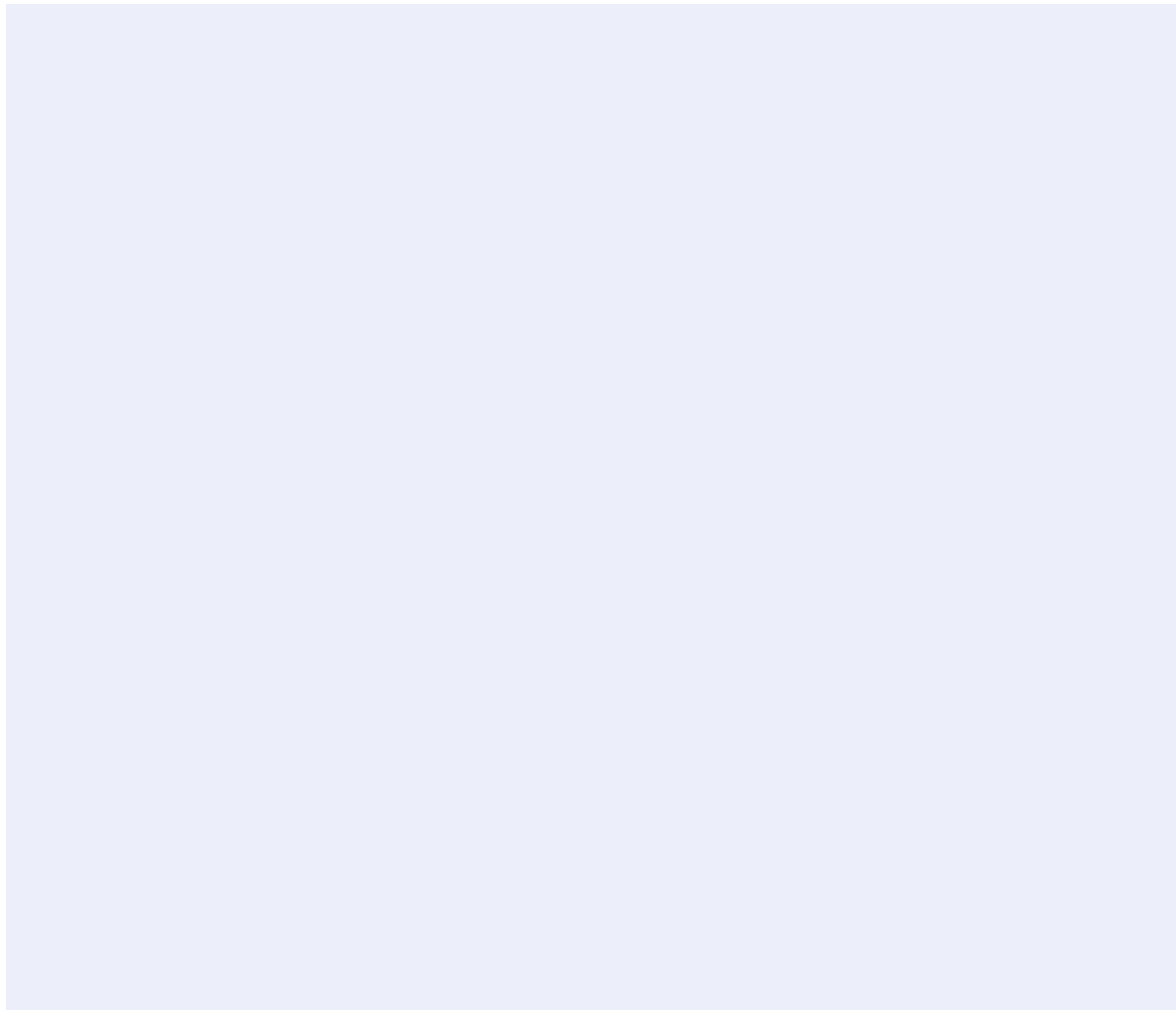
08/16/2015

Consumer Loan

Title loan

Consumer Loan Complaints

Based on Consumer Complaints



Can't contact lender

Consumer Loan Complaints

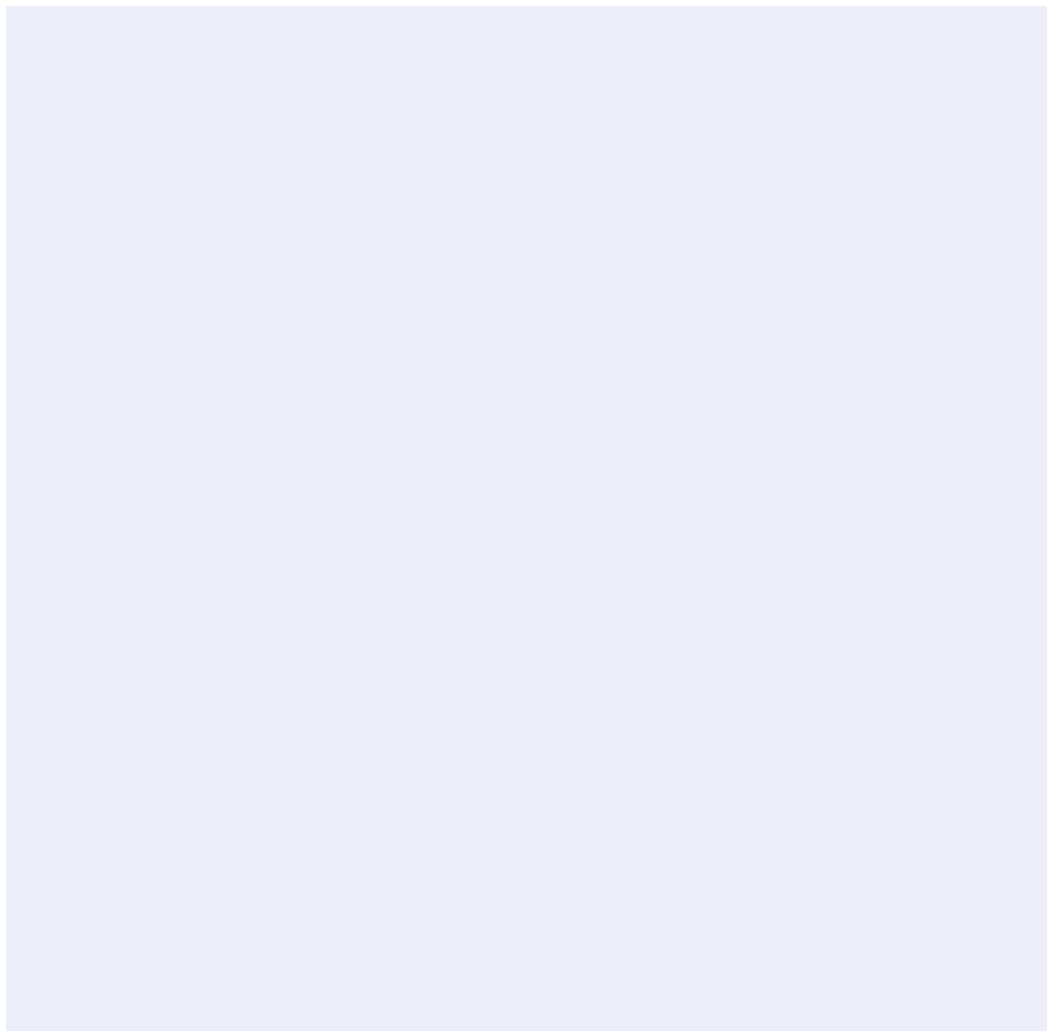
Based on Consumer Complaints

XXXX I was late with a payment. I was under the understanding that all the money that I had paid extra each month had me paid ahead and I was under the understanding that I was XXXX months ahead. It was applied to the principal. As soon as I found out that I was late I paid the money. That is the only time that I was late and not 30 days late. They have me listed as late in XXXX, XXXX and XXXX and I most certainly was not 30 days late and have the canceled checks to prove it. I have disputed this account many times including with XXXX. I pay my mortgage regularly and have not once been 30 days late. They can't even get the dates right. Each time I dispute the accusation, all I get is the response, no that is correct and that is it. They can't respond anymore than that because the dates are wrong. On my home equity line of credit, they have me listed as late once. NO I WAS NOT. They have the wrong account number on the pay stub every month. My account ends in XXXX and the stub always ends in XXXX and until it was caught they called me late. To this day it still says XXXX and I have to cross out everytime before I pay or I am stuck in line for a half an hour while they try to figure it out. I have called and complained on this as well and they simply say no it is correct. This bank is run by idiots and is a crime to anyone with common sense. They are only trying to hurt me and my wife's name because we got an attorney involved to dispute fraudulent charges on some lines that we had. I have been told by a friend in upper Management at Wells that Wells has contacted all of the local banks and not to lend to me and that Wells is to be contacted if I go to their banks looking for money to borrow. This is black balling and is a crime in the United States of America and suit will be pending if this is not corrected. This is a serious crime and demands direct attention.

I financed a XXXX from a dealer in XXXX, XXXX in XXXX, I was making payments to them every XXXX weeks, in XXXX I went in to make a payment and they told me that they had given the loan to another company and that the company would

Consumer Loan Complaints

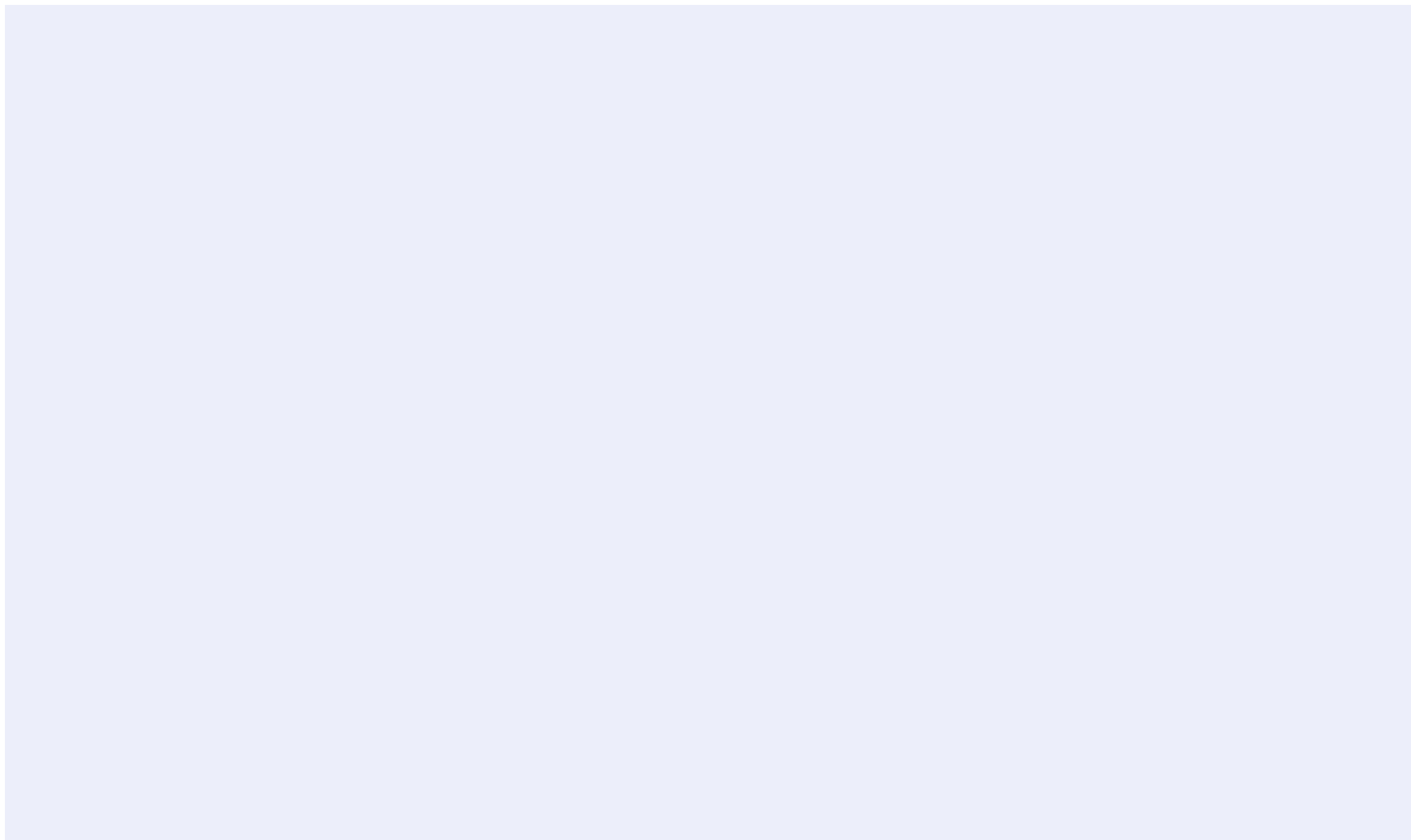
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints



Professional Bureau of Collections of Maryland, Inc.

WA

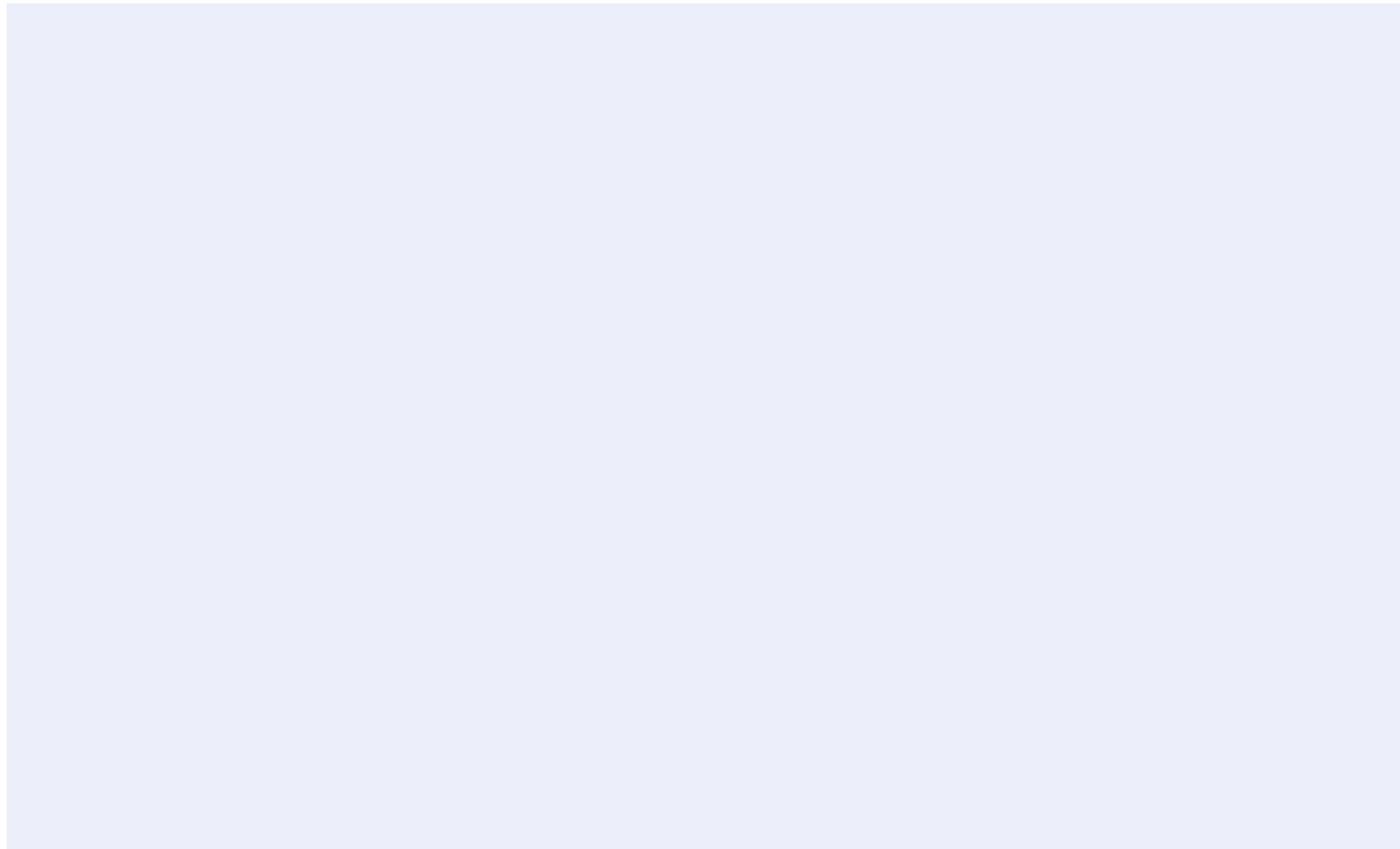
992XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/26/2015

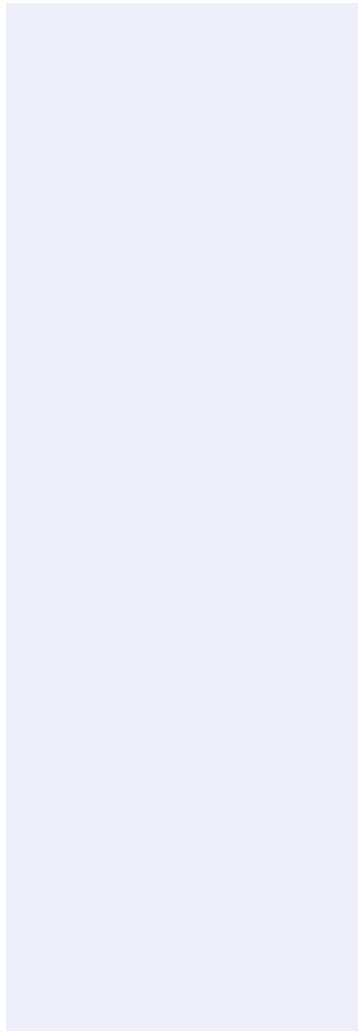
Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1520770

Consumer Loan Complaints

Based on Consumer Complaints

08/20/2015

Consumer Loan

Vehicle loan

07/29/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

be in touch with me. I received a call from a company called XXXX XXXX in XXXX XXXX, CA, they said they were the new finance company, and I should start making payments to them, which I did. After making payments, I asked about the title and they said they would send it to me, but, I never got it. I moved back to XXXX State in XXXX, I was still making payments, then one day I went to make my payment and I was locked out of my account, I contacted them and they said they had changed and to use XXXX at XXXX. I was making payments that way, but something did n't feel right, so I wrote the State of XXXX and the response from XXXX that they had bought my car at auction while I was driving it and would n't send the title until the car was paid off. After that I never heard from them, no statements or calls and I could n't make payments to the account. Last month I got a call from a collection agency in XXXX saying that they wanted payment for the car and to send it to them. I told they woman who called that I wanted something in writing from them and I was n't going to talk to them until I received something in writing. I never got a letter from XXXX that they were the new lienholder, my title has someoneels'e name on it. I also have never gotten a contract from they, they just sent statement whne it was time to make payments and since XXXX I have n't gotten a staement. So what do I do?

Thank you

I purchased a auto loan with CPS Consumer Portfolio Services Inc. on XXXX/XXXX/14, I informed them that the vehicle odometer was tampered with, and the dealership refused to pay my old auto loan off which damaged my credit. After reviewing my complaint. CPS informed me that this loan was null and vold because the Auto dealership violated their agreement with CPS, regarding opeing

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	FL	33311	Consent not provided
Consumer Portfolio Services	MD	207XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/20/2015	Closed with explanation	Yes	Yes
Web	07/30/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1527652

1492511



Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015	Consumer Loan	Personal line of credit
08/16/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan

08/06/2015	Consumer Loan	Installment loan
08/03/2015	Consumer Loan	Personal line of credit
07/29/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Installment loan

08/03/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan
07/29/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Account terms and changes

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

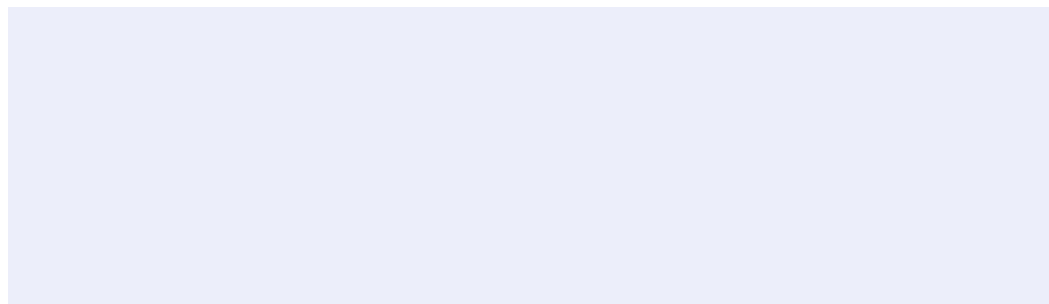
Based on Consumer Complaints

up a new loan with me because I had XXXX auto loans currently open. I ask CPS to provide me with a letter explaining this information before I return the car, because I was n't confident my credit would be safe without any documentation of our conversation. I never received a letter. The phone payment system stop processing any payments, and two weeks they repo the vehicle and they are not responding to my inquiries. I 'm afraid they are going to ruing my credit score and not going to remove this from my credit

A debt collector sent text messages to everyone in my family including in-laws, stating that they were an " investigator " along with a case number. The following was the actual text message : " XXXX XXXX last name removed for privacy], please call Investigator XXXX XXXX regarding case # XXXX number removed for privacy] at XXXX. "

Consumer Loan Complaints

Based on Consumer Complaints



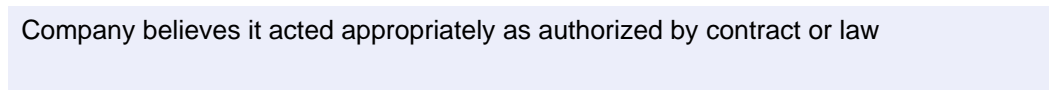
Company chooses not to provide a public response



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Citibank	CA	91304		N/A
Santander Consumer USA Holdings Inc	FL	33414	Older American	Consent not provided
Santander Consumer USA Holdings Inc	CA	956XX		Consent provided
TD Bank US Holding Company	PA	19053		Consent not provided
PayPal Holdings, Inc.	AR	72756	Older American	N/A
American Honda Finance Corporation	NJ	07081		N/A
Citibank	MA	01760		Consent not provided
Capital One	LA	70119		N/A
3rd Generation, Inc.	CA	90247		N/A
American Credit Acceptance, LLC	MO	64133		Consent not provided

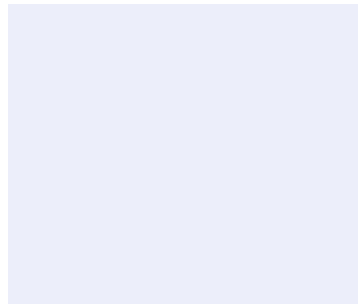
Consumer Loan Complaints

Based on Consumer Complaints

Fax	08/12/2015	Closed with explanation	Yes	Yes
Web	08/16/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	Yes
Referral	08/03/2015	Closed with explanation	Yes	Yes
Phone	07/29/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with non-monetary relief	Yes	No
Phone	08/03/2015	Closed with explanation	Yes	No
Phone	07/29/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1514134



1520998

1492523



1506224

1498970



1492564

1513469



1499013

1492579



1492581

Consumer Loan Complaints

Based on Consumer Complaints

07/29/2015

Consumer Loan

Vehicle loan

07/29/2015

Consumer Loan

Installment loan

08/20/2015

Consumer Loan

Personal line of credit

08/11/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Account terms and changes

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

A representative for Suntrust Bank came to my house and left a blank card with a hand written note on it asking me to call Suntrust. This person did not identify themselves in any way or form. My payment is XXXX days late and the previous week I called and asked for a deferment. I have not yet received the paperwork to fill out yet for the deferment. I have dealt with XXXX other auto loan companies and I have never had this experience from any of the other companies. I find it extremely unsettling and abusing their position as the loan provider. When I asked for them to provide information about who had came to my house the request was refused and they advised to not take it personal. Given that they sent someone to my home in what seems like strong arm tactics, I find it very personal. Then they stated that I do not own my vehicle that the bank does. I have found my experience rude and that they are over stepping. I feel that it implies that they can have access to where I live and my property anytime they deem it is necessary. They do have an interest in the car but my name is on the title. What does it matter to them what sort of condition the vehicle is in if I am making the payments or keeping in contact with them to make arrangements.

BMW Financial first blocked payment by electronic means on my car loan XXXX XXXX that my son has been using XXXX earlier in 2015. I then sent 3 checks, 2 postdated, by mail to the designated XXXX XXXX XXXX XXXX. After a long duration of no information we received a thank you and acceptance of the payments. However all were attempted by BMW Financial to be cashed at the same time, well before the dates on the 2 postdated checks. They failed to clear. That ultimately led to repossession on XXXX XXXX, 2015 at my son 's place of residence in XXXX -- we are in XXXX. I sent an email to their message center on

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.

OK

744XX

Consent provided

Santander Bank US

PA

19608

Consent not
provided

Fifth Third Financial Corporation

FL

33556

N/A

BMW Financial Services

NY

100XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	07/29/2015	Closed	Yes	No
-----	------------	--------	-----	----

Referral	08/21/2015	Closed with explanation	Yes	Yes
----------	------------	-------------------------	-----	-----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1492606

1492610

1528892

1513541

Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015	Consumer Loan	Vehicle lease
08/11/2015	Consumer Loan	Title loan
08/06/2015	Consumer Loan	Title loan
08/20/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Installment loan
07/29/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

residence in XXXX -- we are in XXXX. I sent an email to their message center on that date asking what would be needed to re-acquire the vehicle and allow my son to recover his personal items. I heard back on XXXX/XXXX/15 with information that did not answer the XXXX question. I called and was told that a decision would be made and heard the same by email on XXXX/XXXX/15. I emailed again on XXXX/XXXX/15 and again was told a decision would be made. Finally I called on XXXX/XXXX/15 and was told the amount to pay to recover. When I asked how long I had to pay the individual went offline for a bit and when she came back on said -- too late -- their practice was 10 days after recovery vehicle goes to auction so time expired on XXXX. My rights were thus denied by false and misleading information as well as deceptive practices of BMW accepting post dated checks and then attempting to cash them prior to the dates on the checks.

Hi, I wanted to know how I can settle an issue with Cash Central. I just found out that I will be paying {\$7000.00} more than what I originally owed them within the next year. To me that is ridiculous because i can not financially commit to something like that now. I have a credit score to fix and I have family to feed. I have made {\$390.00} payments since XXXX till today (XXXX) with them and so far I am at {\$2300.00} paid off to my debt and only have {\$200.00} more. I really just can not afford the payment any longer than this last month. I am at a point of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	CT	06810	Consent not provided
Check into Cash, Inc.	CA	94565	N/A
TMX Finance LLC	NC	28655	Consent not provided
U.S. Bancorp	AR	72203	N/A
Navient Solutions, Inc.	KS	66092	N/A
Community Choice Financial, Inc.	CA	927XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with explanation	Yes	Yes
Phone	08/19/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	Yes
Referral	08/21/2015	Closed with explanation	Yes	No
Postal mail	08/12/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1513542

1513558

1505484

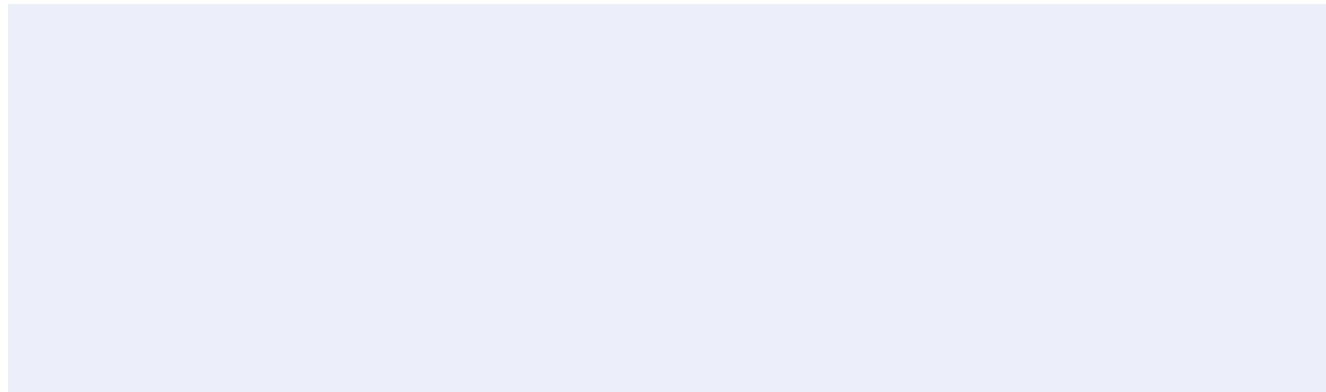
1527742

1513570

1492678

Consumer Loan Complaints

Based on Consumer Complaints



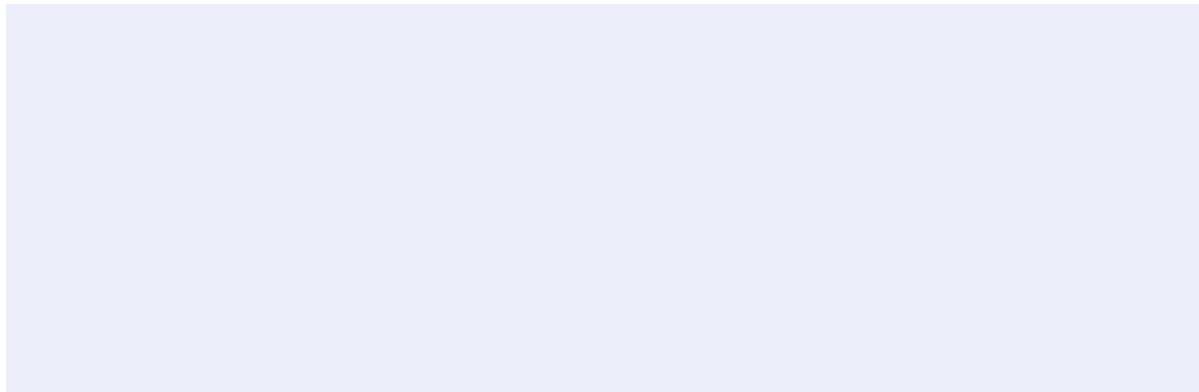
08/20/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

eviction to my home and tight on every budget i can think of. Cash Central has no intentions of helping me settle this debt and stop making me pay the interest on the loan. They threaten to take further action and get a settlement attorney and make me pay more. They are sharks and harass my family, my references and me almost everyday. I am over this, and all i want to do is pay my last {\$200.00} and be done with them. {\$7000.00} more into a debt of only {\$2500.00} is outrageous. The lady I spoke with told me that I would pay a total of {\$9000.00} to them once I 'm done paying off the debt!!!!!! {\$2500.00} vs {\$9000.00}? How the hell am I going to do this? I hope you can help. I really have nothing else to give and budge

This was a 0 interest loan for 36 months. If not paid off 29 % interest was charged retroactively. The payoff date expired in XXXX and the payoff balance went from {\$1300.00} to {\$5900.00}, which was more than the purchase price of the product I bought and I 'd paid on it for 3 years. The problem is the emails I received from Synchrony Bank do not give me the expiration date of the " 0 interest " offer. I received XXXX email on XXXX XXXX saying " Promotion (s) Expiring Shortly. See the promotional box on the statement for additional details ". When I clicked on the link to the statement it took me to a marketing screen without a log in to my account. At the bottom of the screen is a tiny " contact us " which I eventually clicked on. It took me to a log in screen. When I logged in with my SSN and DOB it said it could n't find any records of my account. Companies like Synchrony Bank prey on consumers by not providing adequate notification of these promotional programs, and then making it extremely difficult to get to that information. Then they charge outrageous interest rates, which should not be allowed. I called them, explained the situation and they basically said, too bad, you owe us {\$5900.00}. Each email statement should have included the expiration of the promotional period and notification that the interest rate was retroactively being raised to 30 %. The paper bills they used to send had this information. The emails did not and

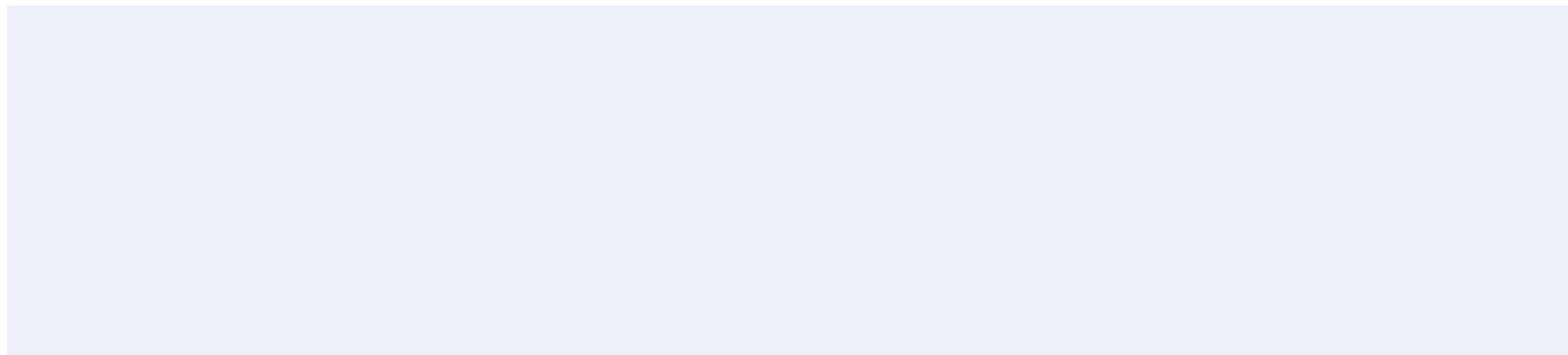
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Synchrony Financial

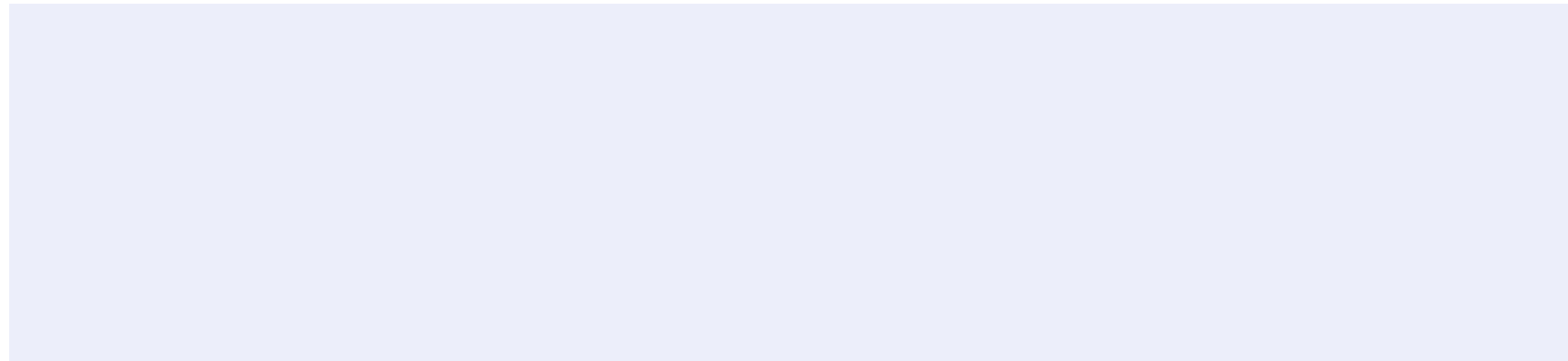
OR

971XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/21/2015

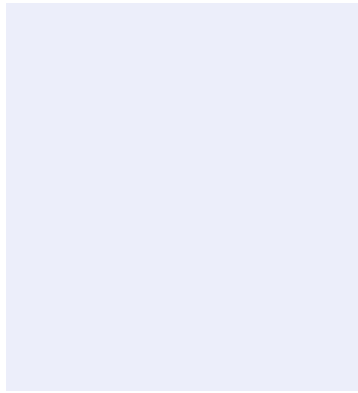
Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1528669

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Title loan
07/29/2015	Consumer Loan	Vehicle loan
01/08/2016	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Personal line of credit
07/24/2015	Consumer Loan	Installment loan
08/17/2015	Consumer Loan	Vehicle loan
08/17/2015	Consumer Loan	Vehicle loan
08/20/2015	Consumer Loan	Personal line of credit
08/06/2015	Consumer Loan	Vehicle loan
08/03/2015	Consumer Loan	Title loan
07/24/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Charged fees or interest I didn't expect

Shopping for a loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Taking out the loan or lease

Charged fees or interest I didn't expect

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

made it difficult/impossible for the average consumer to find the info. Since the account was on auto payments from my checking account, I did n't realize they expiration date had expired until 3 months later. I have paid over {\$800.00} in new monthly payments. I talked to a supervisor today and offered to pay off the original balance of {\$1300.00} on top of the {\$800.00} and was told I had to pay off the entire balance. Retroactive interest charges like this should not be allowed. If they are, there needs to be requirements for notification that make it CLEAR and EASY for the consumer to understand when the payoff date is.

On XX/XX/XXXX, I was involved in a motor vehicle accident with my XX/XX/XXXX XXXX XXXX financed through Toyota Motor Credit/Toyota Financial Services. They are was deemed a total loss and my insurance carrier, XXXX, paid off the remainder of the loan and the title was signed over to XXXX by Toyota. I also had gap insurance. On my credit report, I am showing a charge off for a balance of

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	NC	28655		Consent not provided
Hyundai Capital America	CA	92660		N/A
Carmel Financial Corporation, Inc.	FL	32824	Servicemember	N/A
First Niagara Bank	NY	14132	Older American	N/A
First Heritage Credit, LLC	LA	70448		N/A
BBVA Compass	AZ	86403		N/A
Bank of America	CA	92121		N/A
PayPal Holdings, Inc.	GA	30062		N/A
Capital One	MD	21222	Older American	N/A
Select Management Resources, LLC	TX	76133	Older American	Consent not provided
Toyota Motor Credit Corporation	TX	774XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	10/28/2015	Closed with explanation	Yes	Yes
Phone	08/05/2015	Closed with explanation	Yes	No
Phone	01/08/2016	Closed with explanation	No	No
Phone	08/30/2015	Closed with explanation	Yes	Yes
Referral	08/04/2015	Closed with explanation	Yes	No
Referral	08/18/2015	Closed with explanation	Yes	No
Referral	08/18/2015	Closed with non-monetary relief	Yes	No
Referral	08/24/2015	Closed with monetary relief	Yes	Yes
Phone	08/11/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with non-monetary relief	Yes	No
Web	07/24/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1505485

1493559

1734540

1528701

1485221

1522045

1521995

1529623

1507260

1499187

1485293

Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/11/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/20/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

{ \$700.00 } on XX/XX/XXXX and late flags for XXXX, XXXX, XXXX, and XXXX.

When I contacted Toyota to dispute this and get more information, I was informed that my account was closed and they were unable to access my account or help me in any way. This leaves me unable to dispute this with them and I have no where else to turn. The resolution I would like to see is the charge off removed from my credit report and that of my husband 's (the joint account holder) and the late flags removed for XXXX, XXXX, XXXX and XXXX on my credit report as the loan was satisfied and the title was released.

I purchased a vehicle and obtained a loan but shortly thereafter ran into some unexpected expenses. I fell two months behind on my payments and have received multiple calls a day at both my work and on my cell phone after I made contact with a representative of the lender and told them my situation as well as the date, this month, I intended on paying the past due amount. The calls are excessive, and when returned are often not answered. XXXX now when I have had my calls answered I 've been verbally attacked by Wells Fargo representatives. Once, I asked to speak to a superior. When I was made to wait for forty minutes and finally put in touch with someone, they hung up on me when I asked if I could record the conversation.

I purchased A used vechilce and financed it through Westlake Financial. XXXX years of having the truck the engine goes out. I asked for a forbearance on payments, so that I could fix it allowing me to work so that i could make the payments. They did one month forbearance then ordered a repo. (In those XXXX years I had never missed or been late on a payment) Once the vehicle was

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	FL	33055	Older American	Consent not provided
Wells Fargo & Company	CA	921XX		Consent provided
Automobile Acceptance Corporation	GA	30721		Consent not provided
Westlake Services, LLC	FL	333XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/21/2015	Closed with explanation	No	No
-----	------------	-------------------------	----	----

Consumer Loan Complaints

Based on Consumer Complaints

1522981

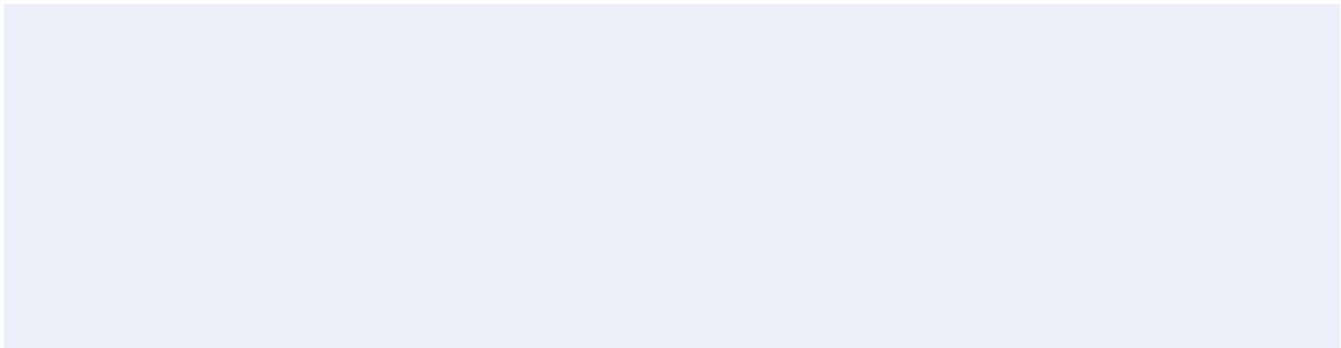
1513739

1485342

1528839

Consumer Loan Complaints

Based on Consumer Complaints



08/20/2015

Consumer Loan

Vehicle loan

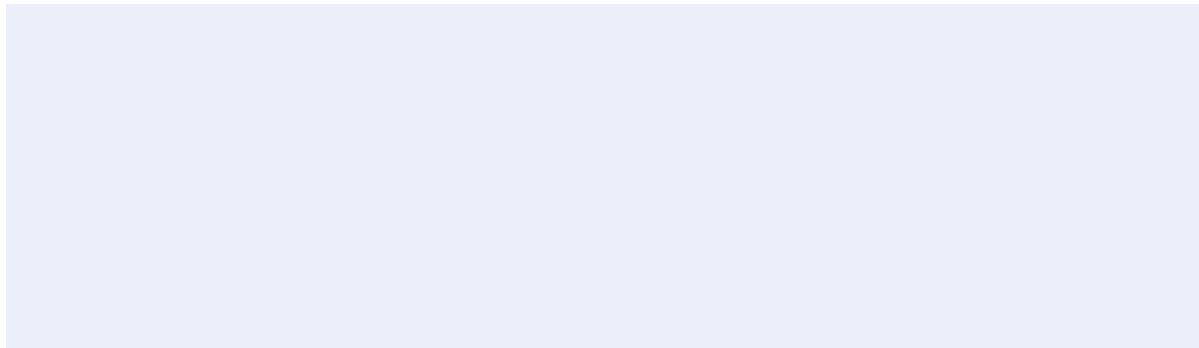
08/20/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

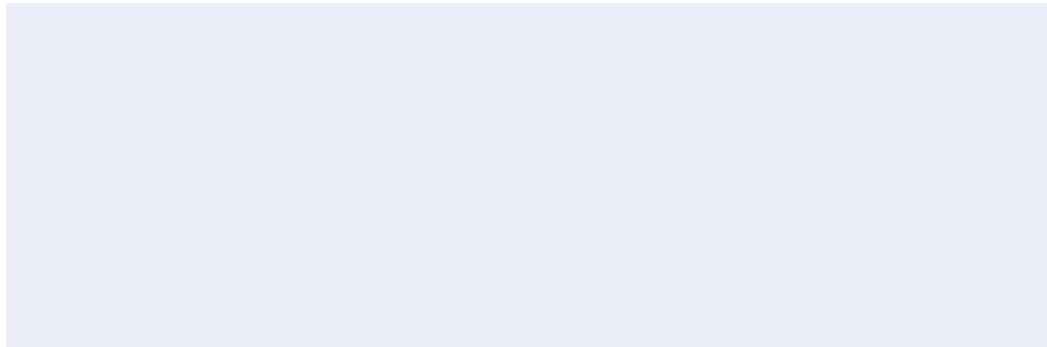
repoed, the company were shown pictures of the engine missing as I told them. They then called me wanting to settle for a XXXX amount then send me the title. I told the to send that in an email or letter and I would agree. The company wants the money first, before they send any paperwork with proof of our agreement. " that 's not company policy " I do n't think this is proper procedure, let alone common sense! This is a scam company who gets over on people with less than perfect credit. My question is : is it proper procedure to ask for a settlement payment without sending the client a copy before the payment is made?

XX/XX/XXXX, I contacted Santander CSR around the Holidays last year to explain that I would not have internet and so I would be making a double payment in XX/XX/XXXX to cover both XX/XX/XXXX and XX/XX/XXXX. I was advised that it would not jeopardize my account. I made that double payment and they did not apply one payment towards XX/XX/XXXX so, from that point it looked like i was 30 days late each and every month. On top of that, auto bill pay from XXXX sends XXXX the payment a week prior to due date and still the payment is getting posted. Their CSR person told me that they do this purposefully to encourage customers to use online autopay or pay via web which incurs almost {\$13.00} charge per online payment. I keep getting funneled to people within Santander who give me conflicting information. Ultimately, I want them to make good on their word, retract the 30 day late reporting from XX/XX/XXXX up to date XX/XX/XXXX. They are negatively and inaccurately reporting based on their dysfunctional customer service and supervisors who do not do what they say and misguide their customers. Several times I called in to update my address as the company was mailing statements to an address that I lived at 9 years ago so I was making blind payments based on the fact that they NEVER did their job and updated info. I just recently and FINALLY got the help i needed to gain online entry.

Bought XXXX XXXX XXXX XXXX XXXX-Chase Auto loan approved. Set up " bank

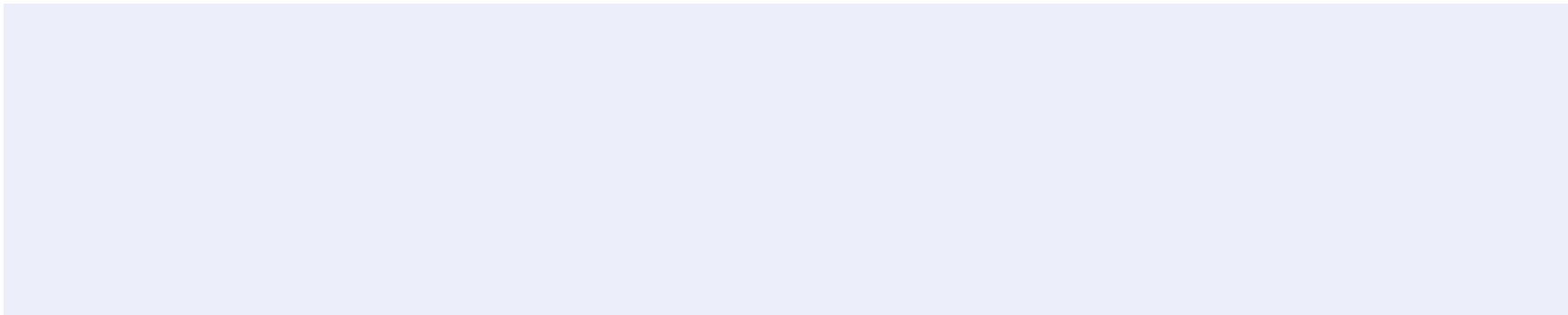
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

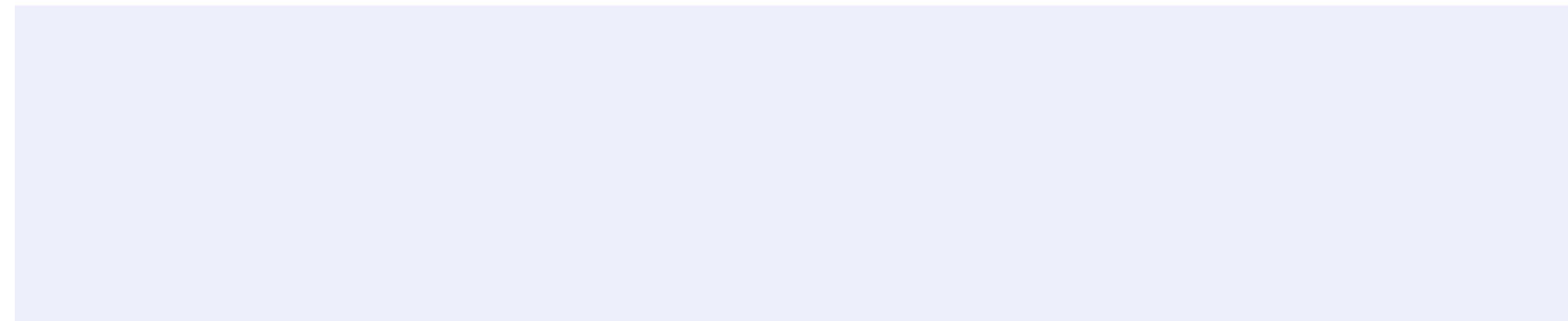


Santander Consumer USA Holdings Inc	CA	917XX	Consent provided
-------------------------------------	----	-------	------------------

JPMorgan Chase & Co.	OH	437XX	Older American	Consent provided
----------------------	----	-------	----------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/20/2015

Closed with explanation

Yes

Yes

Web

08/20/2015

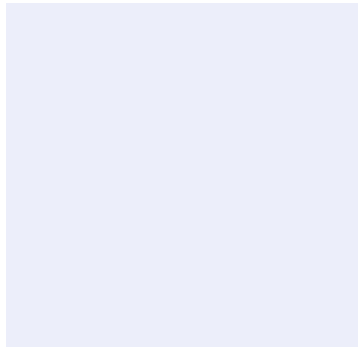
Closed with monetary relief

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints



1529392

1528234

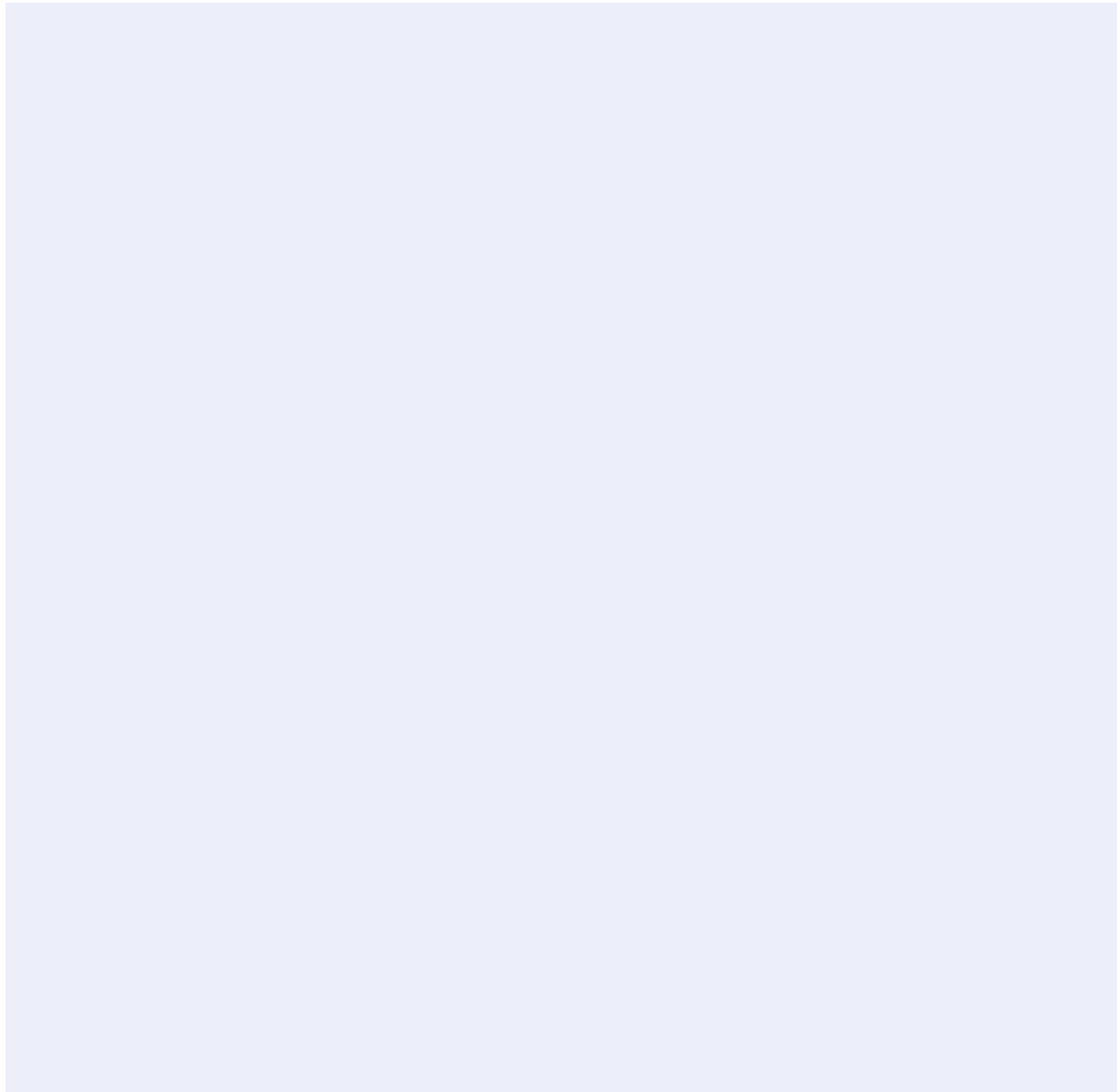
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

auto pay " w/Chase personal banker from my personal check acct. Then -traded in car for XXXX XXXX pickup XX/XX/XXXX. Called Chase personal banker to stop program XX/XX/XXXX - yet, Chase did n't receive dealership payoff until XX/XX/XXXX. Chase took additional payment ({ \$350.00}) from my personal ck acct on XX/XX/XXXX.

In meantime - I had paid XXXX credit card monthly payments + XXXX XXXX (new vehicle plates) + XXXX (prescription co-pay) + grocery store + vehicle gas = total XXXX charges on my bank account= total { \$330.00}. I left on veterans ' related business to XXXX ; before I realized Chase Auto Dept " ERROR " - all XXXX charges I made were returned - NSF as Chase direct payment was processed prior to my XXXX legitimate charges.

Through multiple phone calls, bank visits - finally Chase returned 'most ' of excess payment - yet it took couple weeks as funds were removed 'electronic ' and returned ' paper check via USPS [{ \$350.00} removed & { \$340.00} returned]. After weeks of multiple phone calls later - Chase did cover portion of my bank NSF fees [XXXX x { \$32.00} = { \$320.00}] Chase covered { \$190.00} on later draft sent USPS. They closed the case without finish covering balance of charges incurred by their " bank error ". Most all credit card companies also charged " past due fees " & " over-limit fees " that compounded the snow-ball effect - when my payment to them were declined due to funds taken be Chase Auto. XXXX XXXX turned their NSF over to XXXX-Atty general office - collections dept with additional penalty. I yet to address XXXX NSF payment w/fees incurred.

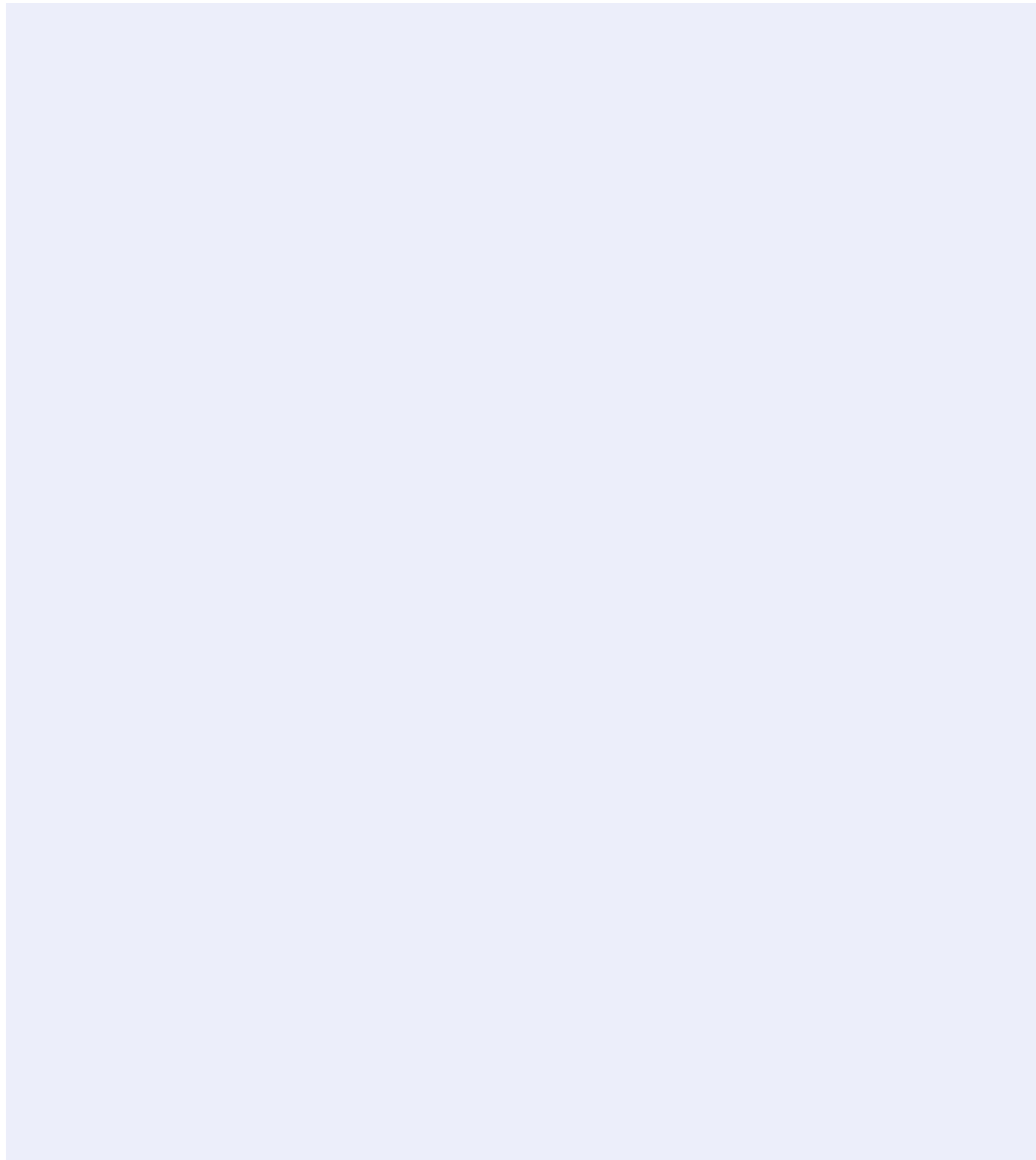
The last I talked to personnel @ Chase - office of the president - I was advised to " try to seek donation for our XXXX non profit veterans assistance " VETERANS FIRST ".

Efforts to contact proper department made with no success of Chase XXXX.

Meanwhile - my credit reporting agencies have received notification (s) from my

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



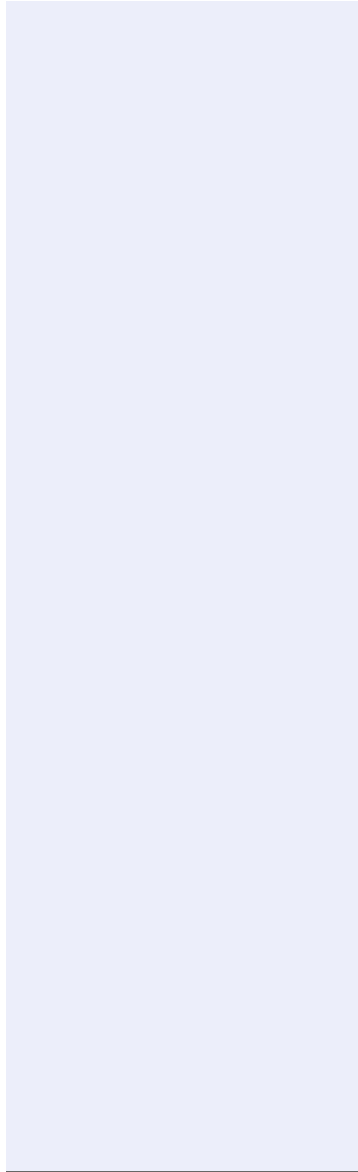
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

On XXXX XXXX, XXXX I purchased a XXXX Nissan Altima VIN # XXXX from XXXX XXXX XXXX XXXX XXXX. I noticed after a few days that the vehicle had transmission problems and returned the vehicle on XXXX XXXX, XXXX. The same day that the vehicle was returned I purchased a XXXX XXXX XXXX XXXX # XXXX. I was told that my first payment for the XXXX Nissan would be due by XXXX XXXX, XXXX and per my contract the new loan was financed through the same company as the XXXX Nissan which was Santander Consumer USA. In XXXX XXXX called Santander to make my payment and was advised at that time that I was never approved for the XXXX Nissan and that I owed a payment on the XXXX Nissan that was returned. Per the representative at Santander she recommend that I contact the dealership to inquire on when they will be submitting the documents on the XXXX car and providing the contract for the XXXX Nissan. I have called XXXX XXXX XXXX XXXX XXXX several times and no one has ever returned my call regarding the issue. The only calls that I have received from the dealership have been reminder calls regarding upcoming oil changes.

I have contacted Santander USA several times as well and per my phone call on XXXX XXXX, XXXX the representative advised me that I am behind on the XXXX Nissan in the amount {\$2700.00}. He also stated that the vehicle is out to be repossessed and my issue is not with their office it 's with the dealership and that I will be responsible for the deficiency balance once the vehicle is sold. In addition to the inconvenience of this whole entire situation I have also received an Adverse Action notice dated XXXX/XXXX/XXXX stating that they pulled my credit on XXXX/XXXX/XXXX and due to several reasons they have denied my loan. The problem is I never applied for any loan with Santander on XXXX/XXXX/XXXX. I purchased both of the vehicles in XXXX and that was the only time I authorized my credit to be pulled. My credit score has now dropped due to Santander reporting past due payments and a charge-off as of XXXX XXXX, XXXX. No one will help

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

GA

303XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/06/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1505258

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

07/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/06/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Personal line of credit
08/03/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the line of credit

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

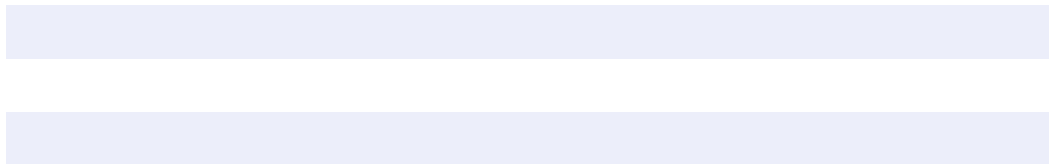
me get this issue resolved and at this point I 'm considering getting an attorney because I feel that the Santander and the dealership is trying to stick me with paying for a vehicle that I returned to the dealership months ago. Please also note that Santander is listed as the lienholder on my current contract for the XXXX Nissan Altima however they state they have no record of the car only the XXXX Nissan Altima that was returned to the dealership on XXXX XXXX, XXXX. Please help me to get this issue resolved.

I have had several small personal loans by an agency Springleaf which was held by a company in XXXX AL ... I had one renewed and I noticed that everytime I made a payment nothing was being deducted from principal. So when I investigated the previous loans they were the same. So I believe I had been trapped in a predator loan which would never have been repaid back. I am a XXXX and not been well and recovering from a bad case of XXXX. During this time period I suspended payments and I started get calls from several different phone numbers demanding payment in full and threatening jailtime and other very undignified calls. A couple months ago I received a letter stating the company had been sold out and a new loan had been reissued from a Springleaf company at XXXX XXXX XXXX IN XXXX. I keep getting many threatening phone calls all hours of the day and night. Something is seriously wrong with this account.

I called Chrysler Capital (Santander) and asked them how they was able to secure my vehicle when they could not legally or properly VIN my unit. They attempted to stated they do n't have to provide information but they can tell by the plate ... I then Saud they have to read it off the unit. They then ignored me and

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	AL	350XX	Older American	Consent provided
---------------------------------	----	-------	----------------	------------------

KeyBank NA	CA	93465	N/A
OneMain Financial Holdings, LLC	PA	19140	N/A
Arvest Bank	CA	95337	N/A
Santander Consumer USA Holdings Inc	TX	752XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/24/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Phone	08/06/2015	Closed with explanation	Yes	No
Phone	09/30/2015	Closed with explanation	Yes	No
Phone	08/03/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1486370

1506477

1514109

1499019

1506489

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/06/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

said it was done legally. I confirmed no they did n't and she then went into ignoring me again. She refused to explain how they could repo a unit with out following legal process.

In XX/XX/XXXX, I had some unexpected expenses. My car payment for the month was due on XXXX/XXXX/2015. Due to an out of town family situation, I did n't call Ally until XXXX/XXXX/2015 to request a deferment on my account. Up to that point I 'd had a perfect payment record for at least a year so I was immediately approved for an extension, 1 month per my request. I verified my information with Ally. As I have a physical address and PO box , I requested that it be sent to the post office. As a condition of the extension I made an immediate payment of {\$170.00}. The actual amount to be paid was {\$170.00}, but due to the language barrier, I was n't clear on the specific amount. I was then supposed to wait for my paperwork in the mail. By XXXX/XXXX/15 I had not received it. I called and talked to many representatives who said it was mailed. I was concerned about completing the transaction prior to the 20 day period of the extension terms. After many conversations, a copy was faxed to me. I immediately signed it and faxed it back. I watched my account to see if the extension was reflected, again getting nervous about the deadline and any impact to my credit. Again, after several conversations, I was told it was recieved so under the wire, I made the final payment of {\$230.00} ({\$230.00} was the intended payment) which would have been for the XX/XX/XXXX payment. I would then go back to my regular payment of {\$590.00} for XX/XX/XXXX. Upon checking my account for my XXXX payment, I

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	WI	54601		Consent not provided
Santander Consumer USA Holdings Inc	TX	77433		Consent not provided
Toyota Motor Credit Corporation	PA	19053	Older American	N/A
Ally Financial Inc.	NY	144XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/07/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	08/03/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Phone	08/06/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	08/17/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1506504

1499390

1506513

1521483

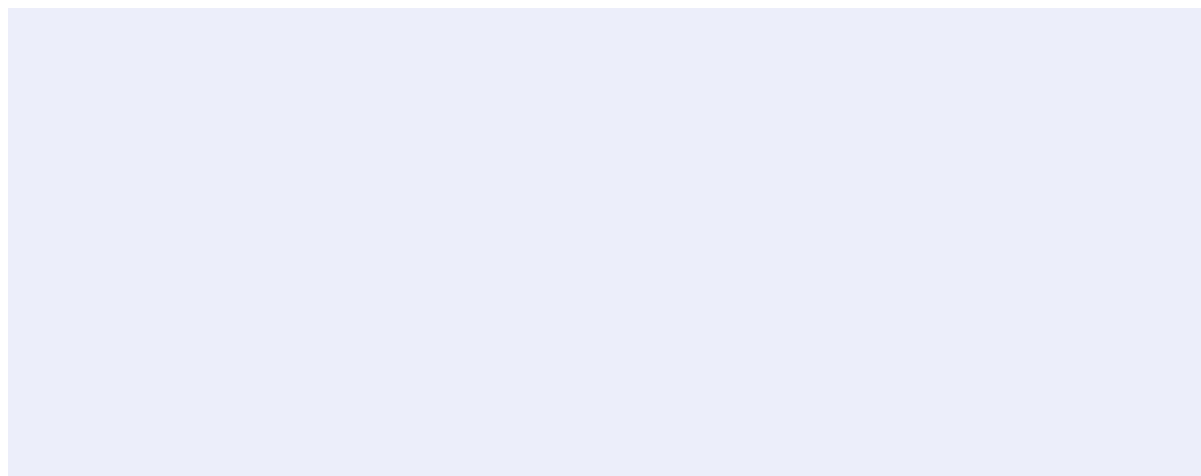
Consumer Loan Complaints

Based on Consumer Complaints

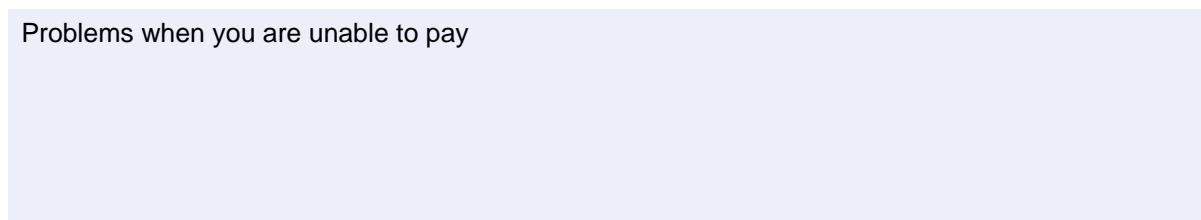
08/11/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Title loan

Consumer Loan Complaints

Based on Consumer Complaints

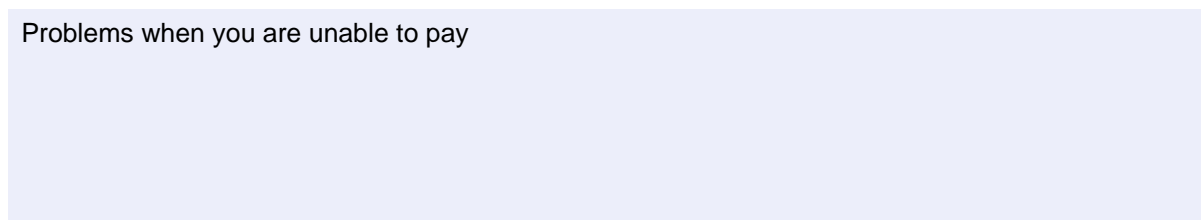


Problems when you are unable to pay



Problems when you are unable to pay

Shopping for a loan or lease



Problems when you are unable to pay

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

of {\$590.00} for XX/XX/XXXX. Upon checking my account for my XXXX payment, I found a past due amount of {\$170.00} with a late fee of {\$29.00}. Again, after many conversations Ally reps have acknowledged that since the original document was sent to a PO box, that it was not valid. The payment I made to start the process for the extension was not applied to the extension, but my XX/XX/XXXX balance. I have spoken to a myriad of representative in the U.S. and even a manager in collections who acknowledges that this is what happened. They argue with me that I owe this when the copy of my extension agreement indicates no other charges. The last manager I spoke to, a gentleman named XXXX, said he would look into the situation and get back to me. This over the period of 2 months is still unresolved.

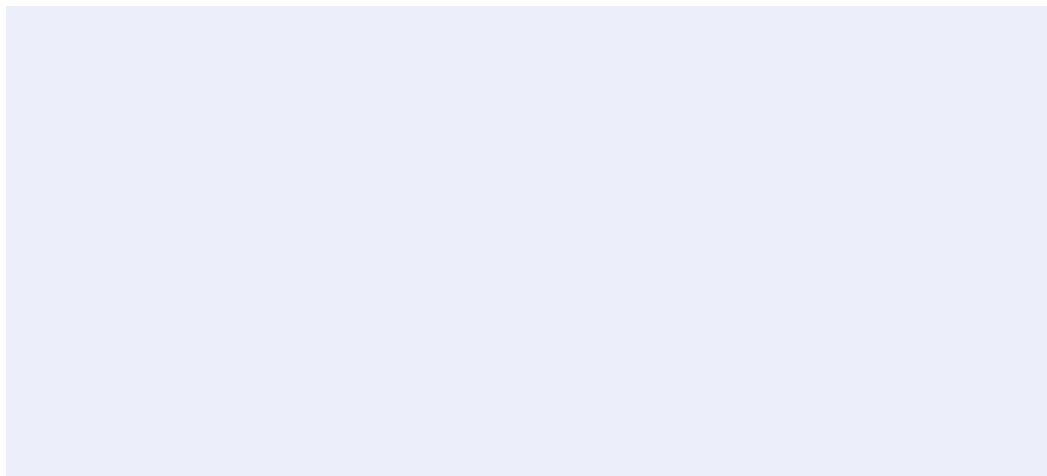
After review my credit report I founded my old auto loan from XXXX XXXX which this financial agency was closed and given to another financial bank Ally Bank. In 2011, the Ally Bank sent a tax form XXXX Forgive Debt to me and I submitted a copy of this form to all credit agencies to removed this account from credit bureau but this account still showing with no action taken.

I had an auto loan through XXXX - they went out of business and sold the loan to XXXX Bank. The car was included in my Chapter XXXX BK as a surrender. My attorney called them to pick the car up but was told they had no loan in file and had no interest in the car. The car is broke down & costing me storage fees. I want them to pick up the car or send a lien release to the Idaho DMV.

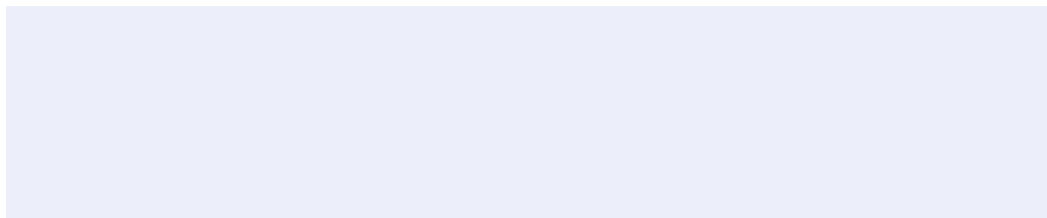
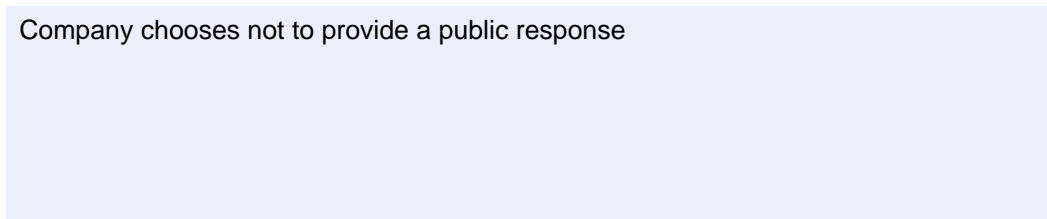
I live in Michigan. I have a title loan that I have paid over {\$2000.00} in fees. I am 12 days late and I still owe XXXX on original loan. They have not taken my car but

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

GM Financial	SD	57718	Consent not provided
Ally Financial Inc.	MA	018XX	Consent provided
Capital One	CA	92069	Consent not provided
Santander Consumer USA Holdings Inc	ID	836XX	Consent provided
1st Money Center, Inc.	MI	482XX	Consent provided

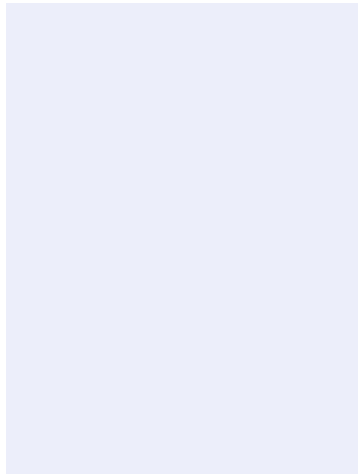
Consumer Loan Complaints

Based on Consumer Complaints

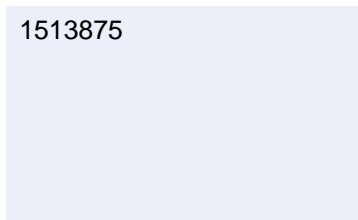
Web	08/11/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	No
Web	08/07/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1514101



1513875



1507715

1506544

Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Installment loan
08/03/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Vehicle loan
08/20/2015	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

12 days late and I still owe XXXX on original loan. They have not taken my car but are texting me that legal action is going to happen. Do I have any recourse, since my original loan was for {\$800.00} and every month I have to pay over {\$200.00} and it does not touch the original amount. Please respond quickly as I need to know if I have any recourse what so ever.

For the past several months I 've been paying extra principal (or so I thought) each month when I sent in my auto payment. When I called this week I discovered the extra money I 've been sending has simply been paying any additional interest rather than paying down the balance as intended. So now I 'm paid ahead a month or more when I want to have my balance lowered as intended. When I contacted customer service they attempted to make me feel like this is a benefit to me, in case I do n't want to make a payment in the future I wo n't have to since I 'm paid ahead. Seems like flawed logic at best and outright robbery at worst. Why would I pay extra for any reason other than applying it to principal. If the lender does n't know how I wanted the money applied they could simply ask me. Seems to me they are lining their pockets by applying to my additional payment amount to interest rather than principal thus dragging my loan out further than I desire

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	NC	27127		N/A
DLC, LLC	UT	84106		Consent not provided
BB&T Financial	AZ	86005	Servicemember	Consent not provided
BMO Harris	IA	502XX		Consent provided
CashCall, Inc.	AZ	85739		Consent not provided
Santander Consumer USA Holdings Inc	IL	61607		Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Fax	08/18/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1521100

1514524

1499463

1506558

1529014

1527678

Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015

Consumer Loan

Vehicle lease

08/20/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This is an official complaint on Toyota Motor Credit. Approximately around the month of XXXX 2014 I traded in a XXXX Lease at the XXXX XXXX XXXX dealership. Upon communication between these XXXX institutions (dealerships) it appears that the payoff amount gathered was incorrect and grossly miscalculated. The amount supplied by Toyota Motor Credit to XXXX XXXX was short approximately {\$6500.00}. At the time of the transaction taking place none of this information was disclosed to me as these XXXX entities communicated with each other accordingly as their processes are internal within the financial departments. Therefore, due to their lack of accuracy and efficiency I have an outstanding delinquent amount due that is being reported on my credit. I have made numerous attempts with the credit reporting agencies, along with numerous communications with both dealerships (Toyota Motor & XXXX XXXX) to no avail. This is seriously placing a blemish on my credit report and as a business owner this is also inhibiting future growth and expansion. Your prompt attention to the severity of this complaint would be greatly appreciated.

I am writing to complain about a loan with Bristlecone Lending that was fraudulently taken out in my name.

On XXXX XXXX, 2015, I went to XXXX XXXX. While I was at the store, I asked the salesperson, XXXX, if I had any credit history and could purchase furniture on credit. The salesperson asked for my social security number so he could check my credit history and see if I was eligible for a loan.

The salesperson told me I could borrow up to {\$3500.00}. I wanted to buy a mattress, but he said I should buy a more expensive item so I could improve my credit. I found a cabinet set I liked and said I would consider purchasing it. The salesperson told me it would cost {\$1700.00} including delivery. He then took down my information on a laptop, and said I needed to sign an agreement

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation

FL

330XX

Consent provided

Bristlecone, Inc.

NY

112XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	09/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1521560

1529052

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

authorizing the lending company to send me emails. I complied with his requests. I then told the salesperson that before making a decision on the set, I needed to check to see if the cabinet would fit in my living room and wanted to wait until I received my benefits check on XXXX XXXX. The salesperson said that was okay, and provided me a receipt, which I understood to be an offer to sell me the cabinet. I never signed the receipt, and did not pay any money to the salesperson. At no time was I told or did I believe that I had committed to taking out a loan or purchasing the furniture.

When I went home, I realized that the cabinet would not fit in my house. I also received an email from Bristlecone Lending attaching a document saying the set would cost me around {\$250.00} in monthly payments, and I realized that I could not afford this amount. Because I did not agree to any loan or lease agreement in the store, I did not think the document I received was a completed lease or loan. I immediately called the store and told the salesperson I did not want the cabinet. The salesperson told me that I had to buy the set, and said I would have to pay a cancellation fee of {\$390.00} if I cancelled. When I told him I did not think I should have to pay a fee and I could not afford a fee, the salesperson told me there was nothing he could do to help and I needed to speak with the owner, his father. I went to speak to the owner in person, but he told me that I needed to talk to the salesperson, who was not there. The next week I again went to the store : The salesperson again said I could not cancel, but told me I could exchange the cabinet for other items of the same price. He also said I could pay as little as {\$50.00} a month, so long as I continued to pay. I again said that I had not agreed to purchase anything and could not afford any payments.

On XXXX XXXX, 2015, Bristlecone called me. The woman who called me said that I needed to make payments to Bristlecone, and that if I wanted to cancel the loan, I would have to pay certain fees. I explained to Bristlecone that the loan was

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015	Consumer Loan	Personal line of credit
08/20/2015	Consumer Loan	Vehicle lease
08/03/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a line of credit

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

obtained through fraud, that I never received any furniture from XXXX XXXX, and that I do not owe Bristlecone any money. Over the last week, I have continued to receive phone calls from Bristlecone seeking to collect debt.

I am a single mother of XXXX children whose only income is public assistance, and I am XXXX due to XXXX. Disputing this fraud has caused me a lot of emotional distress.

I am reporting this situation because Bristlecone is lending in New York without a license from the New York Department of Financial Services. N.Y. Banking Law 340. Further, Bristlecone has inadequate policies to prevent the issuance of fraudulent loans. Finally, Bristlecone is now calling me as many as XXXX times a day, which is harassing.

I am also filing this complaint because XXXX XXXX has committed fraud by signing me up for a loan in my name without my consent and pressuring me into paying a cancellation fee even though I never entered into an agreement with the company.

Today, XXXX I received an automatic dialer call from Sandanter asking to speak to XXXX XXXX I did n't catch the last name XXXX to my cell phone XXXX. I proceeded to advise the agent that I believe they may have a system error and that while myself and my husband XXXX XXXX XXXX do have a car loan account with them (that was past due but on Friday XXXX I made arrangements to bring current) our number was not for XXXX. She stated she was sorry and that the system just dials the numbers and that they called me for a XXXX and she would place a do not call on my number. I told her she could n't due that as I do have an account with them and would need them to call me regarding my account and that

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Federal Cash Advance, LLC of Oklahoma	FL	33030	N/A
American Honda Finance Corporation	NY	10952	Consent not provided
Santander Consumer USA Holdings Inc	DE	197XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/19/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with non-monetary relief	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1514580

1529809

1498509

Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

account with them and would need them to call me regarding my account and that in fact I answered the call today thinking it was the agent I spoke with on Friday to confirm my payment arrangement. I advised her I am concerned because of my privacy and violations of calling my cell phone more then what is allowed by the FTC laws. I advised they had contacted me for the last few months more than XXXX times a day on my telephone number and my spouses cell phone number. His number is XXXX. She offered to transfer me to a supervisor because she was unsure what to do since she could n't add a XXXX final to my telephone number since I did have an account. The manager came on the line and advised me she would remove my telephone number from XXXX 's account. She located me and my husbands account and apologized for the error. I explained that they could be in violation and she advised they were aware of a system error within their dialer that crossed numbers last week but it was corrected. I advised it was not corrected as she just called my cell phone and asked for XXXX. I explained taht this does not seem right and I requested answers. When I explained if they were in fact in violation by calling people with there dialer and having numbers crossed that they could be fined up to {\$1500.00} per call she assured me that it was corrected and they did n't call me more then the allowed times. I advised I was filing a CFPB complaint as they should be required to complete a call audit and provide logs on the calls they made to me and my husband to assure they were in compliance. Additionally, if there was a system error, how many other people were affected. If there is violation I feel they need to credit my account {\$1500.00} per call they violated. Please advise me of your findings and get to the bottom of their dialer issues.

After a lengthy battle with Santander consumer USA. I filed several complaints with the office of the president, most recently I was working with XXXX from the office of the president. We came to a settlement agreement for the vehicle to be

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

VA

232XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/12/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1514501

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015

Consumer Loan

Installment loan

08/06/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

paid off for {\$7200.00}. Well above the total that the maturity date would reflect. this vehicle was sold on XXXX/XXXX/XXXX to XXXX. Santander processed the payment on XXXX/XXXX/XXXX. After Santander received the payment and after I disputed via e-mail and speaking to XXXX directly, I continue to receive statements and when I call my account is still open, my credit report is reporting it as open, And as recently as XXXX/XXXX/XXXX I received another statement and they have increased my maturity date and charged me payments and interest (after the account was paid and should be closed), This is a breach of contract! I was over charged via deception (the requested balance did not match the previous maturity date of XXXX, so they changed the maturity date to XXXX on the XXXX statement, after the car was sold. They breached our settlement agreement, reported harmful and erroneous information on my credit report, causing harm to my income/debt ratio. I reached out to XXXX on XXXX/XXXX/XXXX to correct this matter, he failed to do so, he breached our contract and the deception only increased. I now feel that the overage I paid of {\$2400.00} should be returned to me. Previous balance {\$360.00} X 13 months (maturity date of XXXX) totaling {\$4700.00}. {\$7200.00} (amount paid by me) - \$ XXXX {\$2400.00}. My credit report needs to be updated and I would like a correct statement sent to me as closed and paid as agreed.

I had a business line of credit with Wells Fargo Bank. My company went bankrupt but we continued paying on the loan. Wells Fargo unilaterally discontinued our account access and sent no statements. They contacted us after XXXX months and still refused to give us account access since it was part of our company, but they said we had to pay it since it was personally guaranteed. They still would n't send any statements or billings. Today they took over {\$3400.00} out of my

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

First National Bank of Pennsylvania	PA	18428	Consent not provided
Wells Fargo & Company	CA	921XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	08/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1507161

1506644

Based on Consumer Complaints

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

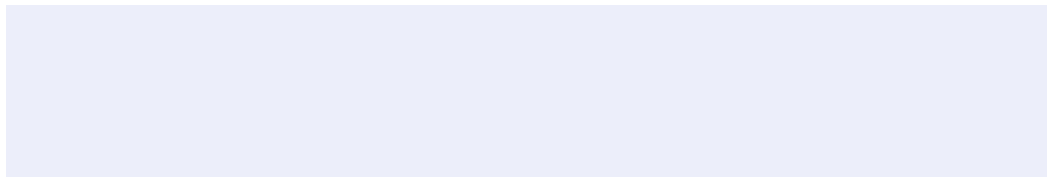
personal Wells Fargo account. They still have not given me any written explanation of the amount, fees, interest, anything. The representative at Wells Fargo XXXX XXXX at XXXX XXXX was not only rude but also refused to give me any information about the amount taken.

XX/XX/XXXX I took a loan from Capital One ; Never missed a payment. Then XX/XX/XXXX I was at a complete stop at a traffic light when a driver came slamming in the back of the car cause a total loss. Capitol One was contacted and was paid in full by the insurance company by approximately 2 months later. The XXXX miss payment that is reflecting on my credit report is incorrect. Please assist in disputing these XXXX miss payment. I have been an exceptional customer for the 2 years. Thank you.

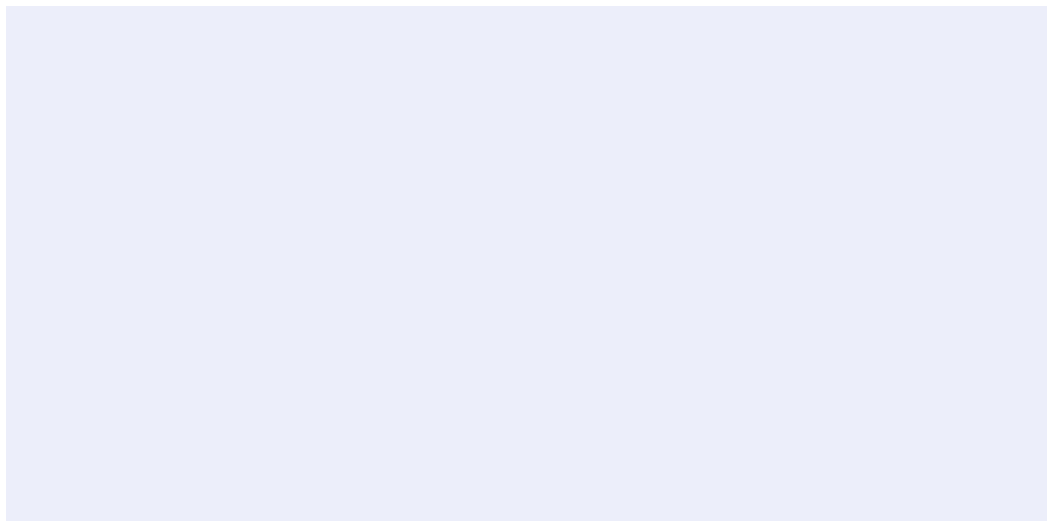
I entered into a car loan with Persian Acceptance e few months ago- emergencies only. My payments are \$ XXXX/week and my 1st payment was due on XXXX XXXX, 2015. My 1st payment was taken off a debit card they had on file, but I could n't make another payment until XX/XX/XXXX/XX/XX/XXXX and then continue on with the regular payments of XXXX/week. When I started my new job, the training portion was not " full time " and the pay periods are bi-weekly. Well, because I had limited minutes to talk to Persian Acceptance, they went all-out and their main focus was to harass and belittle me- They called the references on my application repeatedly -not just to leave messages for me but they continuously harassed them with multiple daily calls - leaving very detailed messages even told my son I better call them because of the delinquency and car was going to be repossessed, " Does n't your mother need her car? It 's getting picked up, she has

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	IL	60053	Older American	Consent not provided
Exeter Finance Corp	CA	90621		Consent not provided
Capital One	FL	334XX		Consent provided
Persian Acceptance Corp	NH	030XX		Consent provided

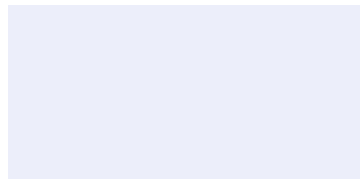
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/12/2015	Closed with explanation	Yes	No
Web	08/23/2015	Closed with explanation	Yes	Yes
Web	08/12/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints

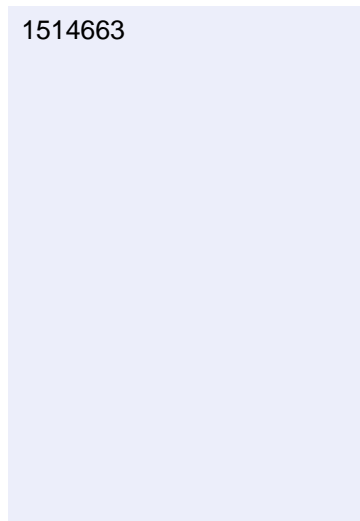


1514631



1529137

1514636



1514663

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



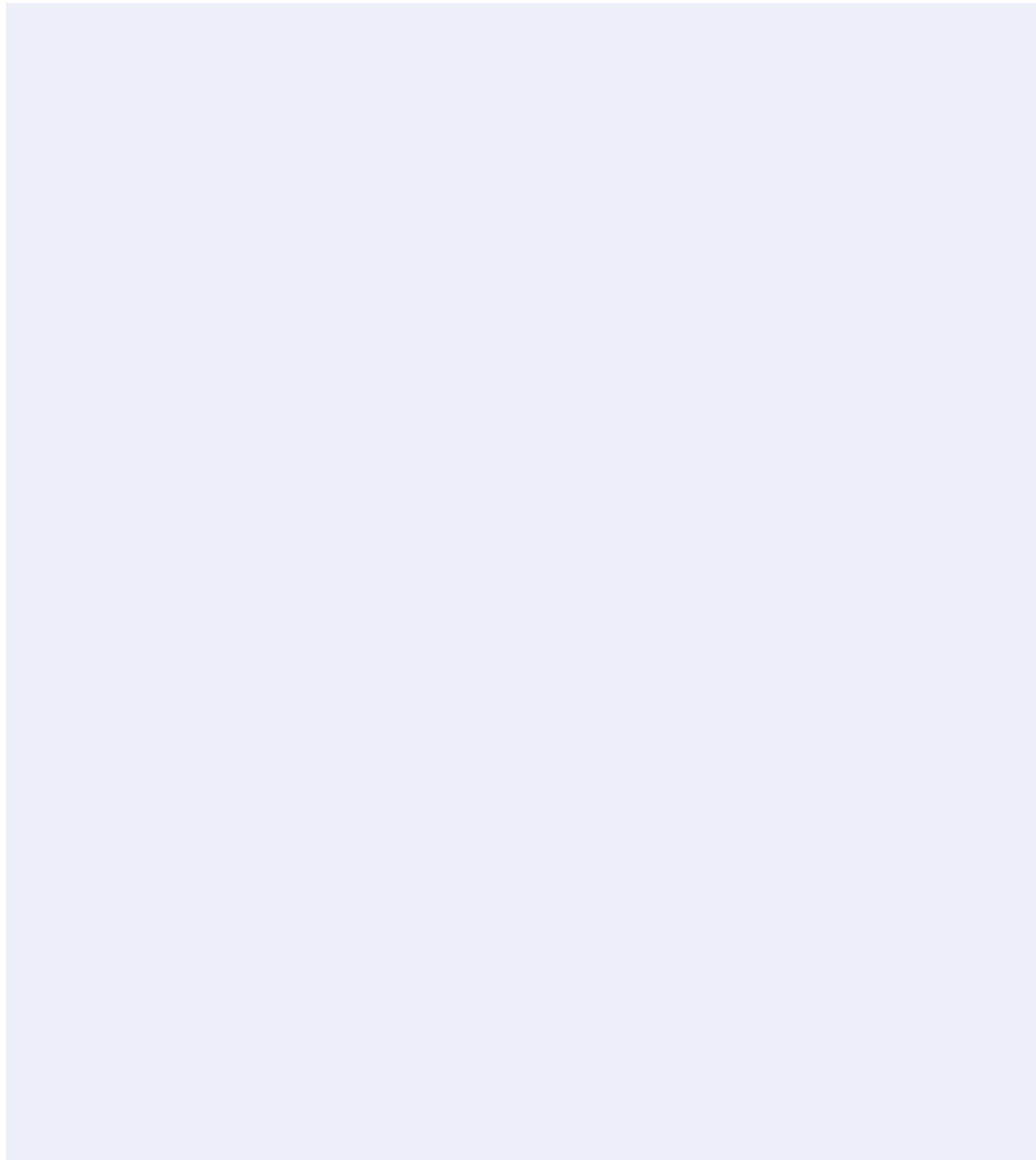
Consumer Loan Complaints

Based on Consumer Complaints

until XXXX to call office ". I am a XXXX year old widow and the loss of my husband was traumatic on my family, my son worries terribly about me and that call crushed him and made him worry even more about me, brings tears to my eyes every time I think of the panic in his voice when he told me of the " pending repo ". The collector also called my sister in California who has a XXXX and worked out payment terms with her, repeated phone calls back and forth, she has been estranged from me for some time and I certainly was n't giving her any of my financial information, most of my financial/credit issues were caused by her using my identity in California. When the collector called my office, clearly on a recorded line, I told him the call was being recorded and NO WAY I can take the call, he berated me, continue talking on the recorded line, spilling all my financial information, I had to hang up on him and told him not to call my work again, he called me 2 days later at work, I repeated I could n't take the call -he insulted me and I hung up- again told him not to call my job, He called again, the next day- asked for me by my first name only, and the call was sent to the Office Manager, she also has same first name as me, he immediately started dunning her and when she was " confused " as she does n't have a car loan, he berated her as if she was me, doubting that it was the wrong person, after talking to her for a few minutes and realizing his error, she informed him that I would have to return the call on my own time as not allowed personal calls, that same afternoon - few hours later I was blocked into my parking space in a private lot by their repo agents- I asked the repo crew to leave they said no and told me to " get out of the car ". I begged them to leave, they refused, I tried to leave and not only did the woman stand in front of the car, she had her son get in front of it too, They threatened that I would be arrested if I did n't get out of the car - they went as far as making a call- and telling the " police " of the situation. I called Persian Acceptance and told them the repo crew was hassling me and gleefully I was told, " XXXX, your a lot nicer

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



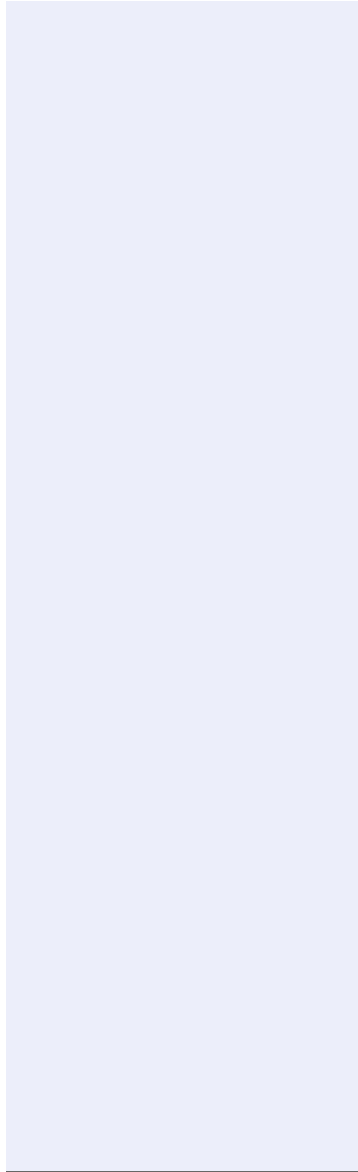
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



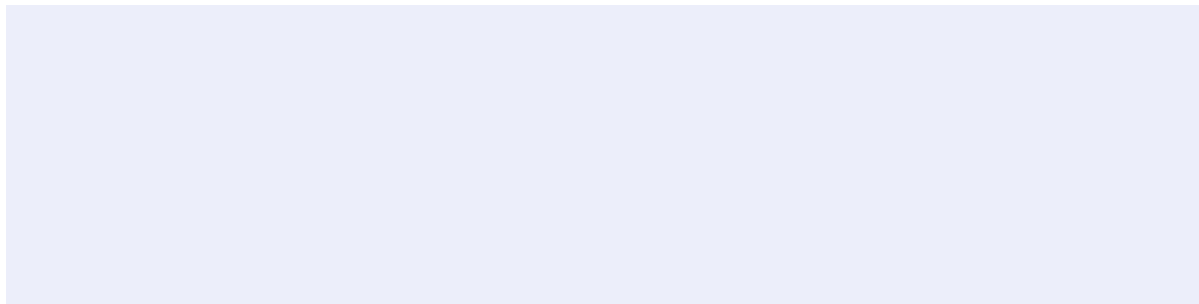
Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Installment loan
08/17/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

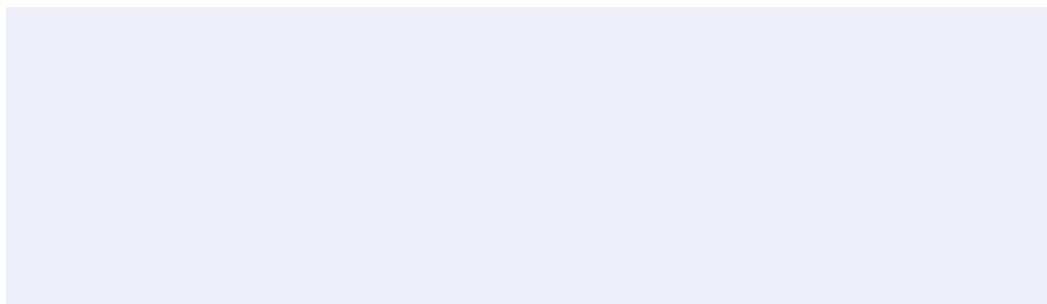
Based on Consumer Complaints

today, L # @!, yesterday you were colder than a XXXX XXXX " at that point i was {\$240.00} past due, and was paying on that Friday, I was instructed that I was a loser working for a XXXX company to get out of the car, i did get out, The repo company was approached by management and told to leave immediately -they refused blocked car. i paid the past due repo fees and a month in advance - they have broken every collection law there is- i filed complaint with XXXX to resolve issues and they retaliated by picking up my car and did not address my dispute-

So I purchased a car from XXXX XXXX XXXX, XXXX XXXX XXXX. XXXX, FL XXXX, I got fianced by West Lake Financial, I paid my down payment to the dealer which XXXX, first payment was due until XXXX, I was late due to the fact my mom had got sick and I had to travel home for her. I told West Lake that they decided to return the deal to dealership, well it got really heated between me and the dealer but I did make a payment to West Lake to keep the deal and they gladly accepted. I even had to provide my mom medical records just to show them my mom was really XXXX and has been XXXX since XX/XX/XXXX. After that I paid the car up for XXXX months. Well the XXXX month came and all I had to do was pay XXXX dollar difference I told them that I was in New Mexico on a XXXX with the XXXX XXXX And I would take care of the payment when I came back due to the fact I do not travel with my personal banking information on me cause I had my idenity stolen and also I had no cell phone signal. I made an arrangement to pay everything when I came back and they said ok that will be fine, while I was gone the following morning the car was gone my wife told me. I called trying to talk to them to see what I could do and no one would give me answers West Lake told

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	GA	39823		Consent not provided
Citibank	NC	28031		Consent not provided
Westlake Services, LLC	FL	330XX	Servicemember	Consent provided

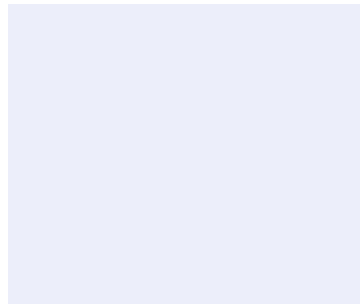
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/12/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with non-monetary relief	Yes	No
Web	08/26/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints



1514664



1514665

1521657

Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

me to call the dealer they were very rude to me and my wife. I decided to let my lawyer take care of it and they would not respond to him either. Recently I saw they sold the car. I did not want to talk to them cause of the pass issues, I feel like I am getting scammed they had no problem taking my payments but still returned the deal they could have had they car back if it was going to be like this.

this is additional information concerning my complaint number XXXX. My Names is XXXX XXXX.

I did some research on my own and the loan I took out in XXXX was a Bank of America Clean Sweep Loan, however this loan was done over the phone with a customer representative. The Loan was a one time deposit of {\$37000.00} dollars and the fixed rate of 15.9 % which came to payments of {\$660.00} for 72 months (6 years). The representative was clear on the fixed rate. I understand those loans may have been advertised by Bank of America as variable rates through other advertising for these type loans.

The deception here is the customer service rep closing the deal. I would never sign on for a variable rate loan, having already bought a house with fixed rated, my automobiles are fixed, he sold me on the fixed rate, the payment amount and the length of the loan.

As I state before Bank of America has since discontinued these loans in XXXX according to their customer representatives, to include calling them line of credits and credit cards.

My most recent conversation with their representatives is that XXXX, as in my previous complaint I was told they would investigate further, but the customer representatives I spoke with on XXXX XXXX, XXXX had no notes or action taken on my account. so we spent XXXX hours on between being on hold and one customer representative and a supervisor trying to give me an explanation as to what may have happened.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America

CA

922XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/12/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1514492

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015

Consumer Loan

Vehicle loan

08/06/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

After an attempt to say I have more payments because I missed payments from the representative who knew nothing about these loans of programs, the supervisor acknowledged that I had never missed any payments. Her final answer was that I had a variable rate when I took out the loan, and that in XXXX the loan was changed to a fixed rate of 15.9 % and the 60 month term started then. The 60 month term that is reflected on the document I submitted with claim XXXX, that they provided to me.

None of what I have been told had added up. First the loan has always been 15.9 %. To claim it went from a variable to fixed rate, and term starting two years after I have had the loan, is questionable. The supervisor telling me the 60 month term went into effect in XXXX tells me they have not kept an accurate history of my account, like I said before I have paid over 90 months (almost 8 years on this account).

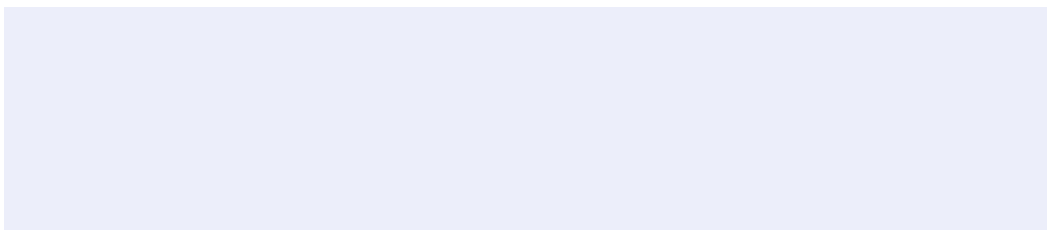
In summary the Bank of America Clean Sweep Loan is what this started out as. This customer service rep presented this loan as fixed rate fixed payments. Bank of America has done modifications to this loan, in XXXX and XXXX. The customer reps and supervisors have made it clear they have not been able to articulate an accurate history of my account, that is either because the account history is incomplete, has too many modifications to articulate accurately or they are towing the party line and facilitating unethical practices for Bank of America.

I was behind making my vehicle loan to BMW Financial. On XXXX/XXXX/2015 they repo my vehicle and on XXXX/XXXX/15 i received a Notice of Intent to Sell Vehicle & this notice is dated on XXXX/XXXX/15 and on the Notice it has XXXX options how to get my vehicle back ; 1st.Option-Reinstate) if i want to reinstate the contract within XXXX days of the date of this Notice i have to pay the amount

Consumer Loan Complaints

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Consumer Loan Complaints

Based on Consumer Complaints

Condor Capital Corp.	PA	17110	Consent not provided
BMW Financial Services	AK	995XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1506688

1506708

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



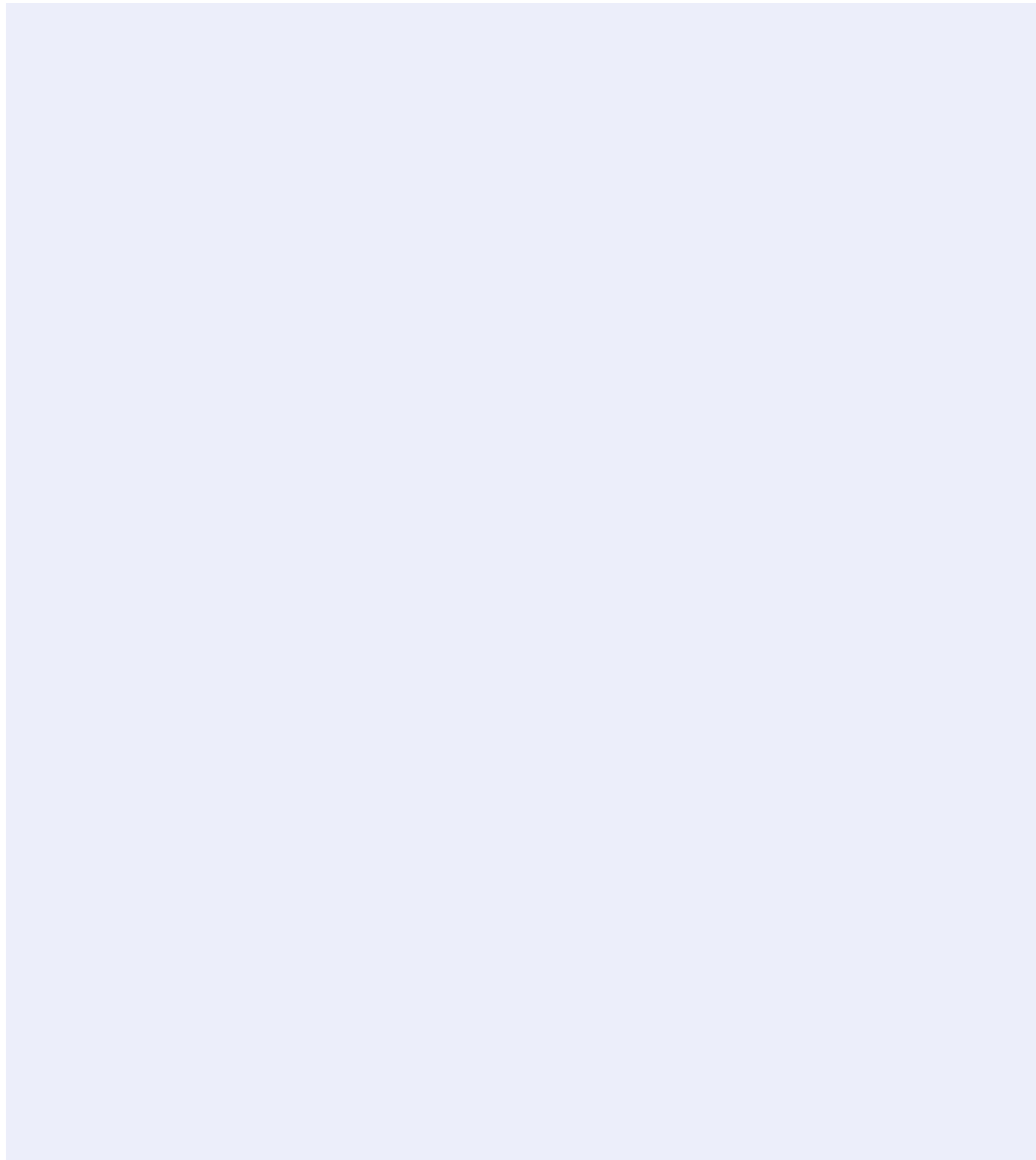
Consumer Loan Complaints

Based on Consumer Complaints

shown to BMW Financial Services & the payment must in the form of certified funds as follows ; Total due {\$3100.00} 2nd.Option-Redeem) basically pay-off the total loan vehicle {\$39000.00}. Okay to make the story short XXXX choose the option XXXX reinstate and i send the funds through XXXX XXXX on XXXX/XXXX/15 for the total due {\$3100.00} & i elect the Urgent so that way they will received the funds within XXXX minutes and i called BMW to give them the Tracking # /Confirmation for the funds that i sent through XXXX XXXX to let them know that i am Reinstating my vehicle and if they could let me know when i should be getting it back from their Vendor (XXXX which is located in XXXX XXXX XXXX) which i think it is redundant that they do n't have a storage available in XXXX . But the Customer Rep that i spoke with on XXXX/XXXX/15 XXXX said the reinstatement funds that we sent was short it should included the XXXX payment. Which is my XXXX payment is due every XXXX of the month and i know there is a 7 day grace period. So i was shock and upset why he 's telling me a different story i told him if he could refer on the demand letter that we received dated XXXX/XXXX/15 and it clears on the letter we have XXXX days to satisfy the demand letter to reinstate. I asked, XXXX if he can notate that i will be sending the XXXX payment on the XXXX (end of the month) since that is payday and i do n't really have additional funds at this time to send the XXXX payment. He said no they ca n't hold the vehicle for me which is just XXXX days away and i will be sending the payment. And i even explained to them the reason why i was late on making my payments due to at my job during summer for the month of XXXX & XXXX we do n't have work and i do n't get paid (seasonal job) and if they can be more considerate or work with my financial hardship. They advised, No they are not wiling to reinstate my contract and i even request if i can speak directly to the BMW Collections Manager and review my file. They refused they gave us some reasons that he is in/out of the Office having a lot of meeting to attend and we

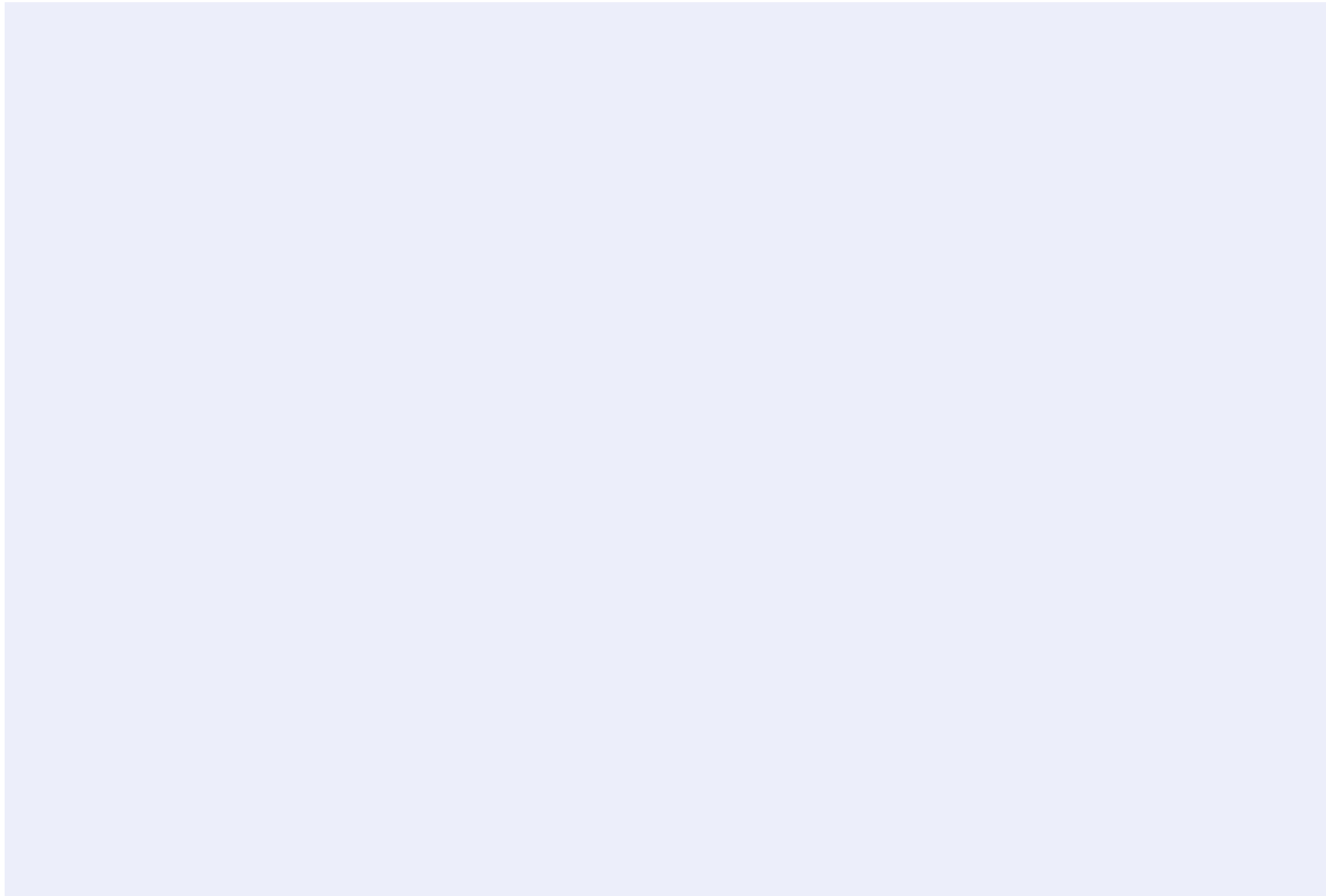
Consumer Loan Complaints

Based on Consumer Complaints



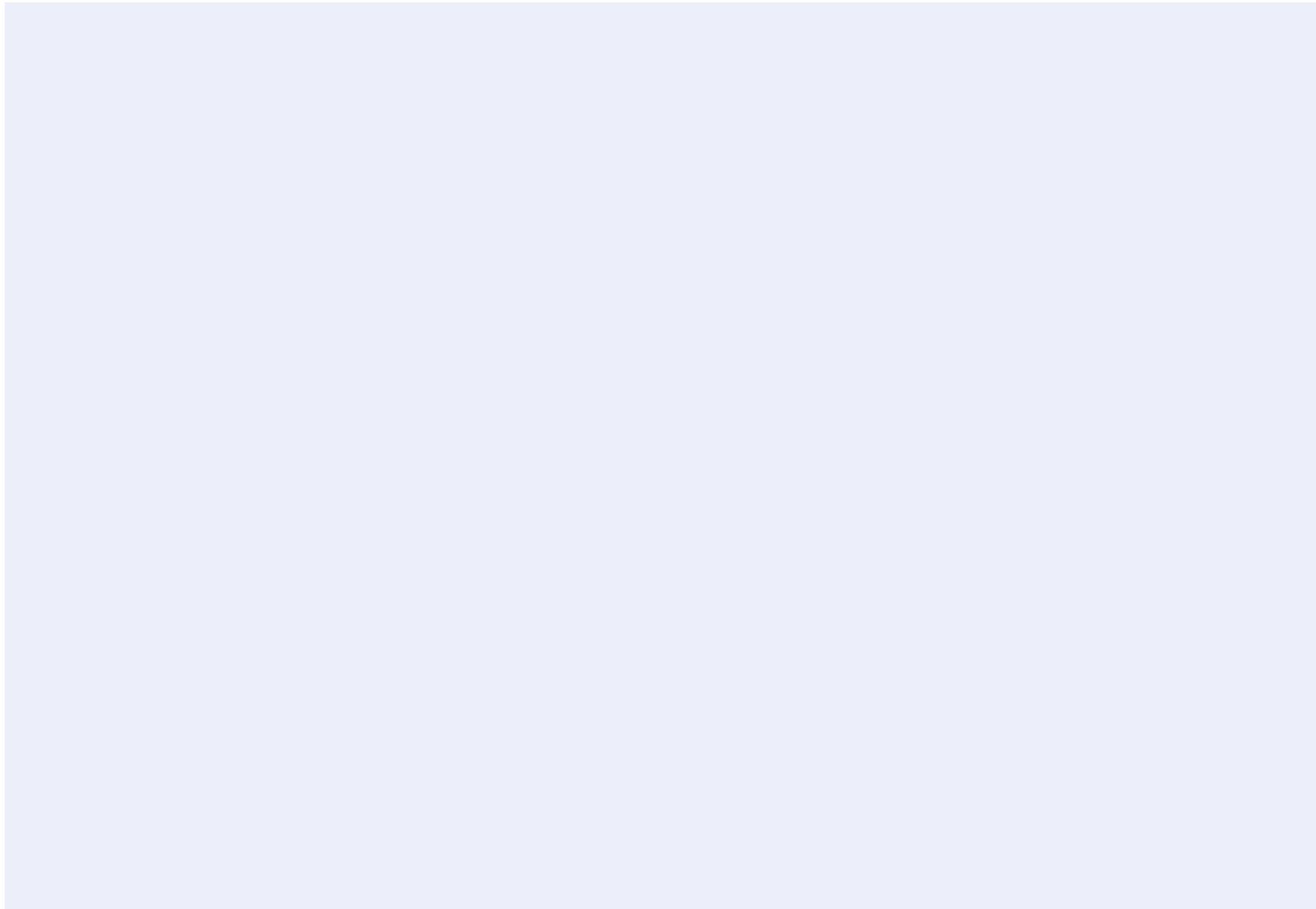
Consumer Loan Complaints

Based on Consumer Complaints



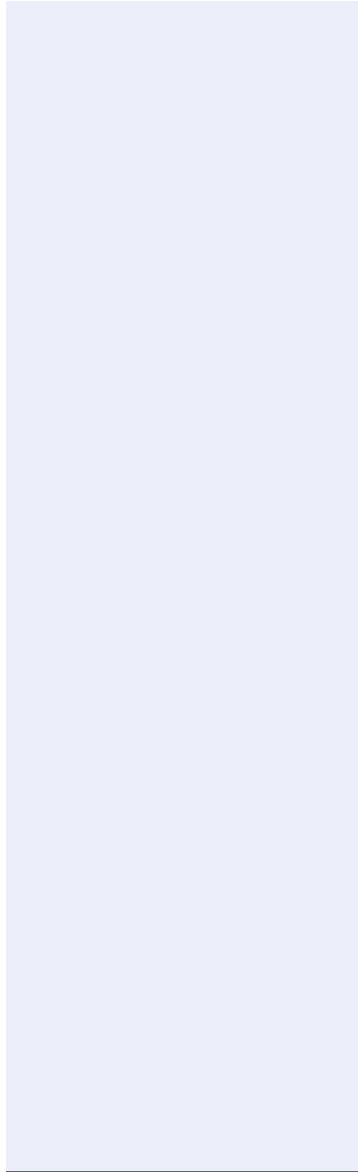
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



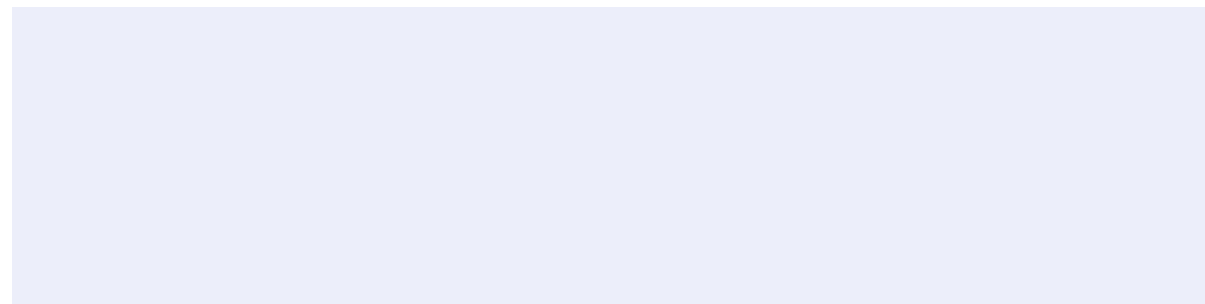
Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Installment loan
08/12/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

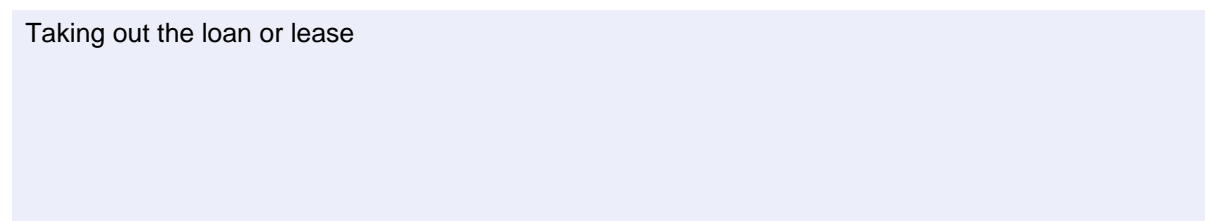


Taking out the loan or lease



Shopping for a loan or lease

Problems when you are unable to pay



Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

even gave our number so he can reach out for us or give us his XXXX or XXXX minutes to hear our side of story. But there was no call received and the funds that we sent through XXXX XXXX they said they will return the funds back to us by XXXX also. However we received an email on XXXX/XXXX/15 from them and advised the funds will be mailed by check to us shortly. Please we need help/resolution if BMW did follow the CFPB regulations regarding their Loan Vehicle when your Loan is in Default or if they are in Compliance.

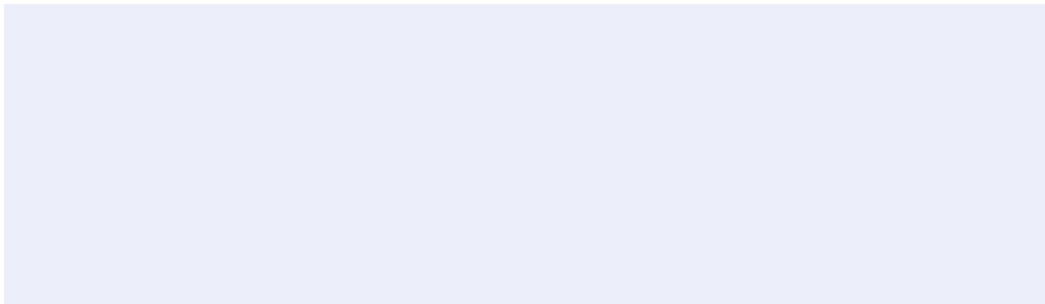
i purchased a vehicle from XXXX XXXX. In the first retail purchase agreement I was charged XXXX price, but I later signed another XXXX because I removed the extended warrenty. I was told that my payments were going to be reduced and signed that new agreement, yet the loan company has no record of the new agreement

Synchrony Bank (Care Credit) allowed XXXX XXXX to open a credit line. XXXX XXXX put me (XXXX XXXX) as her co-sign for a medical procedure amounting to almost {\$4000.00} dollars without me signing anything or being physically present. I, XXXX XXXX have never met nor know who XXXX XXXX XXXX is and I also never gave my consent nor signature for anything involving XXXX XXXX XXXX.

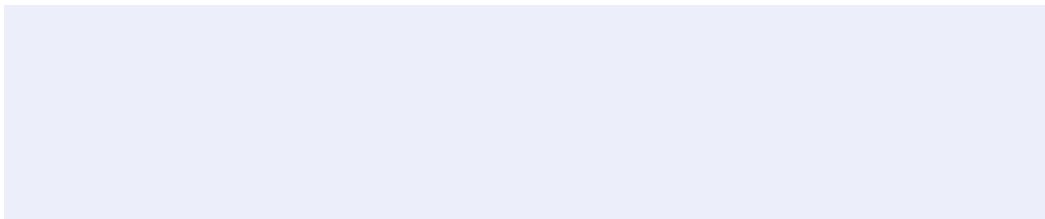
I have just been notified that my Care Credit card (Synchrony Bank) has deferred interest of 26 %. I have been paying over my minimum for the last year and a half and to my dismay my " promotional purchase " expires next week and i will be slapped with an additional {\$600.00} in interest and the following month another {\$300.00} for interest alone. I am completely confused by this and tried to transfer the balance to a lower apr credit card, but Care Credit denies such transfer. This is

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MD	209XX	Consent provided
Santander Consumer USA Holdings Inc	AL	36728	Consent not provided
World Acceptance Corporation	TX	75150	Consent not provided
Synchrony Financial	FL	330XX	Consent provided
Synchrony Financial	IL	600XX	Consent provided

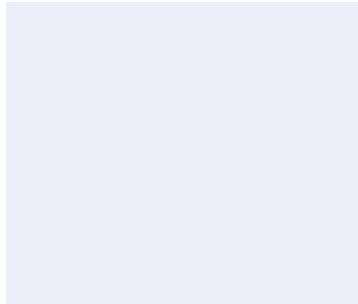
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with non-monetary relief	Yes	No
Web	08/17/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

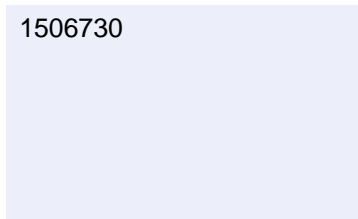


1521690



1514701

1514703



1506730

1514720

Consumer Loan Complaints

Based on Consumer Complaints

08/20/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/17/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the balance to a lower apr credit card, but Care Credit denies such transfer. This is unethical. Please help!

I am trying to obtain a lien release. The original loan was issued XX/XX/XXXX by XXXX XXXX XXXX at XXXX XXXX XXXX, XXXX, NJ XXXX. The loan was paid off by XX/XX/XXXX. Unfortunately I can not locate my payoff letter/lien release. XXXX XXXX is no longer in business and the successor bank is PNC. When I contacted PNC they had no record of me or my loan/lien and refused to further assist me. My vehicle is now 25 years old and eligible for historic plates however NJ Motor Vehicles will not issue historic plates without a title and will not issue a duplicate title without a lien release. Please help me get a lien release letter from PNC. Thank you

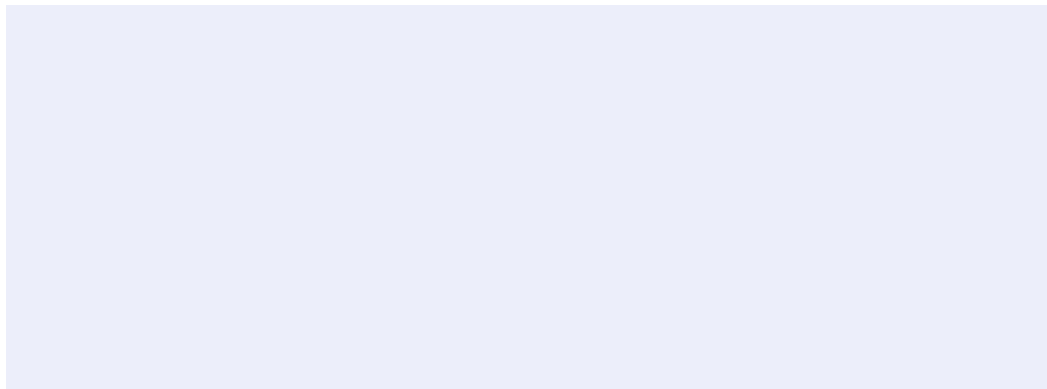
Im XXXX and i can no longer pay the loan at this time. I have told the loan company this and yet they still call my fiance, go to my work place and even call my mothers boyfriends workplace where i occasionally work to fill in for some one daily. It is harrasing me that they continue to call and show up at his work place and even call my fiance while he is at work trying to get him to pay the loan.

I am disputing late payment entries that XXXX XXXX had put on my credit report. It states that I was XXXX-days past as of XXXX/XXXX/2015. That is n't correct I try to always pay during the pay period allotted time

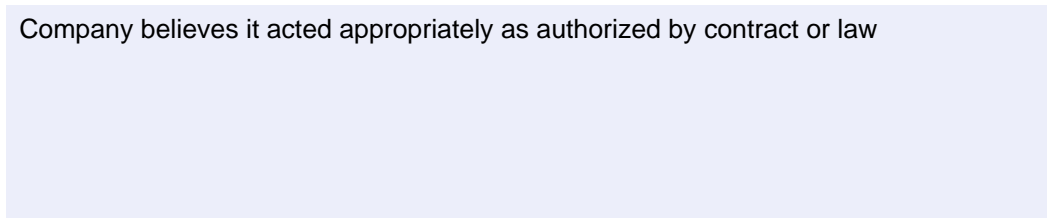
I had written a complaint before (Case number : XXXX) that was submitted to XXXX XXXX XXXX. I spoke to a CFPB representative who said that my case was referred to the Federal Trade Commission. I am now writing this new complaint because it is now clear to me that JP Morgan Chase is/was the servicer of this auto lease, and they are the party with whom I had been negotiating. In XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	OR	97435	Older American	Consent not provided
PNC Bank N.A.	NJ	077XX		Consent provided
Santander Consumer USA Holdings Inc	OK	73505		N/A
World Acceptance Corporation	GA	300XX		Consent provided
Leaders Financial Company	NJ	070XX		Consent provided
JPMorgan Chase & Co.	TX	752XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/24/2015	Closed with monetary relief	Yes	Yes
-----	------------	-----------------------------	-----	-----

Web	08/03/2015	Closed	Yes	No
-----	------------	--------	-----	----

Phone	08/17/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	08/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/17/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1529795

1499583

1521756

1514784

1514462

1522949

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



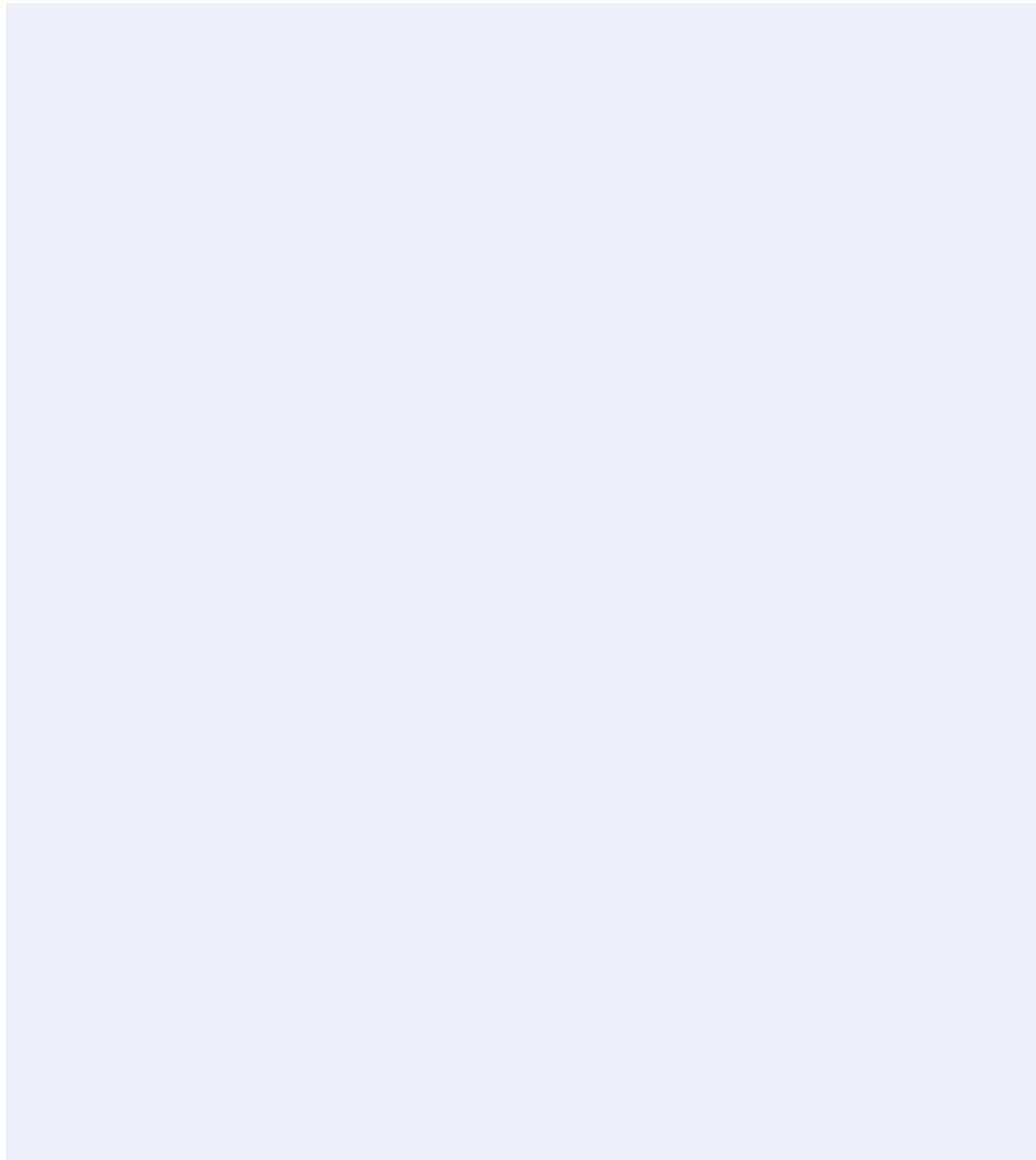
Consumer Loan Complaints

Based on Consumer Complaints

auto lease, and they are the party with whom I had been negotiating. In XXXX XXXX, I moved from XXXX to XXXX and brought with me a XXXX vehicle which I had leased. Unbeknownst to me, in XXXX XXXX, unless a lessee files an affidavit claiming they are not using the leased vehicle for income-producing purposes, vehicle owners are subject to Property Taxes. As it was approaching the end of the least term, I surrendered this vehicle in XXXX XXXX as part of a trade-in for a new leased vehicle. Then, on XXXX XXXX, XXXX (15 months later!), I received a letter on XXXX XXXX XXXX XXXX letterhead (but JP Morgan Chase is the actual lessor) that I owed them {\$620.00} in property taxes to reimburse them for the taxes they paid to XXXX XXXX. I immediately called XXXX XXXX who said there was nothing they could do. I called the phone number found on the Property Tax Notice from Chase and have negotiated with XXXX different Chase personnel to get them to waive the property tax that they are seeking. Chase claims that they sent me a letter which contained the aforementioned affidavit back in XXXX XXXX when I initially moved here and notified them of my change in address. Honestly, I do n't recall ever receiving this correspondence. Further, given the consequence of having to pay a hefty property tax bill if the affidavit was n't returned, I would have expected Chase to reach out to me a XXXX time to remind me that this form needed to be signed, notarized and returned, but that never happened. We had from XXXX XXXX until XXXX XXXX to file this affidavit, a full 10 months, to avert having to pay this tax. I was completely unaware of this obligation in XXXX. I have never missed or been late on any consumer debt payments in over 30 years. And despite talking to supervisors all the way up the chain at Chase, I do n't know where we are on this property tax issue. My last XXXX phone calls to a direct manager in Chase 's Executive office have gone unreturned. I am also a Chase credit card holder. At the very least, as a customer of the bank, and with 10 months to get the affidavit filed, I would have expected Chase to send a reminder

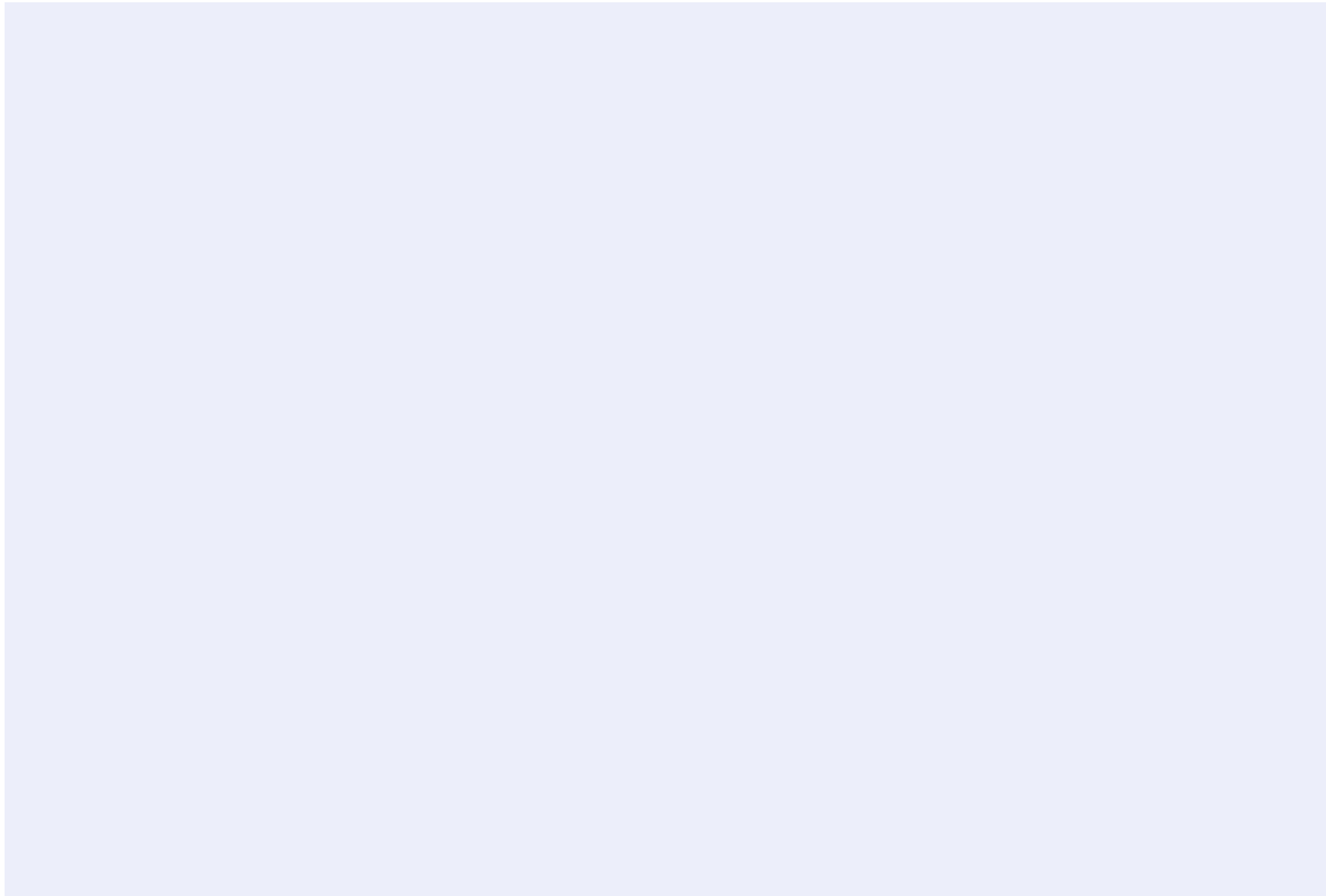
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



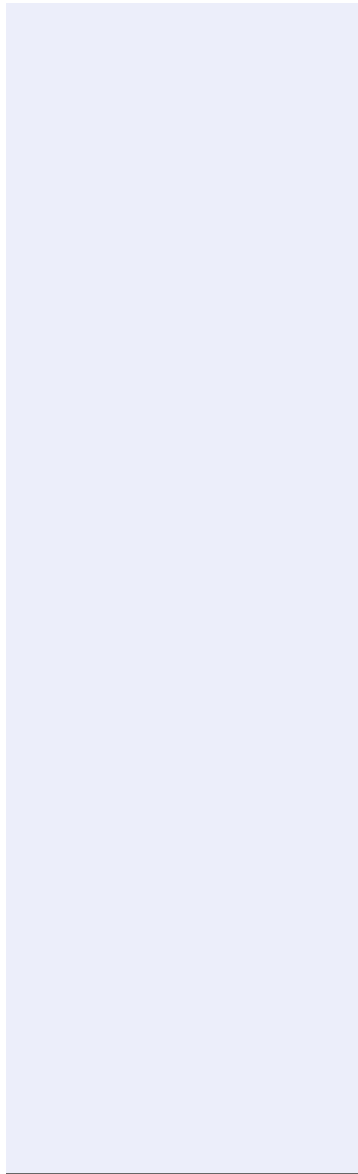
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



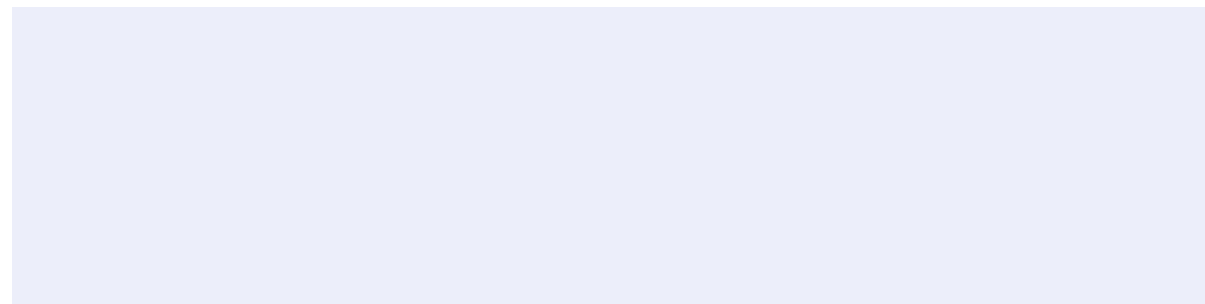
Consumer Loan Complaints

Based on Consumer Complaints

08/21/2015	Consumer Loan	Vehicle lease
08/25/2015	Consumer Loan	Vehicle loan
08/21/2015	Consumer Loan	Vehicle lease
08/12/2015	Consumer Loan	Installment loan
08/17/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

about this particular requirement in XXXX. It was very difficult moving from XXXX part of the country to another, getting children settled in their new surroundings and new schools. I honestly never saw this correspondence that Chase allegedly sent me, and they have expressed no interest in working with me. The supervisor, in whose hands my case rests, and who is located in XXXX, does not return phone calls either. I am extremely frustrated and disappointed at their lack of empathy and willingness to bring this to a fair conclusion.

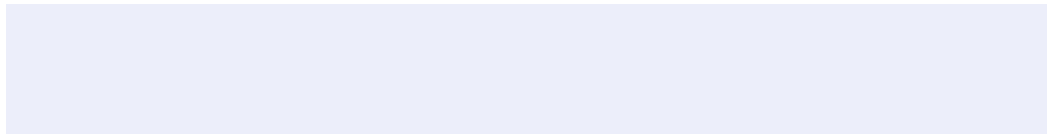
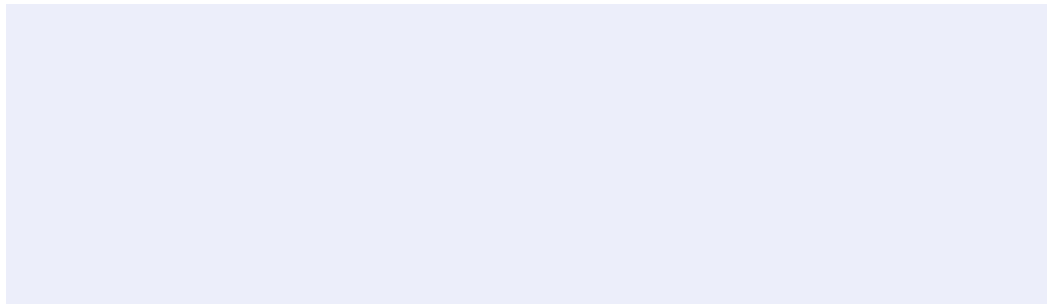
I leased a vehicle at XXXX XXXX XXXX in XXXX. When the lease was up, I paid Volks Wagen Credit balance in full via wire transfer, I requested a paid in full letter which I received. This all transpired XX/XX/XXXX. I decided to sell the vehicle last week, XX/XX/XXXX. I discovered Volks Wagen Credit had a lien on the title, I contacted Vw credit and they said it was XXXX XXXX XXXX problem. I called XXXX they said it was Volks Wagen Credit mistake. I called VW credit again and they said they sent the release to the DMV and it would be two weeks! I lost my buyer, and now I'm told I need to go to DMV and request Title. I paid in full {\$15000.00} and a year and a half later they still have a lien! How many vehicles to they reposes with a false lien?????? I have to take a day off work to go to DMV and find another buyer.

contacted thru e-mail and thru text. title of the email and text was- repossession of your XXXX. They ran a payment thru unauthorized after i was e-mailed telling me that the payment that I had set up was deleted.

How are payments to an installment loan for an automobile supposed to be applied? For instance if you are 30 days late on a payment and you make XXXX

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

VW Credit, Inc	CA	920XX	Consent provided
Prestige Financial Services, Inc.	TX	750XX	Consent provided
Hyundai Capital America	MI	48768	Consent not provided
Citibank	OH	44122	Consent not provided
Santander Consumer USA Holdings Inc	WI	532XX	Consent provided

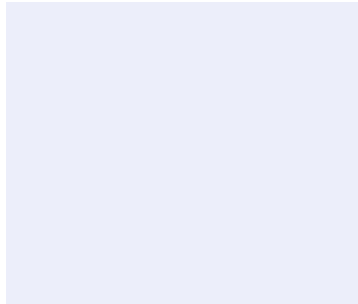
Consumer Loan Complaints

Based on Consumer Complaints

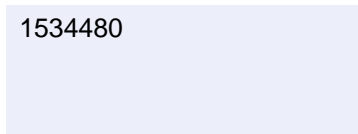
Web	08/25/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with monetary relief	Yes	Yes
Web	08/21/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1529853



1534480

1529870



1516478

1521827

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

applied? For instance if you are 30 days late on a payment and you make XXXX full payment can the lender apply those funds towards interest for the late payment and the currently due payment before apply anything towards principle?

Went to XXXX XXXX XXXX in XXXX TN to purchase XXXX XXXX. When it came time to get with finance dept. the gentleman XXXX XXXX XXXX) helping/robbing me told me I HAD to purchase extended warranty to get any financing. He added a {\$1500.00} " XXXX XXXX XXXX premium to my contract. I had purchased from this dealership previously and was told the same thing. At that time I did n't think to question it. That finance guy was XXXX XXXX, who I just learned was been promoted to management of the dealership. Guess I know why. Sells exorbitant policies to people every chance he got to increase his sales and commissions.

Please review complaint number XXXX XXXX and this is a 2nd complaint on Chase Manhattan Bank. No phone call responses at all from them.

I spoke to XXXX at CFPB on XX/XX/2015 to the response that Chase gave. It is all untrue as see it.

Chase said they gave me this promissory note the day I opened the loan. False never did. This is not given to the consumer till the loan is paid off.

They are not reading my first complaint very carefully. Dodging the real facts. The

Consumer Loan Complaints

Based on Consumer Complaints

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	TN	377XX		Consent provided
-------------------------------------	----	-------	--	------------------

Santander Consumer USA Holdings Inc	NC	27616	Servicemember	Consent not provided
Prestige Financial Services, Inc.	GA	30286	Older American	N/A
American Honda Finance Corporation	TX	762XX		Other
Westlake Services, LLC	SC	29223		Consent not provided
Exeter Finance Corp	IL	62025		Consent not provided
JPMorgan Chase & Co.	NY	119XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/25/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	08/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/12/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1506845

1535455

1521167

1521836

1531203

1514863

1514739

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

girl they stated did not make a mistake. False, she would not give me any papers.

Said the keep everything. I did not agreed to that note for, XXXX, I never seen.

Again, they did not read the first complaint paper I wrote. Again dodging the facts.

If Chase does n't make mistakes that needs to be looked into.

Then I asked for a calculation on how the loan amount is figured out.

Again, they dodged by not explaining in a breakdown, because there is an error.

Then to explain I never put something extra in the loan to increase it.

Again they created something for they are avoiding the fact.

Nothing they have wrote is matching m letter or even to provided an explanation to all the paper work that I have provided CFPB. That PROMISSARY NOTE was accidently given to me by Chase bank in XXXX, N.Y. when they called corporate and corporate accidently gave it to them. No one sees this till the loan is finish.

That 's when I noticed an xas annually, not fixed. They are not following anything under their supposedly guide linesby giving me XXXX different rates, XXXX different amounts, and XXXX different pay off time. Al these papers I sent from are from Chase.

They are dodging from the real mistake they did and truth.

Everyone makes mistakes Chase, and the are changing all the wording around.

And Facts.

I do advise that no one should open a loan with Chase who has hidden all this from a consumer. I was taking for a ride. They have n't answered anything in regards to my complaint. MMMMMMMMM?

Asked that Consumer Finance do research this deeper. by reviewing my documentsand their response more carefully.

Regards XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Credit Corp Solutions Inc.

TX

78244

Servicemember

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

09/09/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1534367

Consumer Loan Complaints

Based on Consumer Complaints

08/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Shopping for a line of credit

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I believe I am the victim of a wrongful auto repossession. I had difficulty paying my auto loan, NOT because of inability to pay, but because of problems with the bank's bill payment system. I was told this would be resolved, but it was not over several months. I received only the first paper bill ; subsequent electronic bills were emailed, but the embedded links did not work. I was not able to pay the bill online, or at local banking centers. My car was taken from my driveway in the early hours on XXXX XXXX, though I gave up keys willingly. I did not receive any notice of default, nor of repossession. I have since paid the payoff balance for the loan ; however due to excessive storage fees, I have been unable to retrieve the car. I have exhausted funds to rent a car and plan to file for replevin and money damages as quickly as possible. Additionally, I would like to lodge a complaint with the CFPB.

I have had the same issue for over 8 months.

When you pay online it never shows as a pending payment. In XXXX I first told the office of the president and they had to credit me back for a XXXX payment. I have been dealing with XXXX XXXX and XXXX XXXX.

Until the payment posts you receive emails indicating that the payment is due and you continue to get reminders. When you go online you can not confirm the pending payment. Customer service can not see it. You have to call the complaint department for them to see it. They tell you the same thing we will IT know.

When you make a dispute, they call you back in a few days and then note it has

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	TX	77039	Consent not provided
Bank of America	MA	024XX	Consent provided
Citibank	IL	62208	Consent not provided
Santander Consumer USA Holdings Inc	FL	335XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/10/2015	Closed with non-monetary relief	Yes	No
Web	08/21/2015	Closed with monetary relief	Yes	Yes
Web	08/21/2015	Closed with explanation	Yes	Yes
Web	08/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1499831

1529938

1529756

1531228

Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015 Consumer Loan Installment loan

08/06/2015 Consumer Loan Vehicle lease


08/17/2015 Consumer Loan Title loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease



Payment to acct not credited

Consumer Loan Complaints

Based on Consumer Complaints

been resolved even when you have not spoken to someone since the initial complaint.

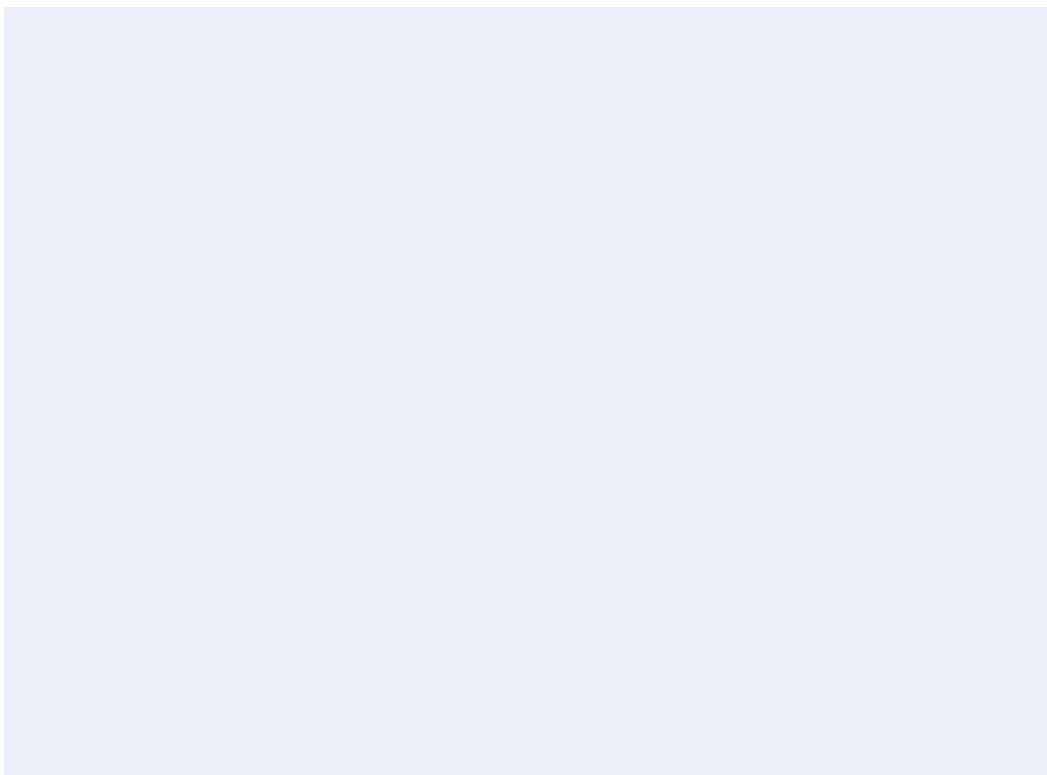
My father (deceased in XX/XX/XXXX) leased a XXXX in XXXX XXXX \$ XXXX month. Being he was XXXX at the time and in failing health he rarely drove the car.. When he passed away my sister and I went to the dealership and advised them - they did n't know how to address the issue of a deceased customer so they got the lease division on the speaker phone. We were advised 'that for deceased customers ' (their exact words) all we were responsible for is the remaining lease payments (XXXX x XXXX months = {\$5300.00}). They would pick up the car and auction it, and anything received above that would be considered 'a wash '. Fast forward to XX/XX/XXXX - I received a statement from a collection agency that {\$5500.00} is due!! They did a calculation based on the residual value of the car - rather than the remaining lease payments. I said to the collection agency- why would I turn the car in, knowing that the final bill would potentially exceed the remaining lease payments? We could have driven the car for XXXX months! Hyundai is 'double dipping ' by selling the car PLUS also billing the estate!!! The collection agency actually told me too much- that they hear this from the families of Hyundai lease customers 'all the time '. The rep tried to retract her wording but it was too late! This company needs be brought to court in a class action suit- telling the families one thing when they know the truth is the complete opposite.

Long story, short ; I originally took out loan from XXXX XXXX XXXX. Secured by auto title. Original loan for around \$ XXXX. Made ALL payments on-time. With around \$ XXXX left on loan balance received a letter from Green Tree Servicing that they now owned loan. Agreed to continue payments as long as they sent proof they actually had loan. Could not contact anyone from XXXX XXXX XXXX to verify. Made a few more payments but never received any proof of loan by Green

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/13/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No

Web	08/17/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1514970

1506941



1521946

Consumer Loan Complaints

Based on Consumer Complaints

08/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

verify. Made a few more payments but never received any proof of loan by Green Tree. Stop payments. They started harassment campaign. I sent Cease & Desist notification. They reported my loan as " charged off " and farmed off loan to XXXX XXXX XXXX and they immediately sent proof of loan and paid {\$950.00} to resolve matter and they reported as paid in full to all credit reporting service. And sent me back car title. Green Tree still reports loan as a " charge off " and has reeled havoc on my credit report. Can not close kids college loans because of it. Hired a lawyer to try and resolve with no luck. All of this over a very small amount of money. Craziest thing I have ever dealt with. Even sent them letter I 'd pay whatever they want to just make it go away. They said NO! I 'm 100 % in right from start to finish on this.

Ford Credit has not been sending monthly statement reflecting amounts due or due dates

Exeter finance has continually misled me and admitted their mistakes on a recorded line. They sold me a loan and lied to me how much interest I was paying and how it was accruing. In addition their collection activities have been harassing at work and they have not complied with Georgia rules and given me enough notice XXXX is my account number I have spoken with XXXX and XXXX at their company and they give a list of excuses. They stated and admitted they have made mistakes in their verbal conversations and are constantly not meeting compliance on my account on verbal recorded lines. I am requesting the interest rate I was advised by Exeter upon the receipt of the initial loan 19.71 percent is what I have and I am requesting it to be the 10 percent I was advised. They are sloppy in their training of employees and they are not advising me correct information as when my vehicle is for assignment and notices given. They have

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Aqua Finance Inc	CA	90046	Consent not provided
Ford Motor Credit Company	NY	141XX	Consent provided
Exeter Finance Corp	GA	305XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1502767

1500163

1516401

Consumer Loan Complaints

Based on Consumer Complaints

08/21/2015	Consumer Loan	Vehicle loan
08/03/2015	Consumer Loan	Installment loan
08/17/2015	Consumer Loan	Installment loan
08/12/2015	Consumer Loan	Installment loan
08/12/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

distorted truth and admitted to their mistakes verbally but have n't cured them. I was told it was an installment loan annual interest accrued. Instead they gave me an vehicle loan of interest calculating the loan. Their notices after making a payment were not compliant with Georgia on the XXXX day. I made a payment and was told verbally that would negate the notice. Now they are saying after given the money they do n't have to meet compliance. I was never explained the terms of my loan and now I am stuck with this interest rate. Exeter finance never explained the loan to me and has misled me since inception.

On XXXX/XXXX/15 XXXX? XXXX pulled a hard credit report without my authorization. This was for paypal where I already had a account. They asked me for a differant credit card which I gave them. They never disclosed that they would pull a report.

On XXXX XXXX, 2015 I received e-mail from CashCall offering a settlement on a loan I had due to them with a XXXX time payment of XXXX. I am attaching the e-mail in this correspondence. I spoke with my family and they were going to provide the amount so I could settle the debt.

I called CashCall and said that I wanted to settle based on their e-mail. They were

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Capital One	NY	13206		Consent not provided
Monterey Financial Services, Inc.	CA	90046		Consent not provided
OneMain Financial Holdings, LLC	FL	33990	Older American	Consent not provided
PayPal Holdings, Inc.	CT	064XX	Older American	Consent provided
Santander Consumer USA Holdings Inc	GA	30331	Older American, Servicemember	N/A
CashCall, Inc.	IN	46240		Consent not provided
CashCall, Inc.	CA	951XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/21/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	Yes
Web	08/17/2015	Closed with monetary relief	Yes	No
Web	08/27/2015	Closed with explanation	Yes	No
Fax	08/13/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1529988

1502768

1521964

1516164

1514496

1515037

1506984

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I called CashCall and said that I wanted to settle based on their e-mail. They were to move forward and provide the documents necessary to do this.

Follow-up calls were made and nothing ever happened.

After a period of time I called CashCall again. This happened on XXXX XXXX, 2015. They said that I would have to deal with a new contact. This new contact was XXXX XXXX XXXX. The number given to me by CashCall was XXXX XXXX. I was to call them from this point on. I called this number I spoke with someone who would only identify himself as XXXX. XXXX said he represented XXXX XXXX XXXX. XXXX said that everything was transferred to XXXX. Their number was XXXX XXXX XXXX. I then called this number. They took down my contact information and said that someone would get back to me. I received a call from XXXX XXXX. He said that he works for the XXXX XXXX XXXX XXXX. He was calling from XXXX XXXX. He said that the offer is not available and I will be dealing with him now. He demanded payment of approximately {\$5000.00}. He said that if I did not pay, he would take legal action and sue me. He said that he would put a lien on my house and levy my wages.

Recently checked credit report. Found XXXX late payment from Wells Fargo Dealer Services. Called faxed email proof of payment .Showing paid on time. Company still refused to remove late payment. Also asked for them to be removed from credit report. Due to the fact of inaccurate info from " WFDS :. The refused to do so.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	900XX		Consent provided
-----------------------	----	-------	--	------------------

SunTrust Banks, Inc.	AR	71913		Consent not provided
----------------------	----	-------	--	----------------------

Credit Acceptance Corporation	MI	49126	Servicemember	Consent not provided
-------------------------------	----	-------	---------------	----------------------

VW Credit, Inc	NY	11230		Consent not provided
----------------	----	-------	--	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/13/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/21/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1507181

1507022

1515087

1530068

Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/06/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I was a victim of the 2012 Government shut down. This was known as Sequestration Furloughs. I wanted to make sure I made sure every creditor know I was trying to address my accounts. I was made aware that USAA a company that I had my vehicle loan with was offering members that were affected by the furloughs was giving 2 months relief on their loans. I spoke to a service member by calling the XXXX #. I was informed that I would not have to pay my vehicle loan for 2months. After the two month period I started making my payments again. I notice after reviewing my credit report that the two month relief period was not honored and I was behind on my loan. I contacted USAA again and was told that I was not set up on this option. I have contacted USAA on multiple accounts to try to resolve this issue. I do n't not think it is my fault and not be punish for a representative giving me the wrong information.

I am an XXXX service member with XXXX. I have a leased BMW that I 'll be turning in under the SCRA. I am 1-year into my XXXX-year lease and put approximately {\$4200.00} down as a down payment. BMW will grant me early termination of the lease but they are refusing to give partial reimbursement of my down payment.

I had a customer trade in a vehicle at my dealership XXXX/XXXX/XXXX and I sent a payoff check of which RBS Citizens cashed. The title to vehicle is an electronic title and since my initial contact with Citizens bank they have given me the run around. Up until XXXX/XXXX/XXXX when XXXX XXXX was able to provide a lien release letter, there has been no help or resolution. I have left two messages with

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Delbert Services	AZ	85252		Consent not provided
GM Financial	NJ	08004		Consent not provided
USAA Savings	GA	302XX	Servicemember	Consent provided
Capital One	TX	76549		N/A
BMW Financial Services	VA	223XX		Consent provided
Citizens Financial Group, Inc.	GA	300XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/07/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Postal mail	08/13/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	Yes
Web	08/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1507745

1507048

1522066

1515160

1515166

1535729

Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

release letter, there has been no help or resolution. I have left two messages with no call back XXXX. As it stands the lien release letter does not work for electronic titles. It is now XXXX/XXXX/XXXX and Citizens has had my money since XXXX/XXXX/XXXX. RBS Citizens has been unwilling to take the proper steps to release the electronic title and I am asking assistance from your organization in hopes that you can get the desired results. Below is all the information of accounts and contacts all of which other than XXXX XXXX have accomplished nothing after hours of phone calls and multiple messages : Customer who traded car in : XXXX XXXX XXXX XXXX XXXX # XXXX RBS CITIZENS BANK XXXX CITIZENS BANK XXXX ACCT NUMBER XXXX Over night payoff check to them on XXXX XXXX XXXX Signed for by XXXX XXXX RBS CITIZENS Contacts with whom I spoke with over last four months : Last spoke with XXXX XXXX XXXX Office of Chairman XXXX Results- she was able to get a Paper lien Release Paper Lien release is no good for Electronic title XXXX Direct line Electronic Title Division : Main Number XXXX XXXX XXXX XXXX XXXX Multiple conversations and messages left with no results XXXX XXXX ext XXXX Two Conversations and no results *****As of todays date I contacted the State of Georgia and they indicated that RBS Citizens nor their title servicing company has not made any request or action on the title involved. No activity on the title has taken place since XXXX of XXXX when the owner first purchased the vehicle. This indicates that after multiple calls and representatives that no one single action has taken place. The results of this failure to process title in timely manner has cost my company several XXXX dollars in lost revenue due to the fact I could n't register the title in the new owners name. I am requesting you assistance and appreciate any direction on this matter. Kind Regards XXXX XXXX XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.

MO

.6303

Consent not
provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/17/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1522908

Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

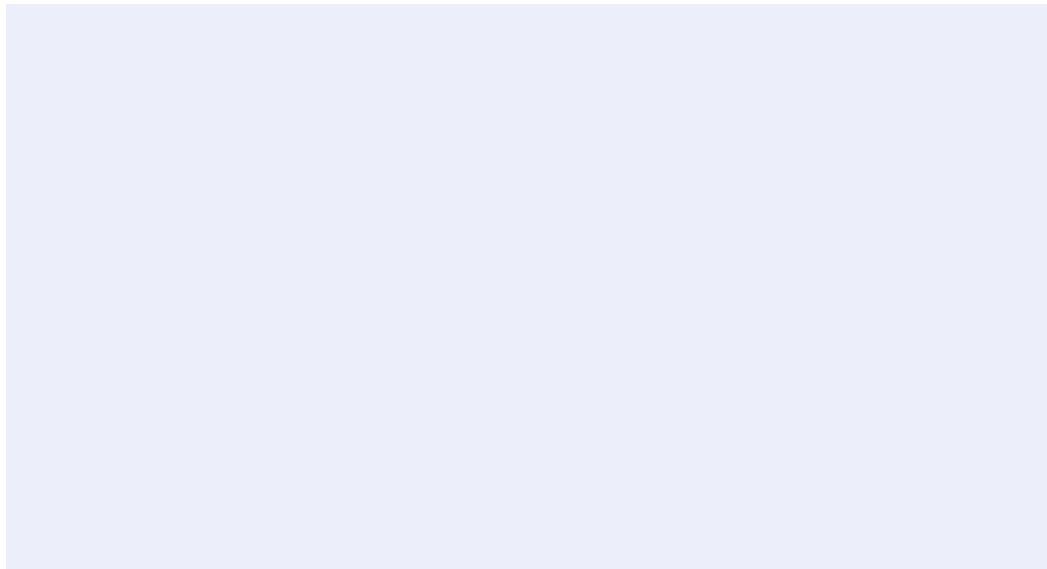
Based on Consumer Complaints

At the beginning of my loan I made each payment on the scheduled date and payment amount until I became in default on my loan after becoming XXXX in XXXX 2014. Upon my release I have made a good faith attempt to bring my loan current. Santander continues to call and harass myself as well as my family regarding the standings of the loan. I have contacted Santander by phone several times requesting the past due amount and tried to work out payment terms that were both convenient to myself as well as their company. Each time I have spoken with one of their representatives I have been given conflicting past due amounts. I have now been slammed with so many fees that there is no way that I can bring my account current with no explanation of what the fees are for. This company also continues to report this account to the credit reporting agencies as a charge off and have not reported my payments or account history correct.

Our loan was purchased by Santander we have paid XXXX monthly payments of {\$360.00} on a XXXX month loan and Santander claims we still owe {\$6200.00}. They told us we need to do a loan modification to pay this last {\$6200.00} over XXXX months. How can we make all XXXX payments and still owe {\$6200.00} this is fraud and extortion. They beat my credit up over this modification they tell my ex-wife do n't make a payment until the loan mod is complete and then report you as late my credit score dropped XXXX points in XXXX minute when they reported the payment as XXXX past due. Here is how they did it and the attached payment history will show this. On XXXX/XXXX/2008 they added {\$2600.00} to the principal out of the blue then every month they charge numerous miscellaneous fees between {\$10.00} and {\$36.00} a couple of times a month for the life of the loan. We originally were with another company and the terms of the original loan were nothing like they are now. I would not be surprised if they changed the interest rate

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	MD	216XX		Consent provided
Ford Motor Credit Company	GA	30228	Older American	Consent not provided
Santander Consumer USA Holdings Inc	OR	972XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/12/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No
Web	08/07/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1516482

1530157

1507763

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/12/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

as well who can tell how they compute interest.

Sierra auto charges their customers over {\$100.00} a month if they are over 10 days late (contrary to how their contract reads). Their payment system processes their payments as cash. Most major credit cards have a cash limit that does not meet the price of the monthly payment. By having this in place and not working with their clients to change their due date, Sierra is forcing people to pay way more than originally agreed upon. I am over XXXX into a XXXX loan that has an additional XXXX in financing charges. My payoff is close to XXXX and a supervisor has not called me back in three months to give a decent resolution.

I was a cosigner on a vehicle Auto loan for my brother back and I believe the date was XX/XX/XXXX which the vehicle was repossessed. now a week ago XX/XX/XXXX and receiving notification that I 'm to get a wage garnishment for this vehicle the debt at the time was about {\$4000.00} left on the car loan and the garnishment is for {\$22000.00}. I called the attorney Steven Einstein and associates Who represents a company that is on the garnishment called XXXX to find out what the debt was in when it was I asked them for documentation and they refused they said they will not make my attorneys job easier by sending me the documentation for the debt. They stated that they have a judgment against me so they do n't have to do anything but collect money at this point I was never served any paperwork for court and had no idea of the date of court. my understanding also at the time was that I was a comaker not the only person on the auto loan which the collection agencies now stating that there is nobody on the XXXX except for me. I believe it does that is over XXXX years old and I do n't understand how they can come after me XXXX years later for that that was n't even really mine in

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	WA	98311	N/A
Sierra Holdings LLC	PA	190XX	Consent provided
Ally Financial Inc.	MO	65803	N/A
Stephen Einstein & Associates, P.C.	NY	146XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/26/2015	Closed with explanation	Yes	No
Web	08/25/2015	Closed with explanation	Yes	No
Referral	08/13/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints

1535763

1535773

1516106

1530197

Consumer Loan Complaints

Based on Consumer Complaints

08/21/2015

Consumer Loan

Vehicle loan

08/17/2015

Consumer Loan

Personal line of credit

08/07/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the first place. also how are they allowed to garnish my wages and not prove send any proof of the debt to me

Harley Davidson Finance AKA XXXX XXXX is not computing their so-called simple interest contracts using the same formulas which change month to month in order to charge more interest to consumers.

Additionally, XXXX is holding payments from consumers and posting them later in order to collect a larger per diem interest rate which makes them more profits and lengthens contract terms to their benefit. It also costs consumers more over the life of the loan in interest.

My billing on XXXX/XXXX/15 based on my interest rate of 12.99 which is basically legal loansharking which SHOULD account for a reduced daily per diem because of a reduced principal balance per the statement states:XX/XX/2015Payment \$ XXXXInterest \$ XXXXPrincipal : \$ XXXXXX/XX/2015Payment \$ XXXXInterest \$ XXXXPrincipal \$ XXXXXXXX claims although the daily per diem interest costs should decrease my interest costs have increased which is the opposite of how so-called simple interest loans operate.

Basically, XXXX contracts need an audit from your agency because this affects XXXX loans & consumers.

I have had XXXX vehicle leased with GM Financial. In XX/XX/XXXX, my credit union bank account was compromised by fraud and my XXXX banking payments we stooped for XXXX days. Because of this my car payment to GM Financial was not sent to them. I never received any late notices because GM Financial had never updated my address, after multiple times of trying to update it with them. After I received a phone call from them XXXX months later I realized what had

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Harley-Davidson Financial Services, Inc.	FL	344XX	Servicemember	Consent provided
PayPal Holdings, Inc.	MO	64083		N/A
GM Financial	UT	840XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/30/2015	Closed with explanation	Yes	Yes
Postal mail	08/19/2015	Closed with monetary relief	Yes	Yes
Web	08/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1529698

1522196

1507680

Consumer Loan Complaints

Based on Consumer Complaints

08/21/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

After I received a phone call from them XXXX months later I realized what had happened. I sent GM Financial a letter I received from my bank explaining this situation was beyond my control and was in fact their fault, but GM Financial refused to remove the XXXX late notice to all XXXX credit bureaus, but waived the {\$50.00} late fee. Most recently I lease a new car with GM Financial, XX/XX/XXXX, I never received any statement or documentation of the account number, until XX/XX/XXXX. I called several times to check on it and when the payment was to be due, made the XXXX payments in XXXX and they again waived the late fees and said because it was their fault nothing would be reported to the credit bureaus. On XX/XX/XXXX I received notice there was in fact a XXXX late posted to all XXXX credit bureaus for this new account. I called GM Financial that they claim they never reported it.

My vehicle was repossessed in XX/XX/XXXX. A complaint on deficiency was filed in the County Court of the First Judicial District of XXXX County, Mississippi against my grandfather, primary buyer and I the co-buyer. The Mississippi Statue of limitations on collecting on a debt is 1 year. A default judgement was entered on my grandfather on XXXX XXXX, XXXX. A writ of garnishment was issued against him on XXXX XXXX, XXXX. Due to lack of knowledge of the fair debt collection practices act notice, I did not fight the summons I received on XXXX XXXX, XXXX. Which would have surpassed Mississippi State of Limitations on collection on a deficiency claim. A default judgement was then entered against me on XXXX XXXX, XXXX. A writ of garnishment was issued on me on XXXX XXXX, XXXX. they renewed the garnishment on XXXX of XXXX. Fast forward to XXXX XXXX, XXXX my bank received notice to froze my accounts due to the garnishment issued in XXXX. My accounts became frozen on XXXX XXXX, XXXX. I was n't given any notice as to what was going on until my accounts was frozen. State law dictates I have 30 days to respond to the garnishments of my accounts

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Trustmark Corporation

TX

754XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/21/2015

Closed with explanation

Yes

Yes

Consumer Loan Complaints

Based on Consumer Complaints

1530222

Consumer Loan Complaints

Based on Consumer Complaints

08/21/2015 Consumer Loan Installment loan

08/07/2015 Consumer Loan Vehicle loan

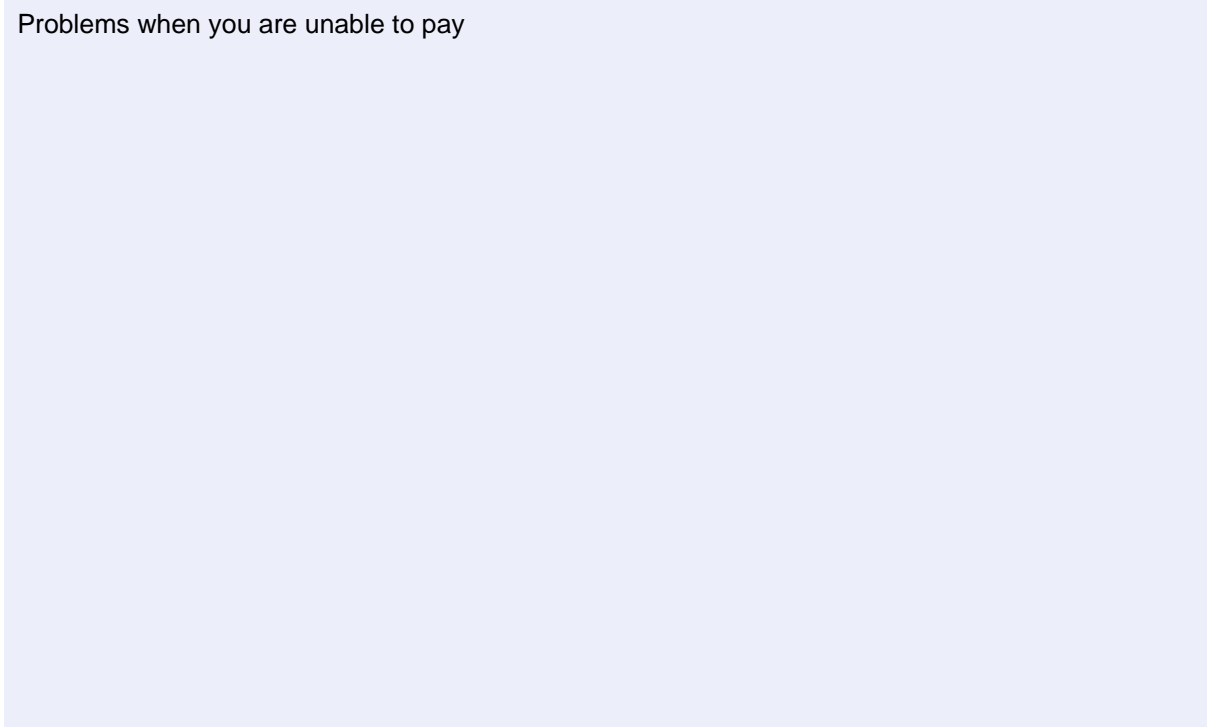
08/07/2015 Consumer Loan Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

before they will release funds to the courts. I have only been given 10 days to fight back. I am in the process of writing a letter to courts to file a motion to vacate the judgment due to the Statue of Limitations expiring before the summons to appear in court to fight the judgment.

Payday loa lenders trap people with high interest rates and will not work out anyways to help the consumer. They would rather have the consumer over draft and be unable to pay loans. I would like to revoke authorization to my account because I have had fraud to my bank account.

I recently had my car repossessed in XXXX 2015. After the repossession I was given the option to get my car back if I could bring my account current. I brought my account current through Santander and the various agencies they worked with. Once my account was current Santander reinstated my loan and had me being making monthly payments ; however, the status of my loan on my credit report is faulty. It still displays my account in charge off status, with me making monthly payments to the account, and no evidence of the loan being reinstated.

If my account has been brought current, and you have reinstated my loan, it would only make sense to reflect my account as a simple interest loan once more with installment payments being paid on time currently. It does not seem feasible that one would reinstate my loan while still reporting it as charged off with payments being made on that charge off monthly.

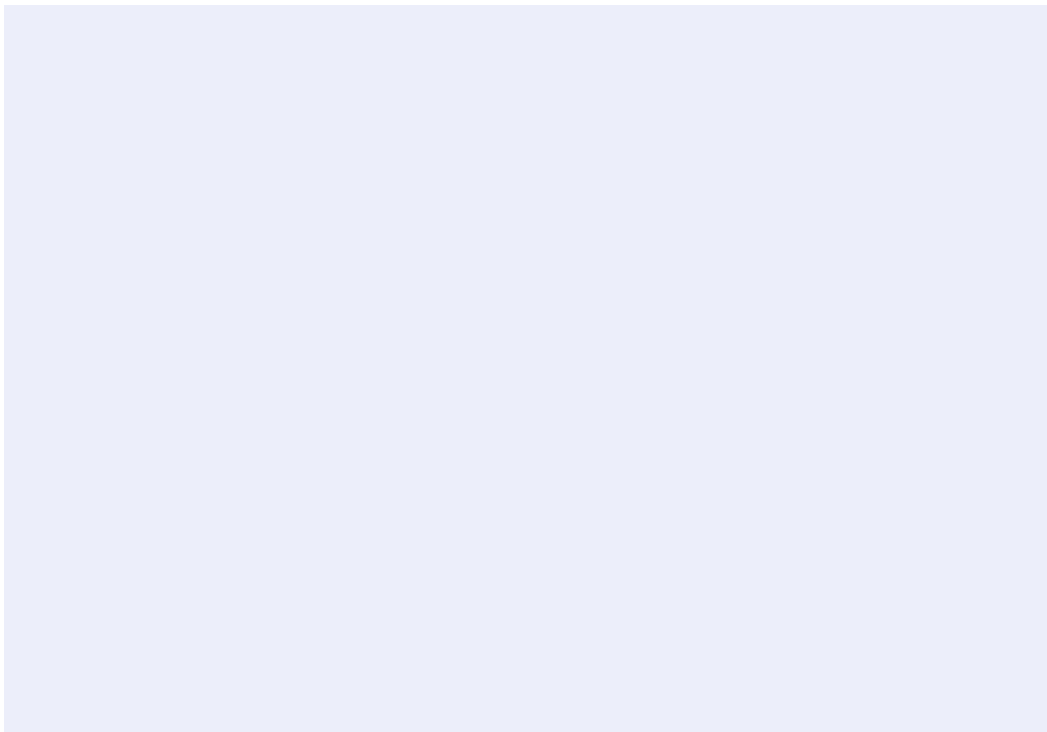
Santander has refused to give me paperwork stating that they have reinstated my loan. All I have currently is my payment history which they are obligated to provide me with.

About 10 days ago I was contacted by a law firmBerman and RabinThe collector asked if I was XXXX XXXX I said yesThey did n't verify my first name at allThe

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding



Consumer Loan Complaints

Based on Consumer Complaints

Check City Partnership, LLC

NV

890XX

Consent provided

Santander Consumer USA Holdings Inc

IL

606XX

Consent provided

Berman & Rabin, P.A.

GA

300XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/30/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/07/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/14/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1529697

1507831



1509131

Consumer Loan Complaints

Based on Consumer Complaints

08/12/2015	Consumer Loan	Vehicle loan
08/12/2015	Consumer Loan	Installment loan
08/07/2015	Consumer Loan	Installment loan

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

collection representative began to tell me that I had an outstanding balance from finger hut for over XXXX dollarsI told her I did n't have that large of a balanceShe asked if I was XXXX XXXX I said that is my wifeshe continued to tell me about the debt I then told her in the state of Georgia the spouse is not to be contacted and if was state law that her information was confidential and this is XXXX party disclosure she continued as if she knew the lawI then asked for her Supv she hung upI called back to ask for the manager they started acting like they could n't here me on the phoneI called the next day to have a manager to complain they said a manager would call backAs of today I have n't heard from any managerI would like the recordings of all of the conversationsto my number XXXX and all of the calls as wellI am filing a lawsuit for third party disclosure and anyother Udaap and Fdcpa violations this firm has committed

Contact people came to my home XXXX visit they used vulgar profanity and I felt that he therend me, essive phone calls to my sister, XXXX man comes to my home very rude therting me I go inside home he stands on my porch yelling very loud that her lives a woman will not pay her bills could hear him all around the street I called law but he was gone before they arrived, I was served to appear in court with no court date then man calls me with news that he filing judgment got throes papers few days ago.This company has broken every collection law against me so much harassment, I need help with this matter, please.

Brief Description:1. On XXXX XXXX, XXXX I received a Notice of Intent to Accelerate and Requirement of Strict Compliance from Santander. The notice gave me until XXXX XXXX, XXXX to pay {\$960.00} which was the past due

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

M&T Bank Corporation	NY	11101		Consent not provided
Wells Fargo & Company	MN	55014	Older American, Servicemember	Consent not provided
Credit Central Holdings, LLC	SC	296XX		Consent provided
Santander Consumer USA Holdings Inc	TX	750XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/12/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	Yes
Web	08/07/2015	Closed with explanation	Yes	No

Web	08/25/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1514386

1516461

1507874

1534475

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

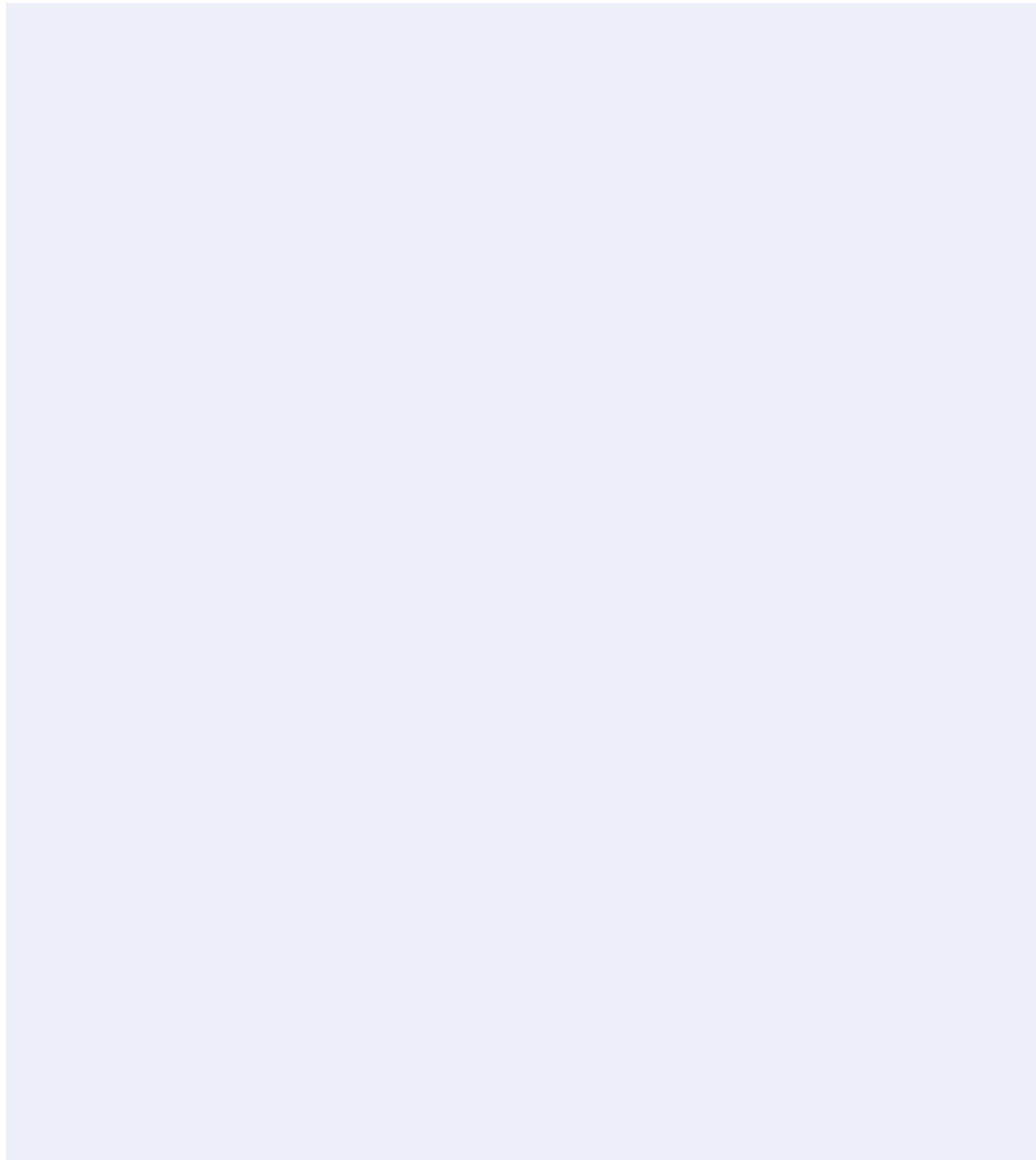
Based on Consumer Complaints

amount.

** I need to know how many days does the State of Texas allow a consumer for a Right to Cure Default Notice². I was n't able to pay the above amount. So I contacted Santander and set up a payment arrangement and was advised that my vehicle would not be repossessed. On XXXX XXXX, XXXX my vehicle was repossessed³. I received a Notice of our Plan to Sell Property from Santander dated XXXX XXXX, XXXX. I made several calls to Santander in attempt to returning my vehicle but I was unsuccessful. 4. On XXXX XXXX, XXXX I filed Bankruptcy Chapter XXXX XXXX XXXX) in order to get my vehicle back. 5. On XXXX XXXX, XXXX the Bankruptcy was dismissed⁶. I waited to receive a Notice to Cure from Santander so that I could pay the past due amount but I never received one. On XXXX XXXX, XXXX I received an email from Santander offering a 50 % settlement that 's good for 60 days XXXX XXXX, XXXX. I called Santander on XXXX XXXX, XXXX and agreed to a settlement of {\$10000.00} good until XXXX XXXX, XXXX. I asked for it in writing but Santander refused. They told me to call back once I had the money and then they would provide a letter. 7. In XXXX XXXX, XXXX Santander repossessed my vehicle from a XXXX parking lot. I contacted Santander but they would not return my vehicle. 8. I received a Notice of our Plan to Sell Property from Santander dated XXXX XXXX, XXXX. I also received, via email, a settlement agreement with repossession fees included good until XXXX XXXX, XXXX. On XXXX XXXX, XXXX I filed Bankruptcy Chapter XXXX XXXX XXXX) in order to get my vehicle back. 10. On XXXX XXXX, XXXX the Bankruptcy was dismissed,¹¹. I had n't heard from Santander. On XXXX XXXX, XXXX I sent Santander a Demand Letter. On XXXX XXXX, XXXX Santander declined my settlement offer. I was informed that Santander sold my account to XXXX who then transferred the account to XXXX XXXX XXXX. I have tried to contact XXXX but I 'm transferred to someone

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



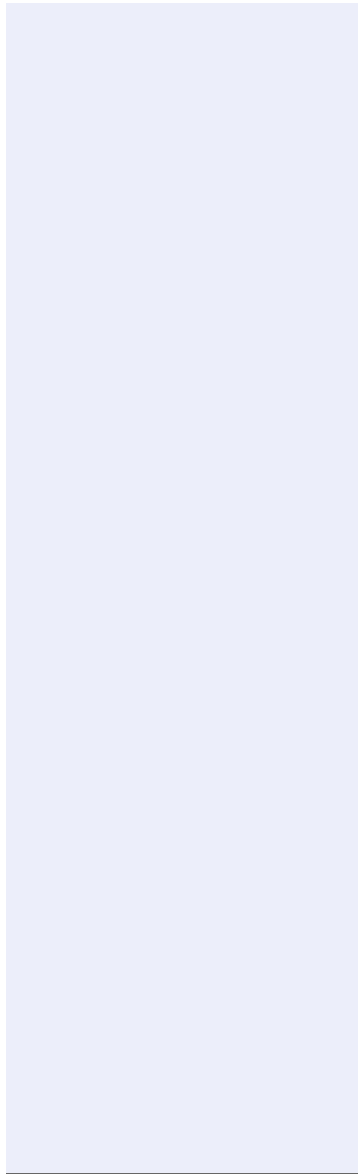
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/07/2015	Consumer Loan	Title loan
------------	---------------	------------

08/07/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Can't contact lender

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

's voicemail and I 've never received a callback.

I purchased a vehicle from Kia motors (XXXX XXXX) in XXXX, SC. In XXXX XXXX, I totaled the vehicle. I informed my insurance company (XXXX) regarding the accident. Together they paid Kia all of the remaining balance of the vehicle with the exception of approximately {\$600.00}. After finding out that I had to pay the remaining money, I paid all except {\$300.00}. I checked my credit report and was amazed to find that Kia Motors had my balance remaining at over {\$21000.00}. They refused to remove it and put the correct balance on my report. I had been turned down for credit and did n't know why until I saw my report. I called Kia Motors and they refused to change my report until all my balance was paid. No one at Kia mentioned anything about deductibles, or that my credit would be impacted until all monies had been collected on my loan.

I discussed loan payment arrangements with Wells Fargo Auto Finance, and reached an agreement. On XXXX XXXX, I authorized a withdrawal of {\$400.00} from my Wells Fargo Bank Account. The next withdrawal was authorized for XXXX XXXX. Instead, Wells Fargo Auto withdrew the second payment on XXXX XXXX. I filed a dispute, but Wells Fargo Bank refused to investigate, denied the dispute, and did not even contact me to discuss the dispute.

The Wells Fargo Auto agent I spoke with, XXXX, agreed to the arrangements due to financial hardship based on medical and the recent Texas XXXX situation. It is my opinion that the money was withdrawn from my Wells Fargo bank account on XXXX XXXX because my paycheck was direct deposited on that date. The paycheck for the XXXX provides funds for my housenote and utilities. I had

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	DE	19701		Consent not provided
Hyundai Capital America	SC	292XX	Older American, Servicemember	Consent provided
Regional Management Corp.	NC	28562		Consent not provided
Wells Fargo & Company	TX	770XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with monetary relief	Yes	Yes
Web	08/21/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with non-monetary relief	Yes	No
Web	08/11/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1522328

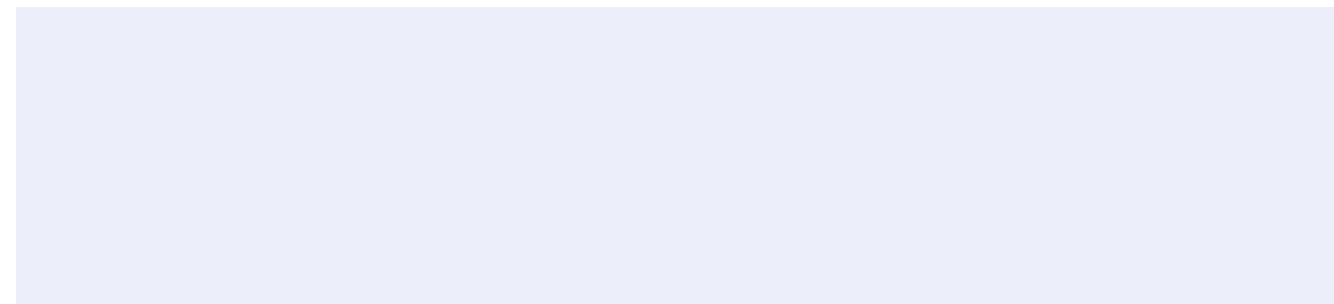
1530338

1507928

1507628

Consumer Loan Complaints

Based on Consumer Complaints



08/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/21/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

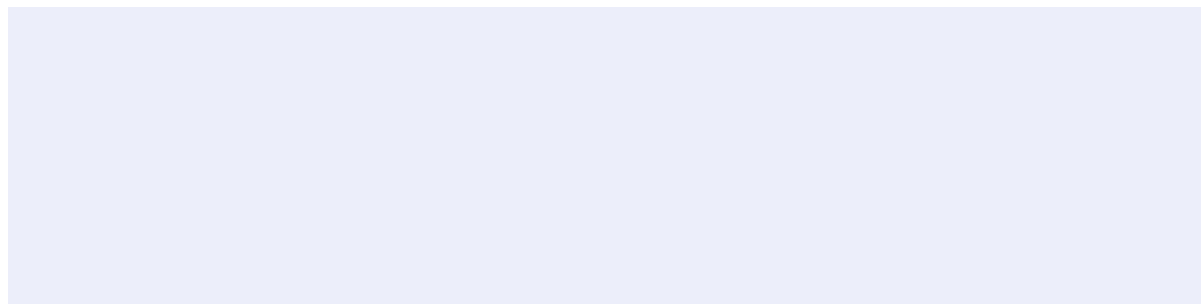
08/21/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/07/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/21/2015	Consumer Loan	Pawn loan
------------	---------------	-----------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Shopping for a loan or lease



Taking out the loan or lease

Charged fees or interest I didn't expect

Consumer Loan Complaints

Based on Consumer Complaints

paycheck for the XXXX provides funds for my housenote and utilities. I had explained that to the Wells Fargo agent during our XXXX XXXX discussion ; that is why the agreement for the second payment was for XXXX XXXX. My account is now overdrawn by XXXX, and Wells Fargo refuses to address this issue or reverse the payment until XXXX XXXX. It seems to me they would rather repossess the car, after 8 years of payments, rather than wait XXXX week for the next payment.

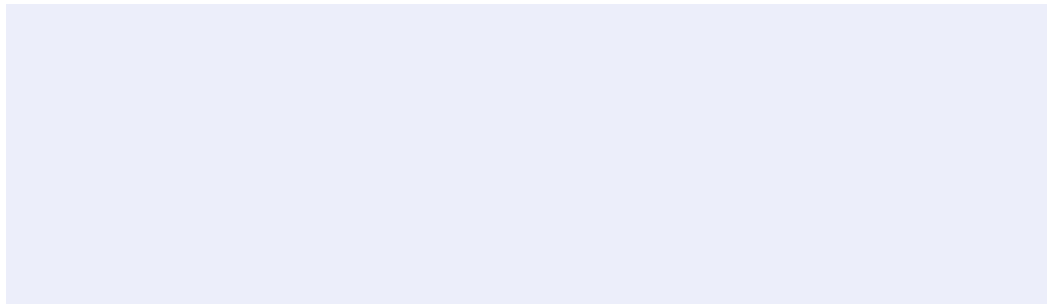
I signed up for electronic statements but do not get them ... I do n't believe interest is being applied to my account correctly. I pay the loan using different bank accounts and sometimes the funds are pulled from the wrong account. My contract does not state how principal interest and fees are applied to my account.

I received an advertisement in the mail about RISE loans. No where on the paperwork they sent me did it indicate how much interest is charged. The advertisement refers people to a web site : RISEcredit.com. There is no indication on that web site as to how much interest is charged. I had to call XXXX to find out the interest rates start at above 36 % and top out above 300 %. Is n't interest information required on these advertisements? This was an unsolicited loan offer, telling me I was " pre-selected ". Does that mean, low income or having a poor credit rating, making me vulnerable prey to a XXXX company? If interest rate info is not required on these ad 's, it needs to be required.

In XX/XX/XXXX, I borrowed {\$2000.00} from TITLEMAX of Ga.
I made payments as agreed and sometimes more to bring down capital. I have been making payments for 3years totalling over {\$12000.00} on a {\$2000.00} loan.
XX/XX/XXXX the car brokedown and is not drivable and too expensive for me to

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	TX	750XX		Consent provided
VW Credit, Inc	MD	20853		N/A
Risecredit, LLC	WI	546XX		Consent provided
Navy FCU	MD	20748	Servicemember	Consent not provided
TMX Finance LLC	GA	300XX		Consent provided

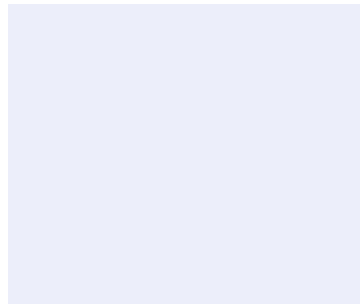
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	Yes
Phone	08/27/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/30/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1507743



1530401

1530398



1507602

1530440

Consumer Loan Complaints

Based on Consumer Complaints

08/17/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XX/XX/XXXX the car brokedown and is not drivable and too expensive for me to fix.

FIRST OFFER i made. I gave Titlemax the address where the car was located and advised them to go pick it up in lieu of anymore payments and closeout my account. They never picked up the car. Instaead, they kept calling me and demanding payments. I made futher payments.

SECOND OFFER i made. On XX/XX/XXXX, I made a payment to Titlemax and I ALSO OFFERED THEM {\$1000.00} as full payment to closeout and settle the account in FULL. I had a friend who was willing to loan me the {\$1000.00}. I presented this offer to XXXX, the manager at the XXXX store, who promptly sent email of my offer to his boss immediately. He promised me it will only take 2days to get a decission. I made it clear that I could no longer afford monthly payments and the payment was my last and my offer was final. I had been making payments since XX/XX/XXXX totalling over {\$12000.00} and can not make anymore.

It 's been 2months and Titlemax has yet to accept my offer. Instaead, they keep calling me demanding a payment of almost {\$3000.00}, which I can not afford.

THEY HAVE BEEN VERY UNFAIR AND VERY GREEDY AND IMPOSSIBLE TO DEAL WITH.

My offer is fair considering ALL THE MONEY THEY MADE FROM ME ALREADY.

I had an auto loan pay off with Wells Fargo and that was paid in full over almost XXXX months ago. Wells Fargo the month I paid off the vehicle auto payment still came out. I called in and they were polite and said they 'll mail back a check should be there within XXXX business days. No check here, I called back XXXX business days later and they apologized and said they just mailed out the check and it would take another XXXX business days to get to me. XXXX business days later again, still no check, I called and I find out that the previous rep mailed the check to the wrong address despite me confirming my home address. The

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

AZ

852XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/17/2015

Closed with explanation

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1522903

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

representative this time informs me that they 'll directly deposit the funds into my account now within XXXX business days. XXXX business days later, still no money! I call and ask why the funds are not deposited into my Wells Fargo account and they do n't have an answer for me. I request to speak to a supervisor and the supervisor could n't answer any of my questions and did n't seem interested in helping me but getting off since I know it was the right as their offices close. I requested a follow up call back from the supervisor on Monday to give me a status update. No phone call and still no money!!!! Wells Fargo keeps dodging my phone calls and questions and two months now and they still have n't gotten my check back to me.

It 's funny that Wells Fargo will charge me a large late fee if late paying them but there is no late fee for them returning your own money even when its two months late now.

I currently have a new loan with Best Egg. I had a payment due on XXXX XXXX, 2015 that was set to auto debit. I logged onto their website and made my payment on XXXX XXXX, 2015 and they applied it on that day. I logged into their website on XXXX XXXX and it stated my next payment was due XXXX XXXX, 2015. Even though I had already made my monthly payment, they still auto debited the payment out of my account, causing my checking account to go negative. When I called them to find out what the issue was they just stated that the auto debit system is n't tied to the online system and I should have called and cancelled the auto debit. I asked why they would take money when no payment was due and

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	CA	92101	Older American	Consent not provided
Nissan Motor Acceptance Corporation	AL	36264	Servicemember	N/A
Santander Consumer USA Holdings Inc	GA	30085		Consent not provided
Marlette Funding, LLC	MO	648XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/26/2015	Closed with non-monetary relief	Yes	No
Phone	08/26/2015	Closed with explanation	Yes	No
Web	08/25/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1536111

1536942

1536175

1537018

Consumer Loan Complaints

Based on Consumer Complaints

08/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/17/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/26/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

auto debit. I asked why they would take money when no payment was due and they stated that they have a poor system in place. Can they debit money from my account if I do n't have a payment due and my loan is n't past due?

My daughter has a auto loan with Santander, she has had the loan over XXXX years. She still owes as much on the loan as she originally paid for it.. Her interest rate is 20.76 %. She was approved for a loan she could not afford. I have talked with XXXX XXXX at Santander and I talked with the woman in charge from the office of their president. She said no they could not help. They also refuse to refinance their own loan ... I asked for forgiveness on the late charges. answer was no. I asked to refinance, answer was no. i have helped her and she is now up to date. She signed this loan agreement. she was foolish. However i do feel like this company is taking unfair advantage of people. High interest rates. I wish they had just turned her down for a loan. I do not think she fully understood the terms of this loan. However no one twisted her arm. she was just stupid, and that hurts. Predators take advantage of stupid and foolish people

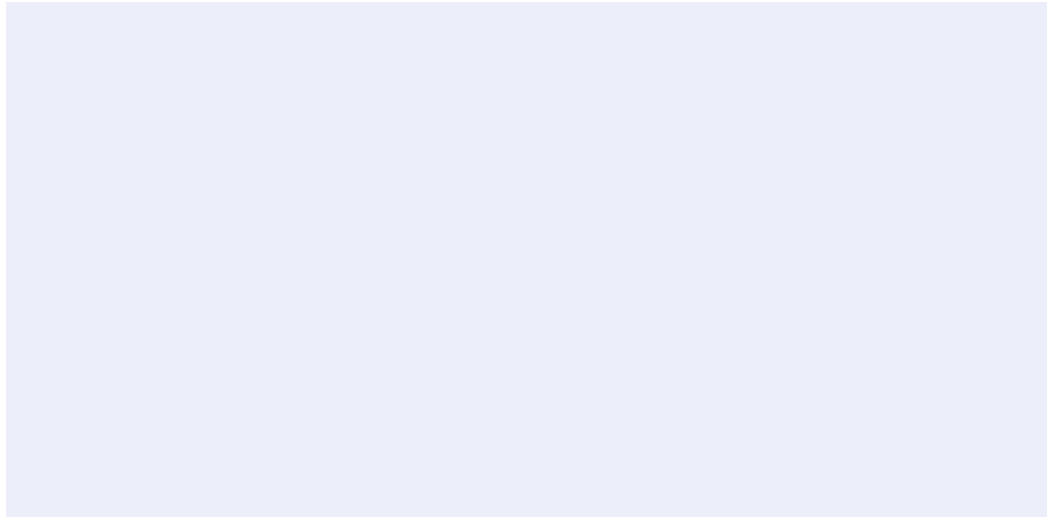
Dear Sirs, My uncle XXXX XXXX XXXX received in XXXX XXXX, 2015 to his US mailbox in XXXX XXXX, United States obviously through USPS (United States Postal Services in XXXX) a letter coming from JP MORGAN CHASE BANK XXXX XXXX XXXX XXXX, OH XXXX of denying a vehicle financing application with the Dealer XXXX XXXX XXXX XXXX (Legla Name : XXXX XXXX XXXX) located at XXXX XXXX XXXX XXXX XXXX, FL XXXX.

The reason argue to denying this car financing to my uncle according to this letters was as follow : " Applicant resides outside of the US or has non US/XXXX Mailing Address ".

This application XXXX was did for me, XXXX XXXX XXXX, the nephew of XXXX XXXX XXXX.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	GA	30318	N/A
Santander Consumer USA Holdings Inc	IN	476XX	Consent provided
JPMorgan Chase & Co.	FL	331XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

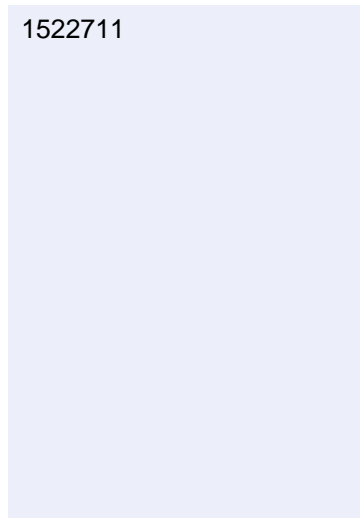
Referral	09/02/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Web	08/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1538666



1522711

1537094

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

XXXX XXXX.

But, I am not had the score demand by the dealer to get the car financing at XXXX XXXX XXXX in XXXX. So, the dealer suggest me to get another relatives with good score to do it through them.

So, my uncle XXXX XXXX XXXX that live before in XXXX, USA for more than 15 years but he is living now in XXXX XXXX, USA called XXXX XXXX XXXX the Sales & Leasing Consultant in the car dealer XXXX XXXX XXXX to the following telephone number XXXX and also to his cell phone XXXX to apply for the car financing on behalf of me because my uncle have the score. After XXXX hour, my uncle XXXX applied online through the following website of the dealer : XXXXXXXXXSo, XXXX XXXX called me and my uncle XXXX the same day to said that my uncle XXXX have an score of XXXX in XXXX Scale and also that he received by email the application of my uncle completed for the car financing. So, XXXX XXXX said that he could send the rest of the documents for car financing application to my uncle by XXXX to my uncle in XXXX XXXX to be signed by him in XXXX XXXX, USA to proceed with the car financing on his name but to be drive for me in XXXX, USA.

Finally, we do n't more about them after this letter, so my uncle and I understood that JP MORGAN CHASE BANK and the Dealer XXXX XXXX XXXX XXXX (Legla Name : XXXX XXXX XXXX) both in USA with this act was violating the 14th Amendment of the US Constitution and a lots of laws that apply for the US XXXX (XXXX States) and also its XXXX as XXXX XXXX.

The point is that my uncle and I, we are US Citizen by born. So, to our best knowledge and understanding this XXXX entities, JP Morgan and the dealer XXXX are discriminating against me and my uncle to approved a vehicle financing car just for our national origin (XXXX XXXX) and not for financial requirements as required the US Rule of Law (good credit, score, income, etc).

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

08/26/2015	Consumer Loan	Installment loan
08/26/2015	Consumer Loan	Vehicle lease
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Also, we understood that they (JP Morgan and the dealer XXXX) are breaking the interstate commerce protected by this amendment because the reason that they established in the letter to rejected the application of my uncle was : " " Applicant resides outside of the US or has non US/XXXX Mailing Address ". This reason to our best knowledge is a flagrant violation of the 14th Amendment of US Constitution that applied to XXXX XXXX as US XXXX and as part of US interstate commerce. Because XXXX XXXX under US Rule of Law is part of US is not a foreign country, so XXXX XXXX is part of USA according to USPS and also US Costitution and a lots of federal laws. So, legally talking, my uncle reside inside in USA not outside of US, legally talking, although XXXX XXXX is geographically separated of US XXXX but is not legally separately.

I hope you could help us to resolve this unacceptable civil rights and US Constitution violations to me and my uncle as US citizen and to restore our respect and privileges and immunities as US Rule of Law mandated.

I was trying to purchase a vehicle from XXXX XXXX. I was told that I need another XXXX because of the negative equity in my trade-in. the salesman told me to go to Omni financial so I did I did n't purchased anything for this loan it was just a consumer loan so the guy from Omni financial sat me at a computer told me to put in my XXXX card and went through the paper work for the loan and he did n't explain it basically he just said parts and said if you want to read it you can but I already summarized it for you so he had me set up a allotment for XXXX every month so after everything was done he gave me a envelope with all my papers

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Caliber Home Loans, Inc	AL	35215		N/A
Wells Fargo & Company	NC	28782		Consent not provided
Santander Consumer USA Holdings Inc	SC	29520		Consent not provided
Omni Financial Group, Inc	VA	234XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	09/02/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No
Web	08/26/2015	Closed with explanation	Yes	Yes
Web	09/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1537144

1537188

1536683

1537303

Consumer Loan Complaints

Based on Consumer Complaints



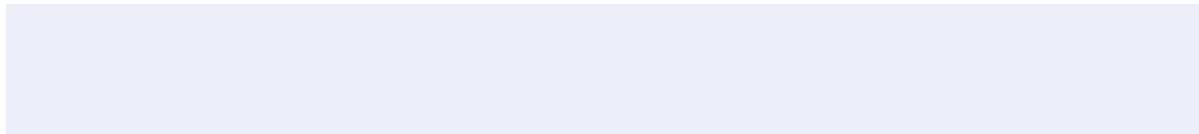
08/26/2015

Consumer Loan

Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

month so after everything was done he gave me a envelope with all my papers work in it and gave me a card to use to get the money off of it he told me I only was approved for XXXX.

I turned in a Honda Civic I was leasing in XX/XX/XXXX. On that date, I received a new Honda Civic. On XXXX/XXXX/2015 I woke up and found my new Civic was gone. After calling everyone I needed to report the car stolen, I found out it had been repossessed. I called Honda Financial and asked why. They informed me it was due to nonpayment and I was XXXX days behind. I asked how since I made every payment. They did check into it when I stated all my payments have been made. They saw the money had been routed to my old account instead of my new one. I asked if there was anything I could do to get it out of repossession and clean this off of my credit report since I have never missed any payments and they could see that when they checked my accounts. They informed me I had to talk to the recovery department about this. I had many issues with the recovery department the first day I tried to talk with them. I called numerous times to be routed to someone else I could speak with to work out my problems with the person I was dealing with in recovery and with my account. However, every call was forwarded to the person I was having problems with and I was told by her, there was no supervisor available and no one else to take the calls or complaints. I admit, I forgot to change the account number on my online banking. I also did not open any mail due to the fact I knew how much my bill was and what date it was due and that I had made all the payments. I never received a check back from Honda until after it was repossessed. Had I received this, that would have sent a flag up to me to call and fix the problem.

After trying to work something out with Honda, I was told there was absolutely nothing I could do and would have to pay all repossession fees, the lot fees and have it on my credit report.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



American Honda Finance Corporation

OH

431XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/26/2015

Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints



1537333

Consumer Loan Complaints

Based on Consumer Complaints

08/26/2015

Consumer Loan

Vehicle lease

08/26/2015

Consumer Loan

Vehicle lease

08/26/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

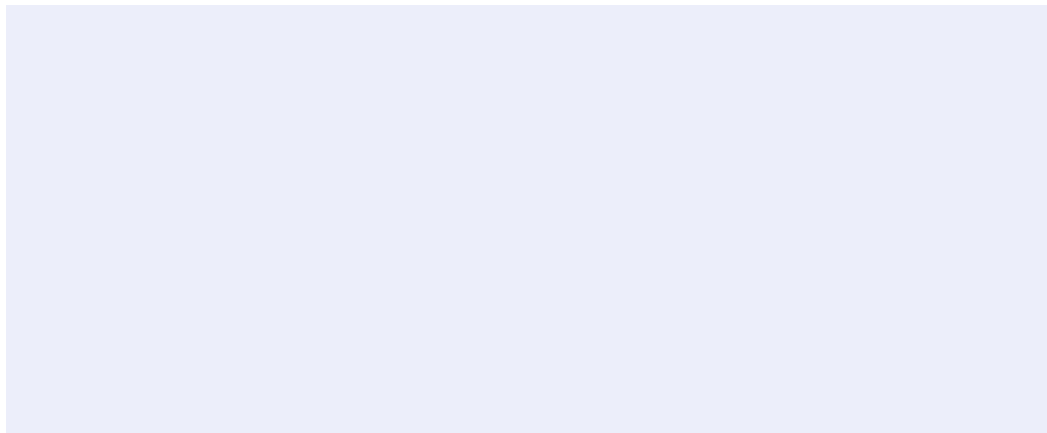
Based on Consumer Complaints

I would like to file a unfair business practice complaint against XXXX XXXX Ford, XXXX, XXXX, NY XXXX and Ford Motor Credit. They were so desperate to make a auto sale that they allowed my husband to sign a loan agreement, which included me on the loan. My husband never does any of our financial documents, as he is XXXX as to what he signs. I never stepped foot into that dealership, so therefore I never signed any loan document. I spoke to the owner and he was not helpful at all. I advised him that I wanted my name taken off the loan. I also informed Ford Motor Credit and they were of no help either. I would like to file a complaint against the dealership who allowed a person to sign a legal document in another persons name knowing that the other person was not there at the time.

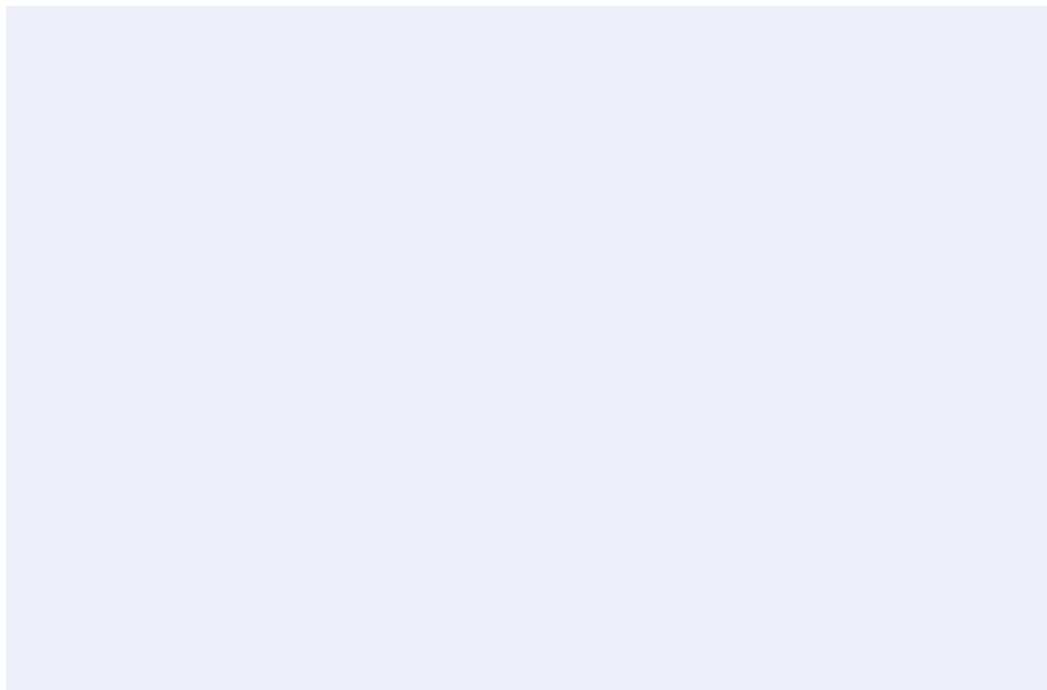
I applied for a consumer loan at lowes managed through Synchrony Bank. I provided all the correct information. On the online application at Synchrony Bank there were spaces for home phone, cell phone, however the space for home phone stated that it was required that this blank be filled in although more than 40 % of all households now do not have a landline phone. This is a ruse to make robocalls to cell phones and say that the person consented. Since I only use a cell phone I put my cell number in that blank. I purchased a refrigerator at lowes XX/XX/2015 AND IT WAS DELIVERED XX/XX/2015 to the home of the billing address, therefore any Robocall could not be considered a security issue or emergency. On XX/XX/2015 I received a call on my cell phone that said " NO CALLER ID " As you are aware the FCC and our attorney general recognizes using such caller ID tactics as red flags for fraud. The message was a recording from Synchrony Bank, a Robocall of a non emergency nature. I did get a representative who did not give her name and explained that I was withdrawing my consent to be Robocalled on my my cell phone immediately. The representative remarked that my cell number was on the home phone line of the application. That

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	NY	109XX	Consent provided
Ally Financial Inc.	OH	44111	N/A
Synchrony Financial	AR	724XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/26/2015	Closed with non-monetary relief	Yes	No
Phone	08/26/2015	Closed with explanation	Yes	Yes
Web	08/27/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1537374

1537426

1538755

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



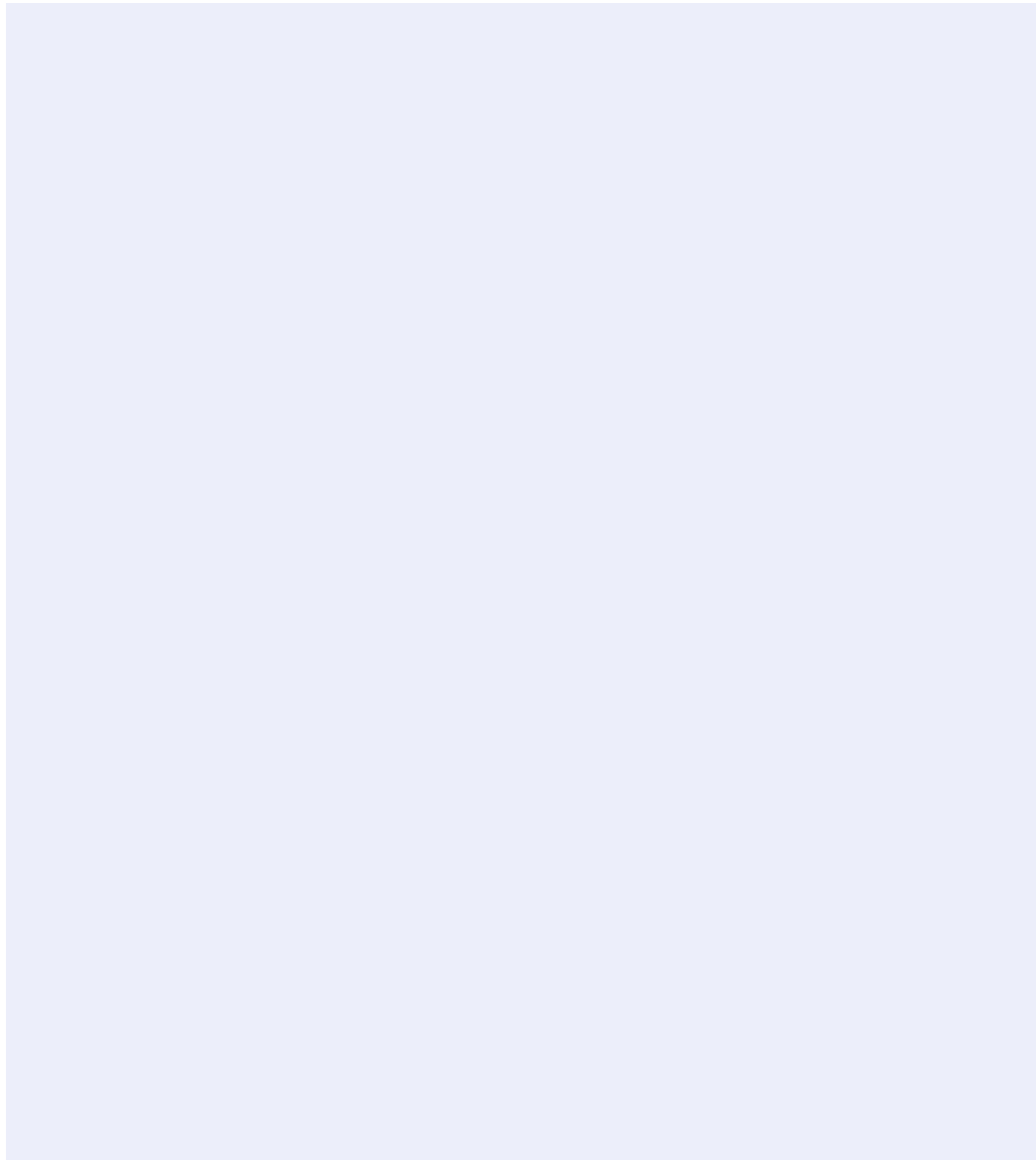
Consumer Loan Complaints

Based on Consumer Complaints

is true, however. my prefix and number are known to be a cell phone and an entry was required on the application in this line. I guess if you do not have a landline Synchrony Bank does not issue credit. My big issue with Synchrony Bank is that they did not transmit caller ID and should they make another Robocall it is illegal and without permission and can result in significant liability for Synchrony Bank. I have withdrawn my consent for Robocalls to my cell phone. I am also aware of another individual this exact same thing was done to and if Synchrony Bank lies about this, or if the CFPB wants the other person to submit a complaint it can be done. The fact is Synchrony Bank called with no caller ID and when I got a live person, although they submitted no caller ID they wanted my name and last XXXX digits of my social security number. Here we have a bank that can transmit accurate caller ID but intentionally does not submit caller ID information, and I suspect because they knew they were robocalling a cell phone, yet wanted my name and last XXXX digits of my " social " as the representative said. It would have been more appropriate had the representative instructed me to call the toll free number on the back of my card. Furthermore on their online application, Synchrony Bank must change the way telephone numbers are entered and if a number must be entered in home phone, they must have a way for the consumer to say that it is a cell phone to comply with the law. I am perplexed at reading of a record fine for Synchrony Bank for their lending practices as to why our regulatory agencies have failed to get this matter under control and why a Bank that paid a XXXX dollar fine would call a consumer on their cellphone and intentionally block their caller ID. Whether the call went to a home phone or land line there is absolutely no excuse for not transmitting caller ID. The law on caller id is simple : It 's illegal for anyone to knowingly transmit misleading or inaccurate Caller ID with the intent to defraud, harm, or get money or something else of value from the person being called.

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



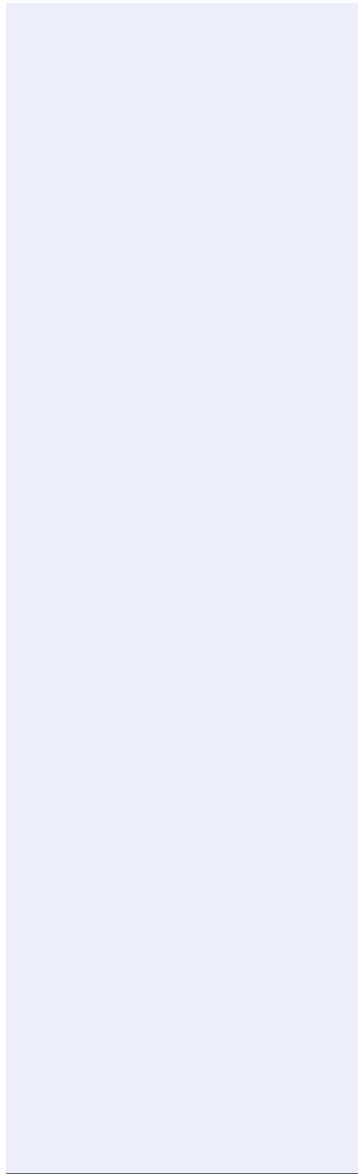
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle lease
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle lease
08/26/2015	Consumer Loan	Vehicle lease
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The call with " No Caller ID " was made XX/XX/2015 at exactly XXXX. and I have records from the phone company to back up this claim.

I leased a vehicle from XXXX XXXX and now would like to purchase the vehicle. My lease contract states N/A for a purchase option fee at the end of the lease. Now they are trying to charge me a {\$590.00} processing fee that was not disclosed or agreed to at the time of the initial lease. I would appreciate any help you can give.

I agreed with the dealership to return the vehicle since it was a lemon. I had transmission issues with the car from the time I bought it. I was repeatedly told they would replace car but kept getting the run around. The cars transmission eventually gave out and I was advised the issue would be resolved which it wasn't. I eventually stopped following up. When I tried to purchase another car I found XXXX XXXX had placed it as a repo on my credit which management said they would not happen.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

American Honda Finance Corporation	NY	11798	N/A
Hyundai Capital America	CO	801XX	Consent provided
Ally Financial Inc.	IL	62246	N/A
U.S. Bancorp	OH	45150	N/A
U.S. Bancorp	MI	48092	N/A
COOLEY ENTERPRISES INC	TX	752XX	Consent provided
Santander Consumer USA Holdings Inc	FL	32011	N/A
M&T Bank Corporation	NY	14224	N/A
KeyBank NA	OR	97439	N/A
GM Financial	MA	01821	Consent not provided
Ford Motor Credit Company	NV	89183	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	08/27/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	Yes
Referral	09/04/2015	Closed with explanation	Yes	No
Referral	09/04/2015	Closed with explanation	Yes	Yes
Referral	09/08/2015	Closed with explanation	Yes	No
Web	08/26/2015	Closed with explanation	Yes	Yes
Referral	09/08/2015	Closed with explanation	Yes	No
Referral	09/04/2015	Closed with explanation	Yes	Yes
Postal mail	08/27/2015	Closed with monetary relief	Yes	No
Web	08/26/2015	Closed with explanation	Yes	No
Web	08/26/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1537623

1537625

1537630

1537646

1537650

1537509

1536742

1537680

1537733

1537753

1537801

Consumer Loan Complaints

Based on Consumer Complaints

08/26/2015	Consumer Loan	Installment loan
08/26/2015	Consumer Loan	Personal line of credit
08/26/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Vehicle lease

08/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

i applied for a loan with one main financial serval times because every time there an issue my score or my income is low and also same thing with my mother also they are the worst company everthey should not be in business.it what this company is pullingalso they act very nasty also

In XXXX of this year I filed a CFPB case # XXXX. I had an issue where Chrysler Capitol billed me {\$460.00} for state registration that they did pay on my behalf. They did so without calling or sending me an email. What they did n't know is that, since my tabs expired, I purchased the tabs on my own on XXXX XXXX. I contacted them and was n't able to get this issue resolved so I filed the complaint. Chrysler Capital did send me a letter in response to my CFPB complaint. They asked for me to send proof of this payment. I complied with Chrysler Capital 's request to send proof that my Minnesota vehicle registration was paid and I asked for them to send me a letter confirming this issue was resolved. I never received a letter or a call as such. I still receive a monthly invoice from them indicating I owe an additional {\$460.00} for registration for 2015. I called them today and the customer service representative saw my compliant but was n't able to tell me if the issues is resolved and why it was showing on my monthly invoice still. I feel I ca n't get a resolution from Chrysler Capital and I 'm concerned that this charge may affect my credit or they may attempt to collect via collection agency. I want a letter confirming this issue is resolved and the charge removed from my invoice.

I *love* my new car - a XXXX XXXX XXXX , a fantastic value and wonderful service at the dealership. However, I *don't* love my GM Financial billing statement which does not readily and easily display pertinent auto loan information. Nothing is " at a glance. " The statement does not include 1) the interest rate (it shows the monthly charge and what I PAY for interest - but not the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Citibank	FL	333XX		Consent provided
Mariner Finance, LLC	NY	14227		N/A
Wells Fargo & Company	CA	90025	Older American	N/A
Santander Consumer USA Holdings Inc	MN	550XX		Consent provided

GM Financial	CA	945XX		Consent provided
--------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/03/2015	Closed with explanation	Yes	No
Phone	09/02/2015	Closed with explanation	Yes	No
Referral	08/31/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No

Web	08/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1536805

1537890

1539913

1511835

1511966

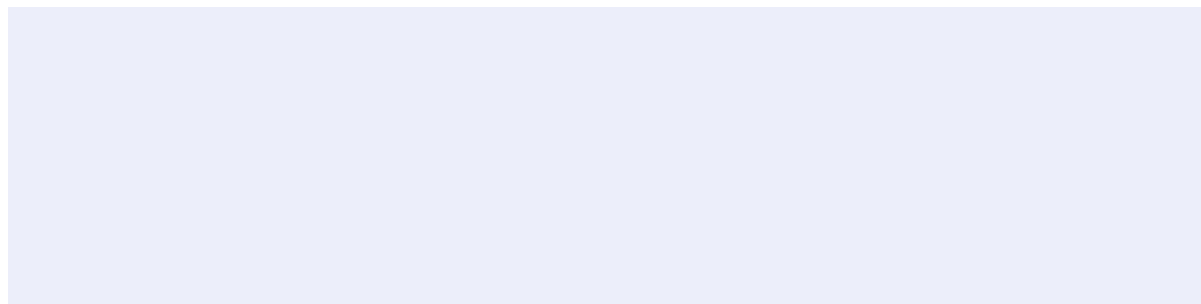
Consumer Loan Complaints

Based on Consumer Complaints

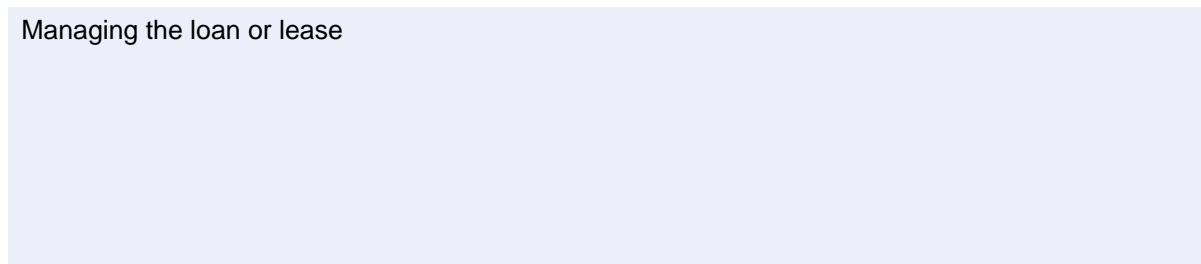
08/10/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Vehicle lease
08/10/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Installment loan
08/10/2015	Consumer Loan	Vehicle lease
08/10/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



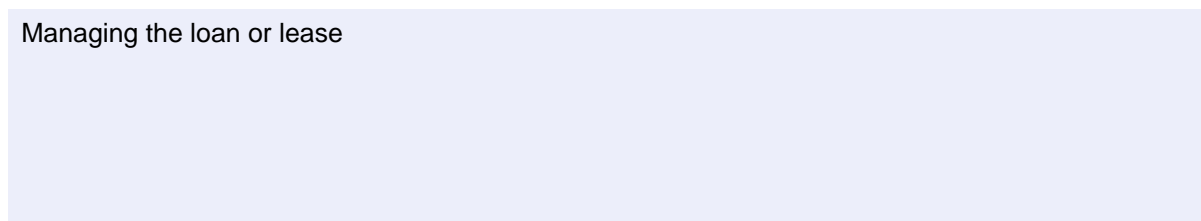
Managing the loan or lease

Managing the loan or lease



Shopping for a loan or lease

Managing the loan or lease



Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

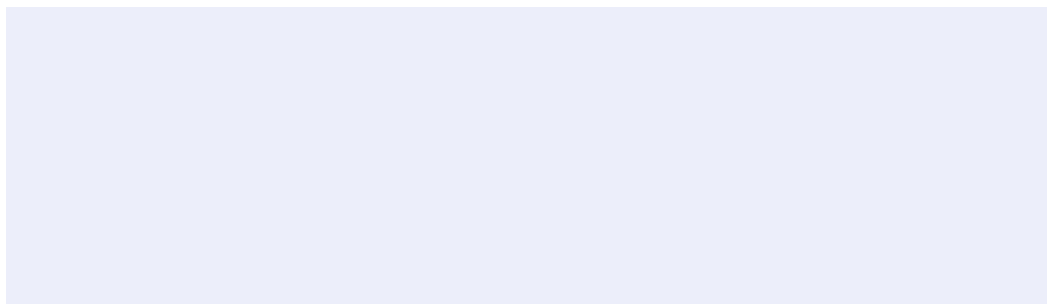
interest rate (it shows the monthly charge and what I PAY for interest - but not the APR) (2) No structured " payoff " amounts (like credit card statements do : e.g. " If you pay {\$300.00} a month, this will be paid off in x months ; If you pay {\$350.00}, it will be paid off in x months. ") I think these statements are deliberately misleading to the consumers and need to be revamped to resemble the newer credit card statements where everything is " out there " for the consumer. Thank you. My auto loan is # XXXX

I co-signed for a lease jeep for my granddaughter and it was fine, now I get a letter saying Ally wo n't be the financial party and she has already taken possession of the vehical and and set up direct auto pay from her checking account. I have tried to get ahold of the credit reporting services and can not talk to them. I am in dispute for my credit because things are on there that should not be and I want to know why.

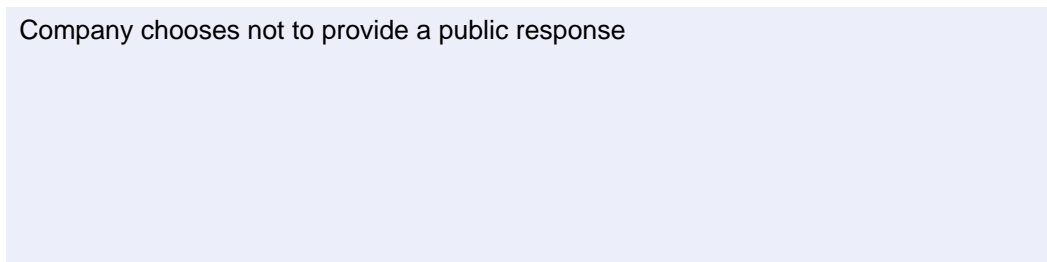
I have a car loan through Hyundai Motor Finance and they do not provide me with the interest rate of my loan. This information is not available to me via my online account with them and it is not listed on my monthly statements. Interest rate is a critical piece of information about my loan and should be included on my monthly billing statements.

Consumer Loan Complaints

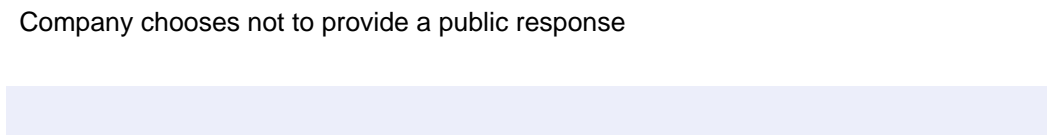
Based on Consumer Complaints



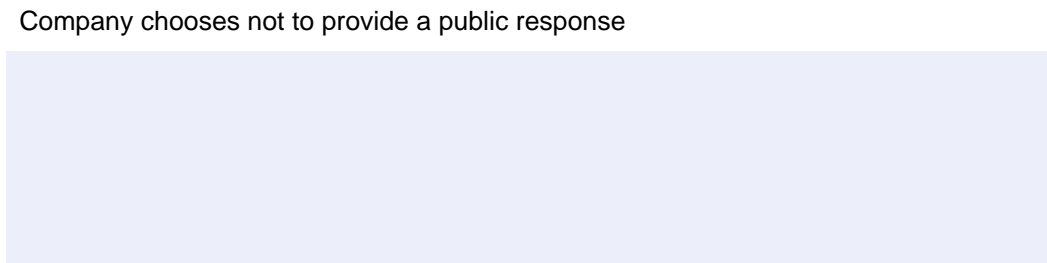
Company chooses not to provide a public response



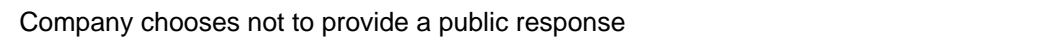
Company chooses not to provide a public response



Company chooses not to provide a public response



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	MD	21401	Older American, Servicemember	N/A	
Ally Financial Inc.	MI	488XX		Consent provided	
Ally Financial Inc.	FL	33525		Consent not provided	
PNC Bank N.A.	PA	15005		N/A	
U.S. Bancorp	GA	30022	Older American	N/A	
Hyundai Capital America	PA	170XX		Consent provided	
Wells Fargo & Company	CA	95747	Older American, Servicemember	Consent not provided	

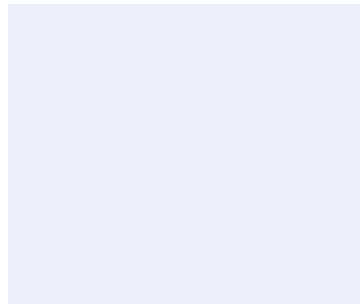
Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/10/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Phone	08/10/2015	Closed with explanation	Yes	No
Phone	08/10/2015	Closed with monetary relief	Yes	Yes
Web	08/10/2015	Closed with explanation	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1510646



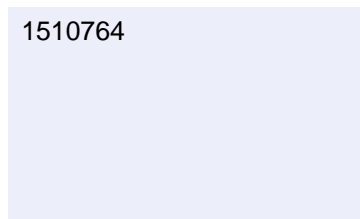
1510671

1510703



1511972

1510791



1510764

1495288

Based on Consumer Complaints

07/30/2015	Consumer Loan	Vehicle loan
07/30/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I received notification from USSA regarding an automobile payment being more than 30 days past due, therefore it was going to be reported on my credit. USAA is stating that I made the payment on XXXX XXXX of 2015 (which was two days past the 30 + days time frame). I have called the company and asked for clarification as the payment was made on XXXX XXXX, 2015 (one day before the cut off date). The explanation given to me was that though I did the correct thing by making the payment the day before it was 30 days past due, they can not remove the credit reporting. Their reason is that because I do not have a banking account with them, but I do with a third party bank, it sometimes takes longer for USSA to process the funds. Despite a long telephone call, there was no resolve. I explained to them that I have no control over how their company financially operates, I only have control over when I made the payment and it was before the date they are claiming. I feel that this is a deceptive business practice and should be looked into further. There is no reason that my credit should have a blemish because of their practices, which I have no control over. I also asked if I made a payment that technically was n't late, but my funds were not processed by USAA before the date in which it would be considered late, would I get a late fee - and I was told yes. Basically, no matter what I do or when I pay, it 's when THEY decide to get the funds and they go by that date. This is not fair to the consumer. I was told that I would have to go through a long process with disputing this with the credit bureaus, which I do not have time for and should n't have to go through the hassle due to their " business practices ".

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	SC	295XX	Consent provided
Ally Financial Inc.	NJ	07751	N/A
DEPENDABLE CREDIT CORP	NJ	07205	N/A
American Honda Finance Corporation	NC	28744	Consent not provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	No
Referral	08/04/2015	Closed with explanation	Yes	No
Phone	07/31/2015	Closed with explanation	Yes	Yes
Web	08/10/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1495290



1495319

1495342



1510265

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/30/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

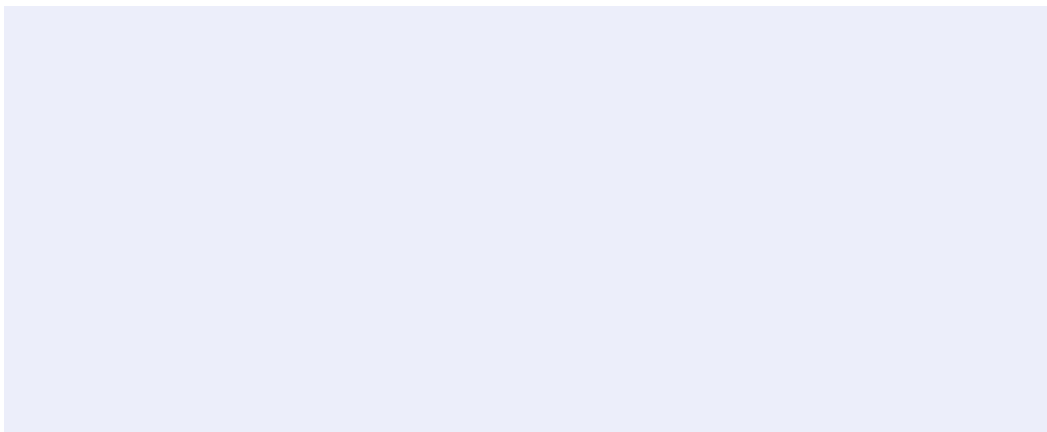
I purchased a XXXX Chrysler 200 the next day I called the dealership stating the problems I was having with the car on the way home. They could n't check the car for at least a week, long story short after XXXX dealership checkups and at least XXXX upgrades on the car I filed a lemon law case in XXXX 2014, I was told by Chase finance after I had made XXXX months of on time payments to stop making payments since a lemon Law case was filed. In XX/XX/XXXX I offered to surrender the car back to the dealership but Chase said " no ", but XX/XX/XXXX Chase came for the car. We are waiting to settle with XXXX since in arbitration the car was considered to be " yellow ". I surrendered to the car to Chase it " was not repossessed ", however Chase wo n't remove it from my credit.

I have a auto lease with Chrysler Capital for a XXXX which I wanted to terminate early and we agreed to a payoff of the vehicle however I have attempted XXXX (XX/XX/XXXX and XXXX 2015) to return the vehicle to XXXX Chrysler Jeep and they will not take the car back nor will Chrysler send me a statement to payoff statement and bill but all they keep doing is sending me statements for the regular payment and are assessing late payment fees incorrectly XXXX/month In addition they have reported this as delinquent on my credit reports. The car is no longer insured and has been sitting in front of my house for the last XXXX months since my last communication with Chrysler Capital was that they needed to come and pick up the car as I was not going to attempt another return.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

			provided
BB&T Financial	FL	33322	N/A
JPMorgan Chase & Co.	PA	151XX	Consent provided
Santander Consumer USA Holdings Inc	CA	922XX	Consent provided
American Honda Finance Corporation	FL	33136	Consent not provided
Citibank	TN	379XX	Other
American Honda Finance Corporation	NY	11239	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/03/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	Yes
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes
Postal mail	08/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1495389

1495411

1495376

1510968

1495421

1533988

Consumer Loan Complaints

Based on Consumer Complaints

07/30/2015

Consumer Loan

Vehicle lease

08/10/2015

Consumer Loan

Vehicle loan

07/31/2015

Consumer Loan

Title loan

08/05/2015

Consumer Loan

Vehicle loan

08/05/2015

Consumer Loan

Vehicle loan

08/24/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Lender repossessed or sold the vehicle

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

We are leasing a XXXX Toyota Camry the lease is up XXXX XXXX. All of our paperwork from Toyota says that our vehicle is a 6 cylinder vehicle. We were also told that it was a 6 cylinder vehicle. We wanted to purchase the vehicle at the end of the lease and then wholesale it. We had it looked at by a mechanic and he informed us that it is in fact a 4 cylinder not a 6 cylinder. We contacted Toyota and after several phone calls they said that it was a typo but were willing to give us {\$500.00} for the mistake. They are saying that that is the only difference between the XXXX cars. In fact it is closer to {\$3000.00}.

I was giving Wilshire Credit my payments and they send it back to me they made me now delinquent and took my car I, have proof they did that XXXX months in a row not, only that XXXX would call me XXXX times a day harassing me for the money I, spoke with XXXX the supervisor and still did n't have any answers or how we can fix this.

XXXX has an Account open for XXXX for Ford Motor Company. This was paid off and has a XXXX balance as of XXXX XXXX. XXXX has it reported correctlyAccount Details Last Reported XXXX XXXX, XXXX Creditor NameFRD MOTOR CR Account Type Automobile Account Status Open - Derogatory Opened Date XXXX XXXX, XXXX Closed Date Limit Term 60 MonthsMonthly Payment {\$730.00} Responsibility Individual Balance \$ XXXX Balance {\$39000.00} Payment Status Current Worst Payment StatusCurrent Date of Last Payment XXXX XXXX, XXXXAmount Past Due \$ XXXX Times XXXX XXXX RemarksReaffirmation of debt

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

Toyota Motor Credit Corporation	CA	945XX	Consent provided
---------------------------------	----	-------	------------------

Foreman Financial Inc.	NV	89103	Consent not provided
------------------------	----	-------	----------------------

Westlake Services, LLC	CA	910XX	Consent provided
------------------------	----	-------	------------------

Ford Motor Credit Company	MO	640XX	Consent provided
---------------------------	----	-------	------------------

GM Financial	OK	74157	Older American	N/A
--------------	----	-------	----------------	-----

Service Finance Holdings, LLC	VA	22303	Servicemember	Consent not provided
-------------------------------	----	-------	---------------	----------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/05/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Postal mail	08/06/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Web	08/31/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1495473

1511034

1496098

1503262

1503264

1532156

Consumer Loan Complaints

Based on Consumer Complaints

08/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I created a loan XX/XX/XXXX initially with XXXX which was later purchased by The Huntington National Bank.

The problem began in the course of a divorce settlement and I was dismissed from responsibility from the loan. I received the loan marked paid and also received a cover letter acknowledging the loan being paid in full, the letter was dated XX/XX/XXXX signed by XXXX XXXXXXXX XXXX.

Since then collection efforts have been made and the debt is still shown as outstanding on the three major credit bureaus.

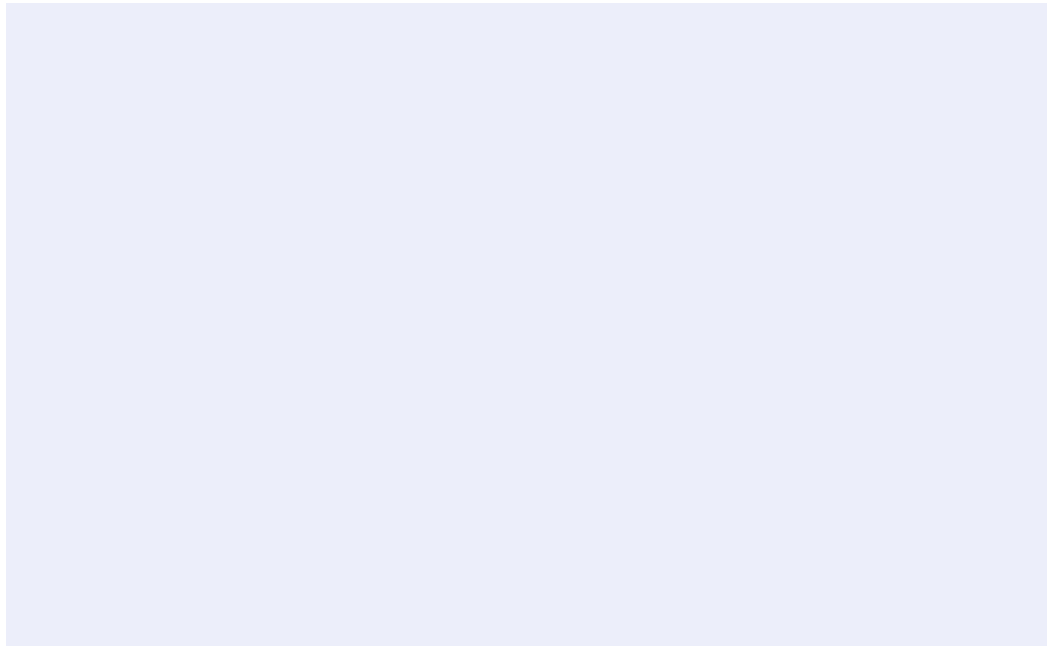
I have the original note marked paid and the letters acknowledging the obligation being paid in full.

XXXX

OK I NEVER TOOK OUT A LOAN WITH SPRINGLEAF FINANCIAL BUT IN MY CREDIT REPORT I HAVE INQUIRES ON MY CREDIT REPORT. I HAVE WROTE TO SPRINGLEAF AND ON XXXX/XXXX/2015 I GOT A LETTER SYING THAT THE INQUIRES WOULD BE REMOVED BUT AS OF XXXX/XXXX/2015 THE INQUIRES IS STILL ON MY CREDIT REPORT

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Mobiloads, LLC	FL	32908	Older American	provided
				Consent not provided
The Huntington National Bank	IN	479XX	Older American	Consent provided
Santander Consumer USA Holdings Inc	OH	44485		Consent not provided
Westlake Services, LLC	PA	19018		N/A
OneMain Financial Holdings, LLC	NC	271XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/24/2015	Untimely response	No	
-----	------------	-------------------	----	--

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/25/2015	Closed with explanation	No	No
-------	------------	-------------------------	----	----

Web	08/06/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1533153

1511089



1511092

1533169



1497519

Consumer Loan Complaints

Based on Consumer Complaints

07/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In 2013 I went to XXXX XXXX because i was looking for a car or suv that is liable and to get my daughter to school and back and also to get her to her medical appointments ... Anyway, the car i wanted was less than the car they tried to push on me. Salemen get over on women, especially single parents with no knowledge of a car and how thigs work.. I did n't want the car at all but i had no other choice because i had no one to count on to get my daughter to her medical appointments. So i was told by the man who sold me the car after a couple months my payments will decrease. I agreed and accepted the car. The same week i got the car different things started happening to the 2013 hyundai ... The seats was fading due to leakage from the rain ... The CV joints tore up, the brakes went out and the tires always stayed flat. Back and fourth to the dealership, yes they fixed it but the car was different to drive. This car was endangering myself and my daughter life. I complained to the finance company and reported them to the XXXX. I let the car go back because it was stressing me out financially due to having to go back and fourth to the dealership and having to get car repaires done. This all happen the same week i got the car and it continue up until a year and i was fed up because it was dangering my life and my little girl. Hyundai motor finance company came and got the car after telling them several times about the problems i was having with this lemon car. They were n't concern ... A month later they sent me a notice stating they sold the car and want me to pay the remaining balance of {\$9800.00} Why should i pay for a car that caused me problems and suppose to be a brand new car? Then they sent me over to a collection debtor who wanted to make an offer and charge me {\$7800.00} ... I feel like i should n't be repsonsible for junk that almost caused my life and my daughte life.

I requested a XXXX month deferment on XXXX/XXXX/15 because I was in

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	AZ	85260	Older American	Consent not provided
Hyundai Capital America	NC	278XX		Consent provided

Ally Financial Inc.	GA	301XX		Consent provided
---------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/31/2015	Closed with non-monetary relief	Yes	No
Web	08/19/2015	Closed with explanation	Yes	Yes

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

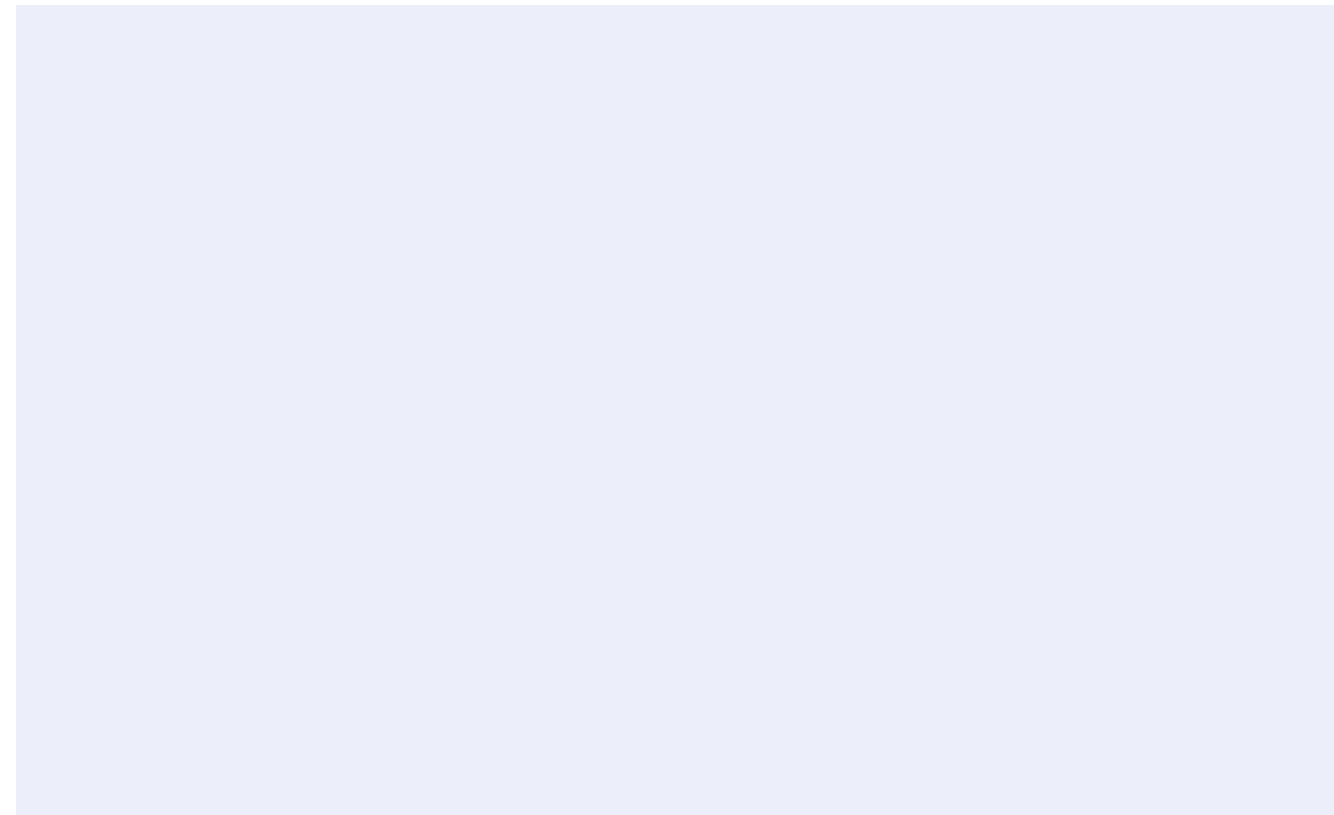
1496156

1525482

1511126

Consumer Loan Complaints

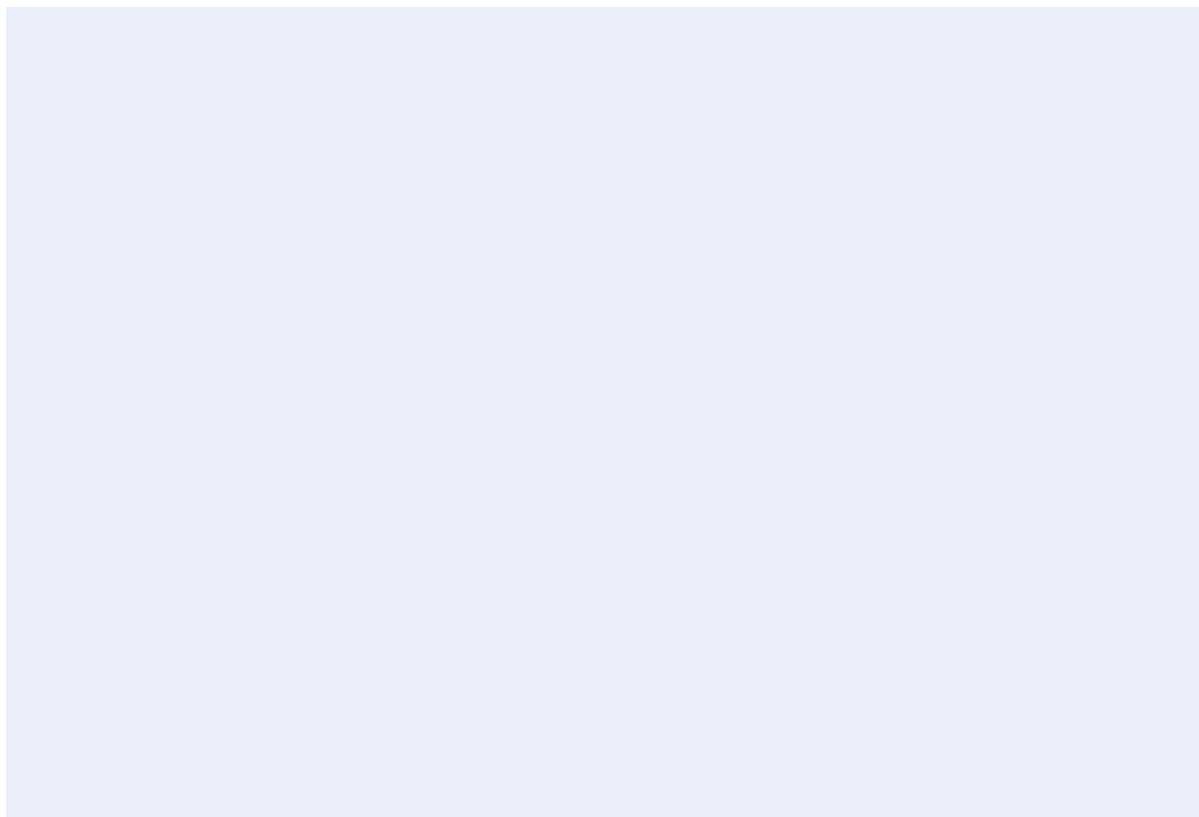
Based on Consumer Complaints



08/13/2015	Consumer Loan	Vehicle loan
08/13/2015	Consumer Loan	Vehicle loan
08/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

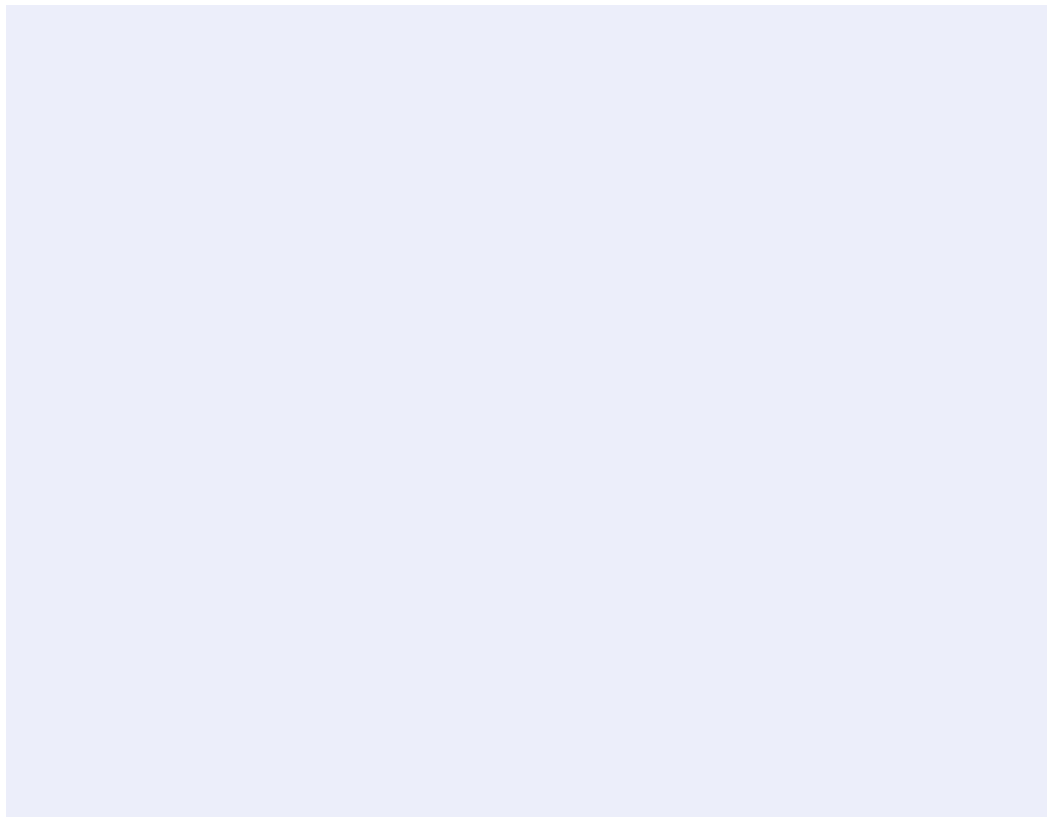
Based on Consumer Complaints

between jobs and was going to receive a short check. I paid the {\$99.00} that was required to activate the extension on XXXX, and received a letter shortly after stating the extension was approved & my next payment is n't due until XXXX. I started receiving collections calls a few days after regarding the unpaid amount. I explained my extension & was told a request/followup will be sent to the extension dpt & my account should reflect accordingly. Well, that did n't happen & I kept receiving calls (about XXXX in one month). Up until today XXXX I have called XXXX times to get this matter resolved & each time I get the response " we will send this to the ext dpt for review " It is now OVER a month after I initially requested the extension, and my bill is due today & the extension is STILL not reflected even after XXXX different requests have been submitted. I spoke with a supervisor today, XXXX, who says the system thought the extension was for XXXX & not XXXX & that 's why the letter had my next due date for XXXX but everytime I spoke with a rep they seemed to know my extension request was for XXXX. She said she will also send a followup, and I asked for something in writing that reflects the correct dates my payments are due. I do n't have a problem paying the amount due in XXXX but I do n't think it is fair since ally did n't get it right the first time, and I should n't be penalized for a " system error " when going off the due date I have in writing from the company.

I turn in the car in 2010 as a voluntary repossession, at a licensed auto shop where I had been getting the fixed since I had it and the agreement was that they was to pick up the car and sale it and pay the remaining balances. however they never followed up on there end of thing and they lost ownership of the car cause they never picked up the car or pay the storage fees that had been up at the auto shop so I received a letter asking me to pay or credit acceptance

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	NC	28212	Older American	N/A
First Heritage Credit, LLC	LA	71107		N/A
Credit Acceptance Corporation	IL	604XX		Consent provided

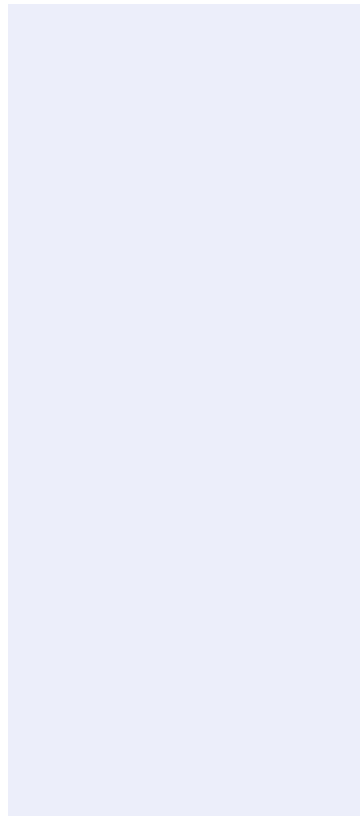
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	08/18/2015	Closed with explanation	Yes	No
Fax	08/17/2015	Closed with non-monetary relief	Yes	No
Web	08/13/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1516767

1516684

1517870

Consumer Loan Complaints

Based on Consumer Complaints

08/24/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Installment loan
08/19/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Installment loan
08/13/2015	Consumer Loan	Vehicle loan
08/19/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

up at the auto shop so I received a letter asking me to pay or credit acceptance and neither one of us followed up and we both lost the car!

My complaint is against VW Credit. I opened a loan at a VW dealer with them on XX/XX/XXXX. The dealer is another story which has to do with the finance department whose best practices are terrible. They did not even go over the paperwork with me which is why i got, excuse me, screwed. If you think that would be a good complaint, then please let me know. But for now, lets just take VW Credit. I worked in the computer banking service bureau environment for over 25 years starting in the late XX/XX/XXXX, so i know all about banking which includes credit bureau reporting. I worked with XXXX and XXXX in the dark ages and know how reporting is supposed to be done. The credit bureau reporting of VW Credit is horrible. It is not consistent (monthly) reporting and some fields are inaccurate and field accuracy is different between what they report to XXXX and XXXX. A big problem has been that they keep reporting my monthly payment wrong and also the date of last payment, and did i mention they have sporadic updates? yes i know i did. I have a very good credit rating (high XXXX) and have made a couple of bad financial decisions and under normal circumstances, i would not even report this, but these people need some talkin ' to about their procedures. Their

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	TN	37056	Consent not provided
BlueChip Financial	NJ	08053	Consent not provided
Wells Fargo & Company	MA	01107	N/A
Credit Central Holdings, LLC	SC	29642	Consent not provided
Santander Consumer USA Holdings Inc	TX	77469	Consent not provided
VW Credit, Inc	FL	330XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/24/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/06/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	08/19/2015	Closed with explanation	Yes	No
-------------	------------	-------------------------	-----	----

Web	07/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/13/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/19/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1533260

1496196

1525487

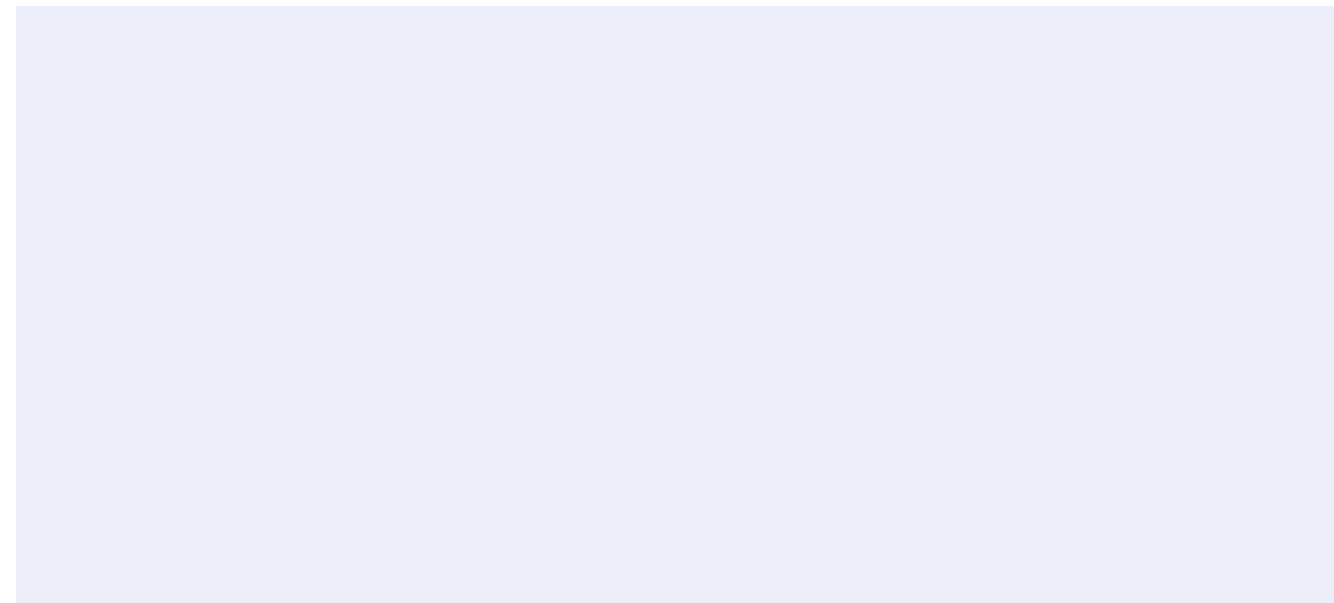
1496218

1516682

1525808

Consumer Loan Complaints

Based on Consumer Complaints



08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

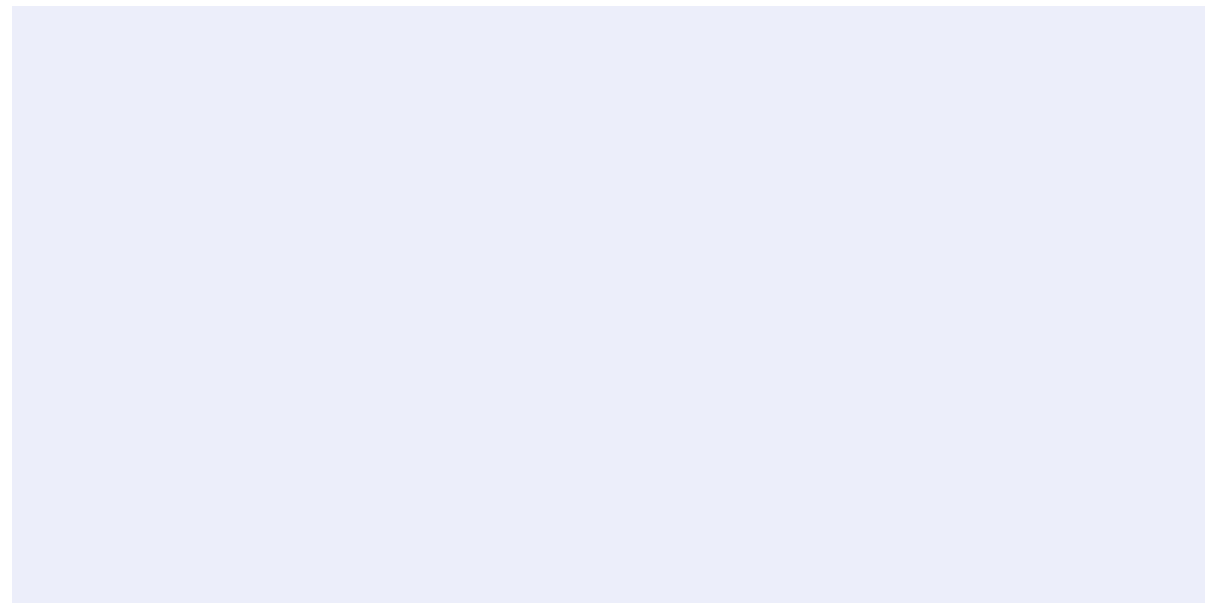
08/05/2015	Consumer Loan	Title loan
------------	---------------	------------

08/10/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

07/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Charged fees or interest I didn't expect

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

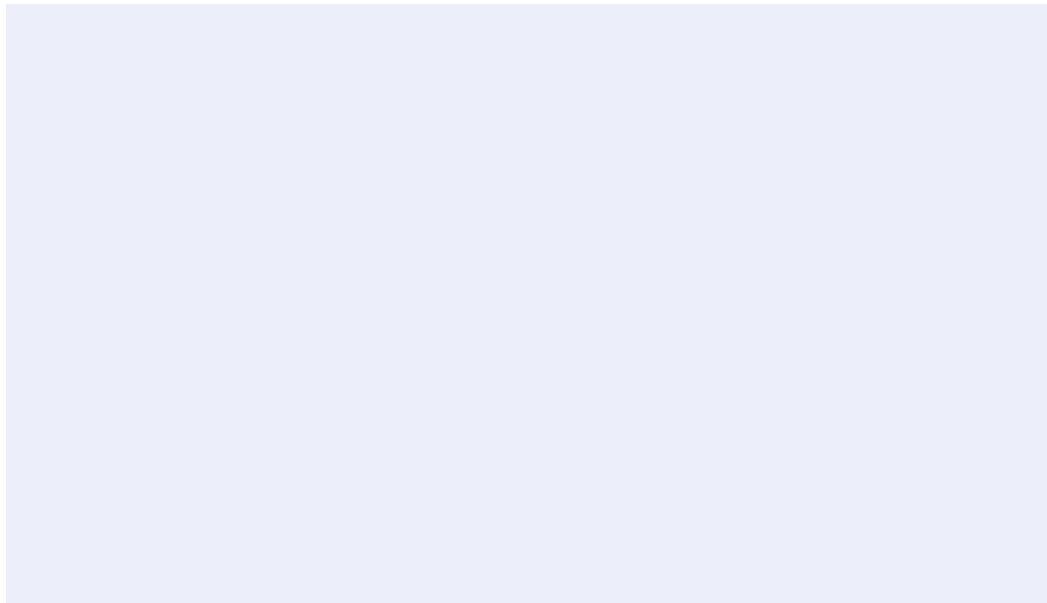
Based on Consumer Complaints

report this, but these people need some talkin ' to about their procedures. Their monthly statements do not even have a stmt date on them! As for the monthly payment, originally it was {\$320.00}, but when i decided they screwed me on the Extended Warranty and Gap insurance (this was a 3 year lease that came back that i bought), that was taken off and it went to {\$270.00} and every since it has been reported wrong. It is all wrong and i have the copies of the credit reports to prove it. Like I said, this has been exasperating to me. I am at the point where they told me now I have to send them a letter to be sent to the upper management. A special letter. This was after XXXX or XXXX attempts to have them correct their procedures. I also must say that this has made me go to a credit union and I am in the process of taking the loan away from this probably by next week. I talked to a CFPB agent and she told me that would not matter. This is a HUGE lending company and they are so far out of compliance it is not funny. So I will follow what i am supposed to do next to provide the documentation. Thank you.

The Defendant has engaged XXXX XXXX XXXX to collect alleged debts against me. They declared a fraudulent venue of XXXX County as the place to bring the case when I did not reside in that County. They then allowed phony affidavits of service to be filed knowing that no such people resided at the addresses in question. They site an " XXXX XXXX " that does not exist as receiving the service. They then cite a neighbor " XXXX XXXX " as substantiating the information. None of this is true and it was all designed to file default judgments without any opportunity to defend the underlying action.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law



Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	AZ	85261		Consent not provided
CNG Investments, Inc	SC	296XX	Servicemember	Other
Ford Motor Credit Company	NY	117XX		Consent provided
GM Financial	NJ	07022		N/A

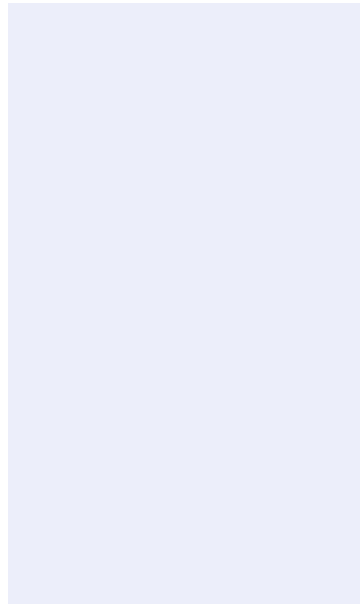
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/13/2015	Closed with explanation	Yes	Yes
Web	09/04/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	Yes
Postal mail	08/07/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1518333

1503449

1511885

1496277

Consumer Loan Complaints

Based on Consumer Complaints

08/19/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Vehicle loan
01/27/2016	Consumer Loan	Installment loan

08/24/2015	Consumer Loan	Personal line of credit
07/31/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Installment loan

07/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I made a {\$25.00} purchase on my Belk card in XXXX. In XXXX I sent a check with the bill for that amount. The next bill had a late fee of {\$35.00} added. I have called but they keep adding late fees and are now compounding interest. Is this even legal? I would never have used the card if I knew they could do this.

This loan is reporting as incorrect on my credit reports - and it is reporting as a ChargeOff when I made advance arrangements and the account was settled for the balance that was owed. ({\$280.00} on XX/XX/2015). There was a prior issue with management by the company for this loan and my payments were not applied correctly nor was I receiving any written correspondence after multiple requests for it. I also have not received a paid in full letter from the company after my payment on XX/XX/2015 and I have already called XXXX times and each time promised it would be sent, however it 's never been received. I want this correct or removed altogether from my credit reports.

My XXXX credit report shows the following under the SYNCHRONY BANK/JCPENNEY : " Account in dispute under Fair Credit Billing Act. " I am not in dispute with JC PENNEY. Please explain what this means.

I was not allowed to apply because I disagreed with their policies from a previous loan. I have had multiple loans there and have never been late. I have an excellent pay record with this company. They just did not like the fact that I questioned them about their policies and refused to allow me to apply for credit.

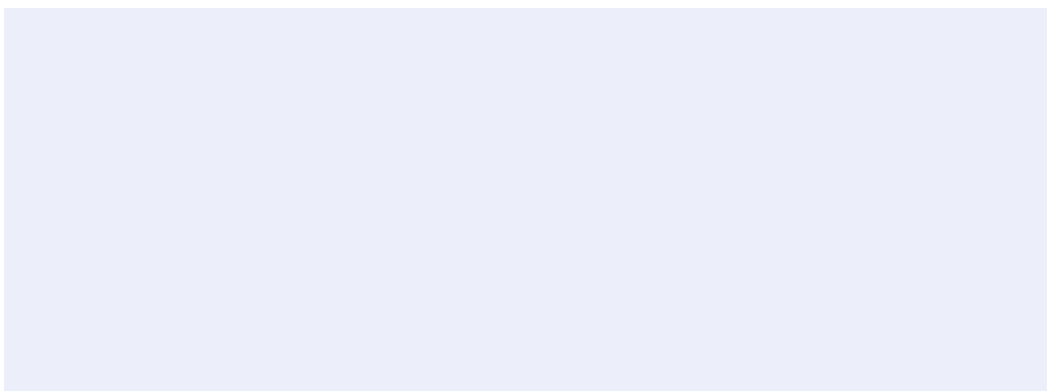
Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	KS	66087		N/A
Condor Capital Corp.	KY	41005		N/A
Wells Fargo & Company	KY	41005		N/A
Synchrony Financial	AL	356XX		Consent provided
Wells Fargo & Company	CA	91301		N/A
Westlake Services, LLC	NJ	07060		N/A
Capital One	SC	296XX	Servicemember	Consent provided
Synchrony Financial	MI	492XX		Consent provided
Security Finance	TN	371XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/27/2015	Closed with explanation	Yes	No
Postal mail	08/07/2015	Closed with explanation	Yes	No
Postal mail	08/07/2015	Closed with explanation	Yes	No
Web	02/02/2016	Closed with monetary relief	Yes	No
Referral	08/25/2015	Closed with explanation	Yes	No
Referral	08/07/2015	Closed with explanation	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/07/2015	Closed with non-monetary relief	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1525851

1496340

1496341

1761383

1533727

1496338

1512199

1496348

1525909

Consumer Loan Complaints

Based on Consumer Complaints

08/24/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/13/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

On or about XXXX XXXX, 2015. Ally Finance repossessed my truck at XXXX days late payment and charged me XXXX payments and tow fees prior to my loan being XXXX days late. They refused to give me any paper work pertaining to the repossession or explain their policy. The contract is not clear as to a time limit for bring late on payments that will push you in to default status. Ally then failed to see my property was returned to me once I payed the money owed and fees. The company they sent to recover the truck was overly aggressive and scared my family as my family felt they were more the victims of a home invasion. The recovery company pulled excessively hard on my front screen door and brutally beat on it. Then proceeded to yell at me in an obvious attempt to incite a negative response and incite may-ham. I had to tell XXXX the owner of the recovery company XXXX " I can hear you stop yelling all over the neighborhood ".

After paying the requested amount of money to Ally. I was not able to recover my truck and was made to wait while the recovery company owner repeatedly lied about getting the release letter for my property. I was unable to recover my property from them until or about XXXX XXXX, 2015

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Referral	08/25/2015	Closed with explanation	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with explanation	Yes	Yes
Referral	08/21/2015	Closed with explanation	Yes	No
Phone	08/19/2015	Closed with explanation	No	No
Web	07/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1533928

1496363

1525928

1518364

1525953

1518103

1496509

Consumer Loan Complaints

Based on Consumer Complaints

08/05/2015

Consumer Loan

Vehicle loan

08/10/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I have had this loan with American Credit Acceptance for over 2 yrs with this company and these people should not be in business AT ALL. Everytime I call I get treated like They are doing me favors just by answering the call they are EXTREMELY RUDE AND NASTY from hello. I set up autopay to avoid having to deal with them and most recently I had my payment scheduled for XXXX and their online auto payment system failed to take the payment from my card and So I went back online on XXXX and scheduled payment for XXXX and their system once AGAIN failed to process my payment knowing that there were funds available in the account I called in first thing on XXXX and first spoke with a rep who got me with a manager named XXXX, she transferred me to XXXX and she transferred me to a XXXX XXXX who claimed she was the highest member of management and every single one of these people REFUSED to help me or even take a look at my account to confirm exactly what I was saying these people are con artists and do nothing in the best interest of the customer. I finally spoke with a XXXX who claimed he was a department manager and he would take care of the late fee as a " courtesy " I advised him theres no courtesy that hes doing, his company billed me incorrectly and thats the bottom line and once I threatened to file a complaint with the CFPB and make them aware of the ongoing issues with this company then things changed on the call. It should n't have to come to this point to get a respectful response from these people who I have to pay each month. I am fed up with American Credit Acceptance and they should be out of business with these business practices immediately if not sooner. I will not cease until something is done about this and this company is investigated because I KNOW other consumers who deal with these clowns have had similar if not worse interactions with them.

Unwilling to accept past due payments and repo fees. They will only accept full pay off of the loan and refuse to hear circumstances surrounding past due amount.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

American Credit Acceptance, LLC

TX

782XX

Consent provided

Toyota Motor Credit Corporation

VA

234XX

Servicemember

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/05/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/10/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1503678

1511446

Consumer Loan Complaints

Based on Consumer Complaints

08/24/2015	Consumer Loan	Vehicle lease
08/24/2015	Consumer Loan	Vehicle loan
08/13/2015	Consumer Loan	Installment loan
07/31/2015	Consumer Loan	Installment loan
08/19/2015	Consumer Loan	Vehicle lease
08/13/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I currently have a installment loan were I borrowed {\$2900.00} and am being charged total of {\$7000.00} and they are deducting every two weeks directly from my account {\$290.00} it is becoming heavy and can not afford for this to continue so I have tried reaching out to them and emailed and called them to see if we can break it down to one payment a month for that amount and they refused. I really want to keep my end of the deal and pay them for allowing to borrow the money even though I am paying back more than what I borrowed. But I am almost being forced to stop paying them and file for Bankruptcy I cant afford it. They are not budging either to compromise

The loan was for XXXX and they took out XXXX per month for almost XXXX years and whe I called to get payoff they said I owed more than loan amount

To whom it may concern, I just found out that on my credit report that I was late paying my car payment in XX/XX/XXXX which was XXXX, I was told not to paid that because I was in the processing refinance my car to XXXX XXXX XXXX, from General motor finance. XXXX gave me a good rate for my car payment which it is XXXX a month. I am in the processing buying a home and I would like to have some XXXX to remove this from my credit report. I was following the instruction from my bank XXXX telling me not to paid that in XX/XX/XXXX because I will be getting a payment in XX/XX/XXXX which is XXXX for my car payment. the payment for XXXX would 've been paid because I do n't like anything to be late but i was told not to paid anything for XX/XX/XXXX and my new car payment due XX/XX/XXXX with XXXX. Thanks for your kindness. i really want something in my

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp	FL	33324	N/A
Wells Fargo & Company	CA	92159	N/A
CNG Financial Corporation	CA	903XX	Consent provided
CashCall, Inc.	AR	718XX	Consent provided
U.S. Bancorp	TX	78750	Consent not provided
GM Financial	MD	212XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	08/25/2015	Closed with explanation	Yes	No
Referral	08/25/2015	Closed with explanation	Yes	Yes
Web	08/13/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1532379

1532383

1518248

1496564

1526101

1518283

Consumer Loan Complaints

Based on Consumer Complaints

08/13/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/31/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/27/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

name and that is a home which i can say its mind. it something that my family and grandkids would love to have. thanks again and have a bless day.

I received a letter stating I had been overcharged one full payment for my auto loan. Santander USA has refused to issue my refund, stating I am not submitting proper identification. I have sent copies of my drivers license twice. They have promised I would receive calls from their financial department, and they have not contacted me.

My vehicle leased with GM financial was totaled on XXXX/XXXX/15. After working with other parties ' insurance company, a payoff amount was established and a request for title began XXXX/XXXX/15 with GM financial. As of today, no copy of the title has been released so that the insurance company can send check to GM Financial. I have personally pursued this issue with the title dept, total loss, and collection depts in order to have this issue rectified with no resolve. In the meantime, the insurance company is waiting on a title, and I am being pursued for payment -- I am being called everyday to submit payment for a vehicle that GM Financial knows has been totalled.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Argon Credit	AL	35226	Consent not provided
Marlette Funding, LLC	NY	11950	Consent not provided
Santander Consumer USA Holdings Inc	OR	970XX	Consent provided
Santander Consumer USA Holdings Inc	KY	40299	Consent not provided
Wells Fargo & Company	PA	16403	Consent not provided
Sun Loan Company	MO	65202	Consent not provided
GM Financial	IL	604XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/24/2015	Closed with explanation	Yes	Yes
Web	08/07/2015	Closed with explanation	No	No
Web	07/31/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with monetary relief	Yes	No
Web	08/23/2015	Closed with explanation	Yes	No
Web	08/27/2015	Closed with non-monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1518742

1496025

1496600

1518838

1518843

1518845

1538962

Consumer Loan Complaints

Based on Consumer Complaints

07/31/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Vehicle lease
08/24/2015	Consumer Loan	Personal line of credit
08/19/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Vehicle lease
08/10/2015	Consumer Loan	Vehicle loan
08/24/2015	Consumer Loan	Vehicle loan
08/27/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Account terms and changes

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I have a car loan with Wells Fargo dealership services. They incorrectly though my insurance was terminated. I had just change companies, I sent them the information on the new company, however they by mistake as they have informed me put insurance on my car. Because I make double payments each month it was n't until I ask for a payoff that I notice this was happening. I got in touch with Well Fargo insurance company and was able to clear this up by last Friday XX/XX/XXXX. They said I should have a corrected by off in XXXX days. when I checked back Monday & XX/XX/XXXX, they said it would be XXXX business days. Now on XX/XX/XXXX they are not sure when it they will be able to give me a correct payoff statement. They employees have been very rude and have not given any explanation why the delay. If I do n't get it today, I will lose the incentive on the new car I am buying.

this will cost me XXXX of dollar. When a bank makes a mistake they should not treat the customer like they are doing you a favor to correct it and should be limited in time to make these corrections

I have XXXX car loans with the same lender. They have erroneously posted

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	NJ	080XX		Consent provided
American Honda Finance Corporation	ID	83705		Consent not provided
PayPal Holdings, Inc.	NC	27313		N/A
Citizens Financial Group, Inc.	IL	60189	Older American	N/A
BMW Financial Services	WA	98107		Consent not provided
Santander Consumer USA Holdings Inc	OR	97045		N/A
Ally Financial Inc.	IL	60628		N/A
Bank of America	IL	60148		Consent not provided
Credit Acceptance Corporation	MO	633XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	07/31/2015	Closed with non-monetary relief	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No
Phone	08/25/2015	Closed with explanation	Yes	No
Phone	08/27/2015	Closed with explanation	Yes	No
Web	08/05/2015	Closed with explanation	Yes	No
Phone	08/11/2015	Closed with explanation	Yes	No
Phone	08/25/2015	Closed with explanation	Yes	No
Web	08/27/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1496632

1497585

1533688

1526190

1503825

1510232

1533713

1539316

1497577

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



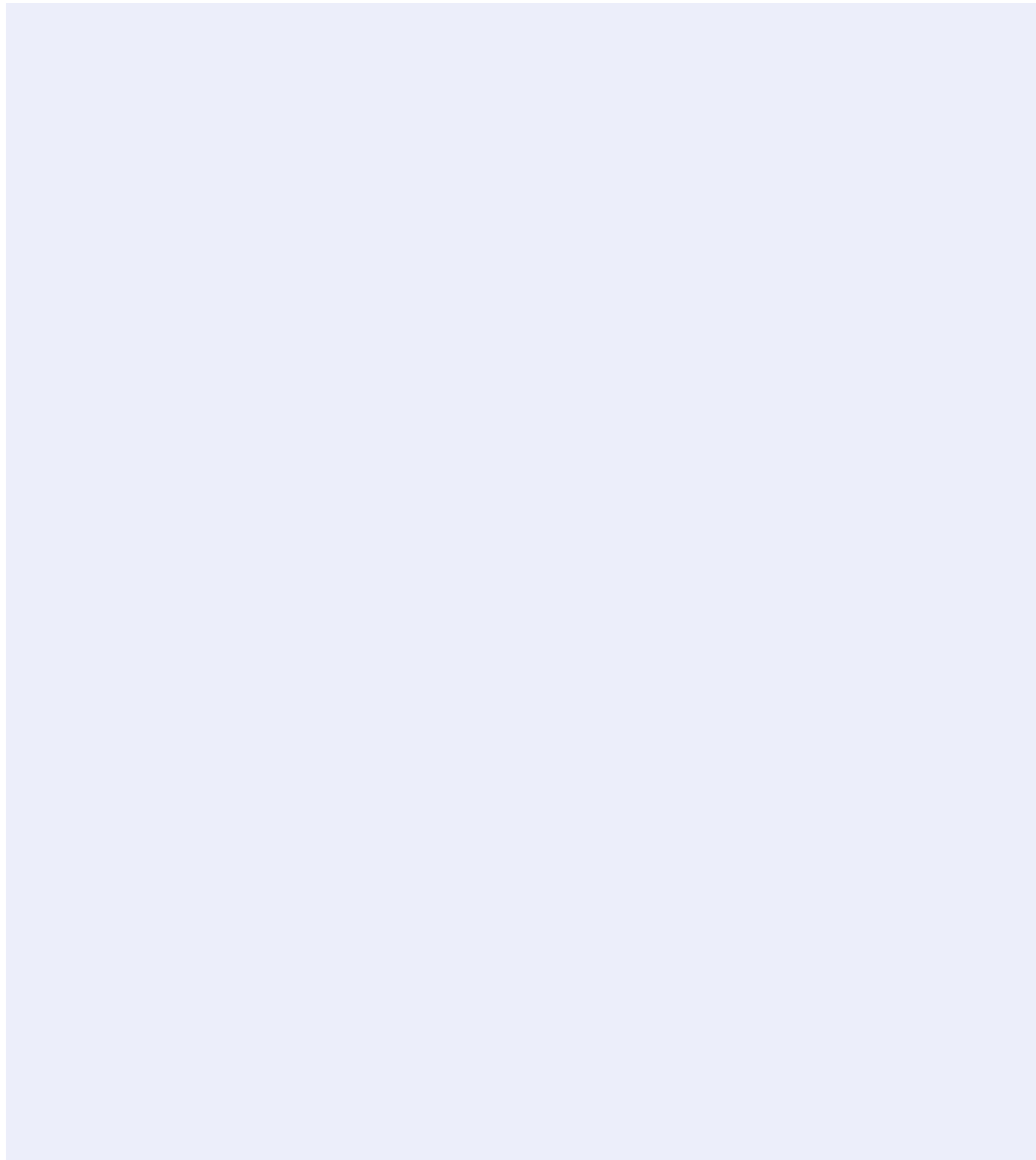
Consumer Loan Complaints

Based on Consumer Complaints

payments to the wrong account, which resulted in the other loan becoming behind by two months or more. The company then began repo activity to repossess the car. I contacted the company and attempted to resolve the issue, they were uncooperative and rude. They refused to correct their error and credit the payments to the correct account. They demanded payment immediately or would repossess the car. I asked for a supervisor but was told that none was available and they would not do anything about the issue anyway. They claimed that payments were not made on several occasions and that late fees had accrued resulting in both loans being behind by {\$1000.00} each (more than XXXX months). I had contacted the company previously in XXXX 2015 and made a payment to bring the account current, because they had posted payments to the wrong account and refused to correct the error. In XXXX 2015 the company claimed that the loan was {\$1000.00} behind, even though it was current the month before, stating that late fees and other penalties had caused the amount to be so much. I could not get anyone to explain the creative accounting method which they are apparently using. The XXXX loan had XXXX or more payments credited to it, that were made to the other loan, in addition to the correct payments that were made to the XXXX loan. The XXXX loan was paid XXXX months in advance at this point, however the company claims that the loan is {\$1000.00} behind, due to late fees and penalties, and that the payments that were in excess of the payment due were not credited as future payments, but applied to the principle. Thus having no effect on reducing the monthly payment amount nor being available to credit the overage to the XXXX loan which was behind by several payments because they had made an error. They first said they could not apply the erroneous payments back to the correct account for the reason that they had been applied to the principle instead of a future credit, then later in the conversation they claimed they could not correct the payment error because the XXXX loan was also behind by {\$1000.00} due to

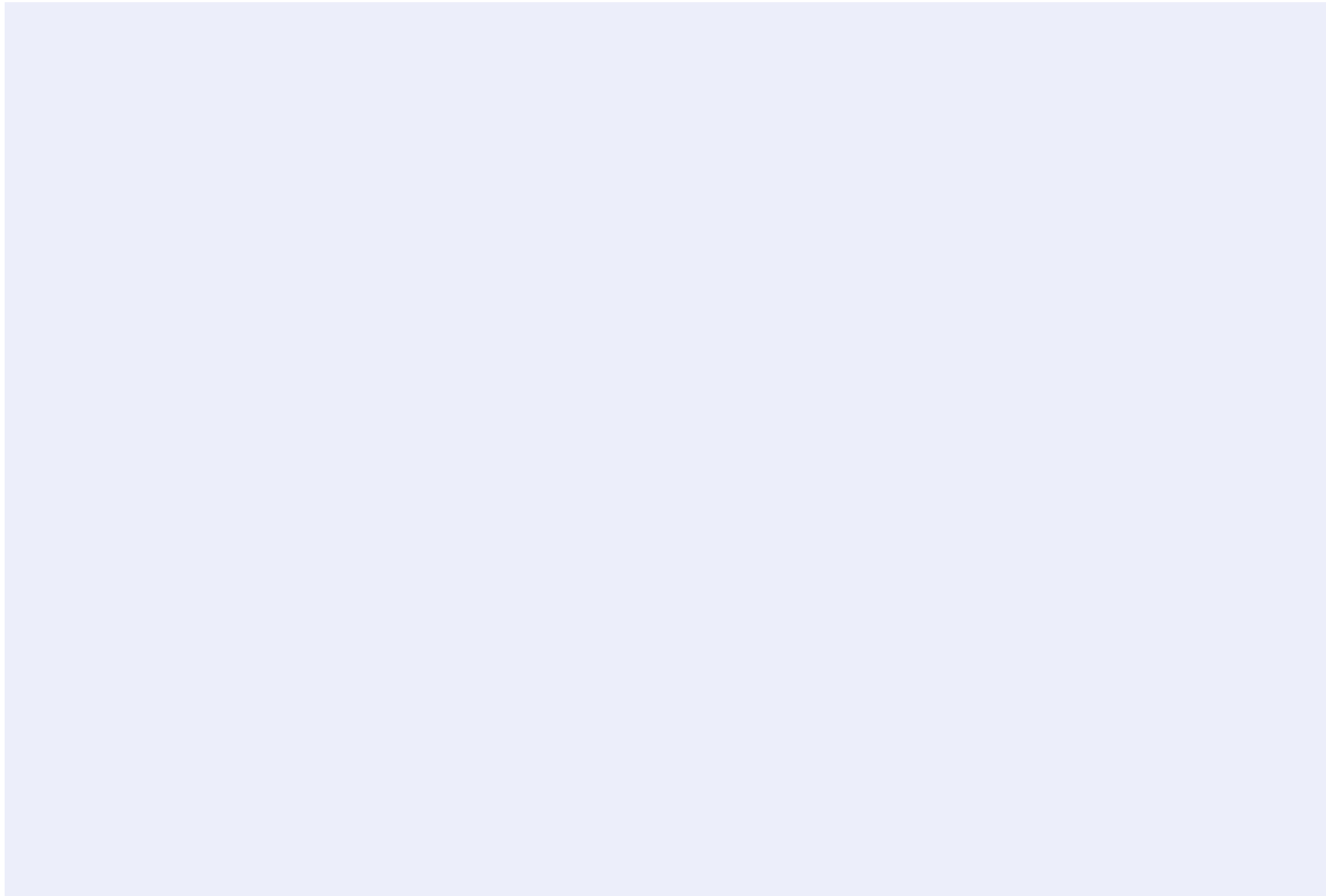
Consumer Loan Complaints

Based on Consumer Complaints



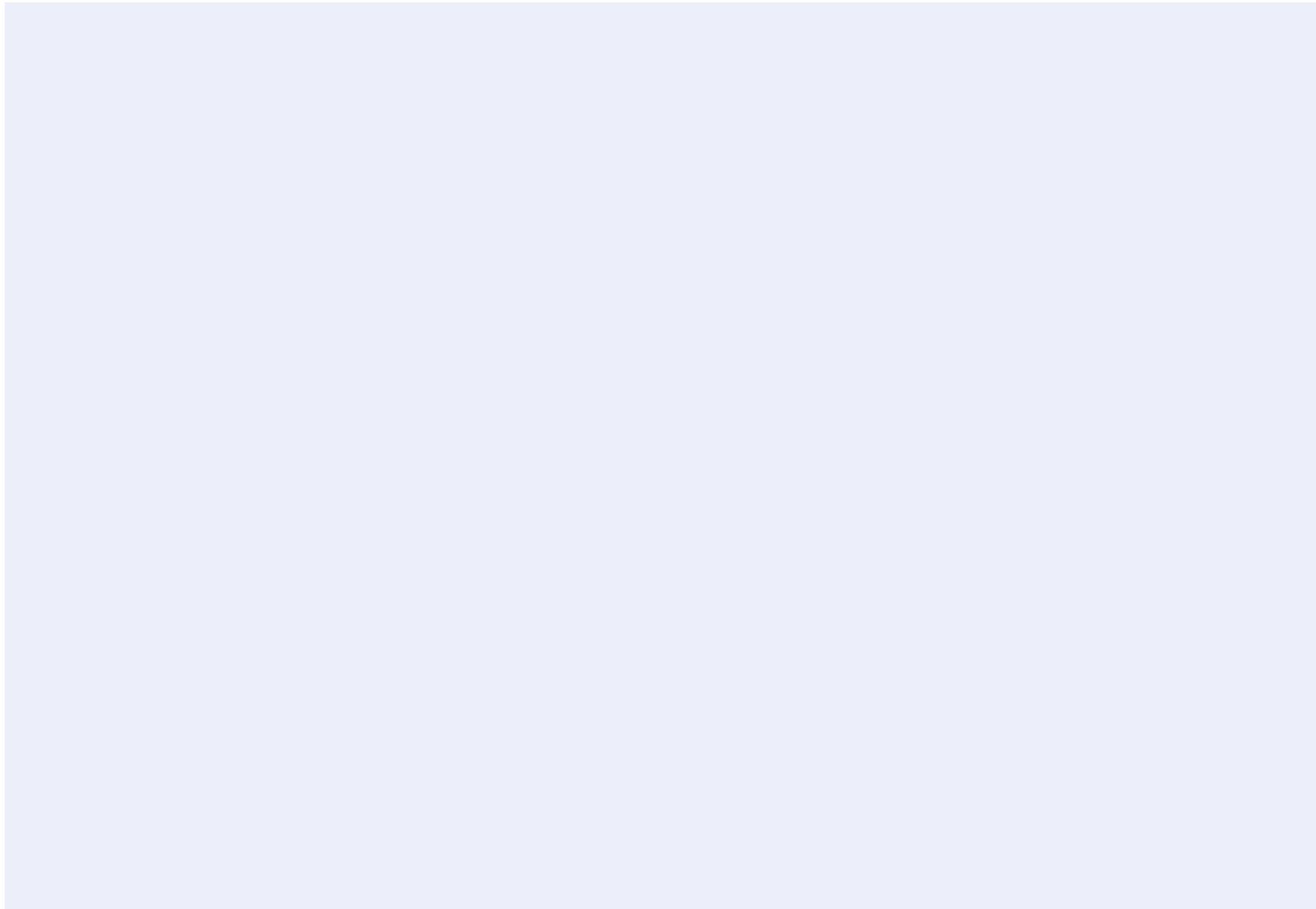
Consumer Loan Complaints

Based on Consumer Complaints



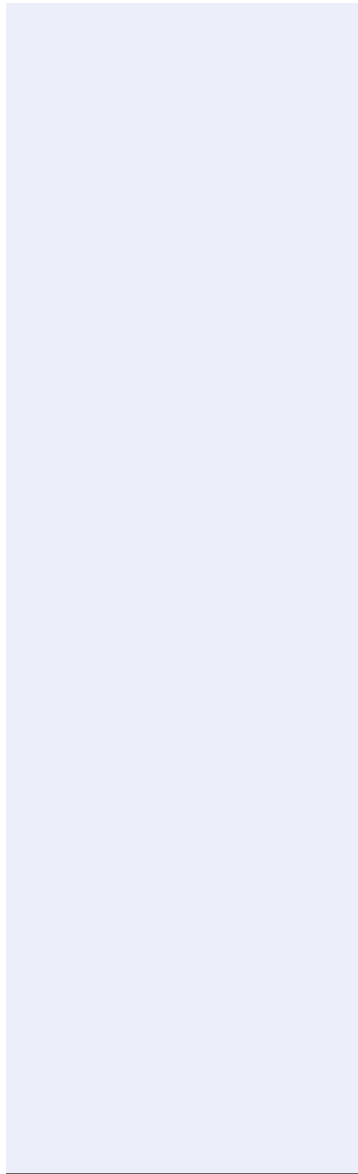
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

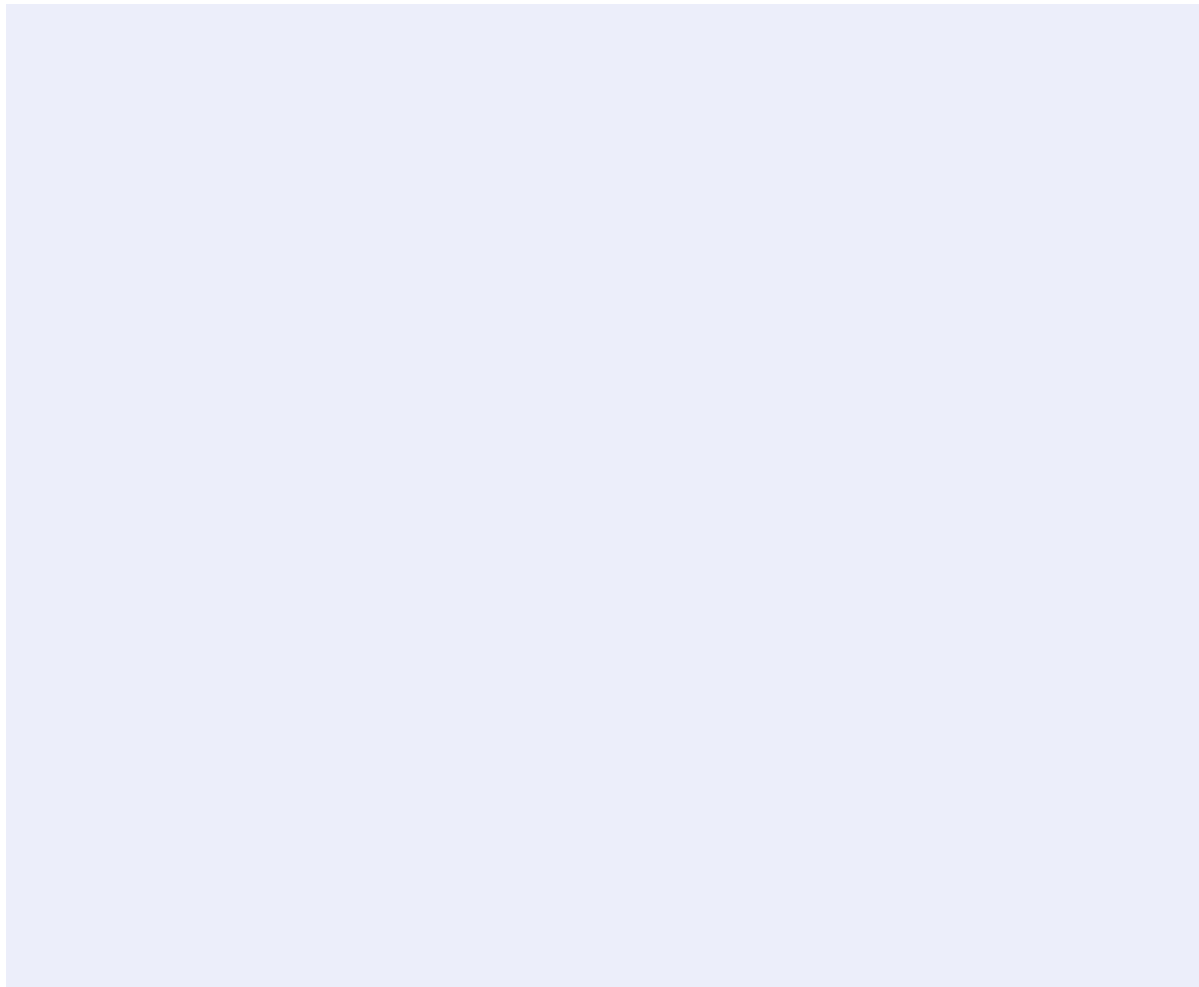


08/10/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/10/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Managing the loan or lease

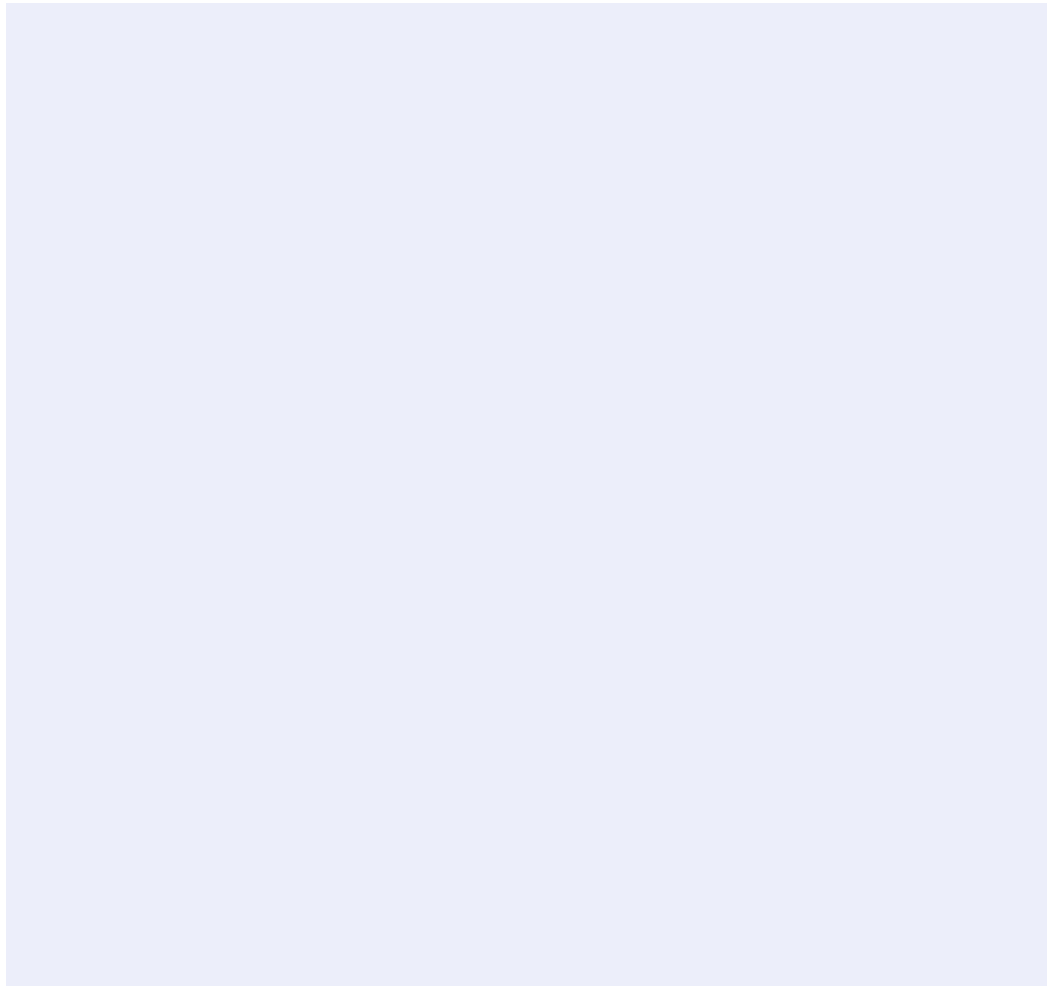
Consumer Loan Complaints

Based on Consumer Complaints

missed payments in XXXX and XXXX 2015. The missed payments were the result of not clearing the bank, however the payments were sent within a few days of the event, to keep the loan current, and the loan payments were never more than two weeks late. I could not get any explanation of how they had calculated a past due amount of over {\$1000.00}, nearly XXXX payments, when the loan had never been behind more than a couple weeks. They claimed it was "likely" due to late fees and that I should pay my bills on time to prevent this from happening. I advised them that I had the payment history in front of me and that their information was incorrect, because the payment history showed payments every month, with a second payment made whenever a payment had not processed as well as several months with the payment for the XXXX loan posted to the XXXX loan incorrectly. The loan payment for the XXXX loan is withdrawn automatically from my checking account. The payment for the XXXX loan is made manually online through XXXX XXXX and requires the account number to be entered. I have only made payments to the XXXX loan by this method thus I have never entered the account number for the XXXX loan, which would indicate that the error is in there payment processing method and not with my payment method. I spoke with several reps but they all repeated the same prompt, they demanded payment immediately or would have the car repossessed, I offered to make a payment the next day when my pension payment would be available because I did not have the money available until then, they refused any compromise. I believe their business practices are fraudulent, deceptive and in bad faith. My dispute was ignored

Consumer Loan Complaints

Based on Consumer Complaints



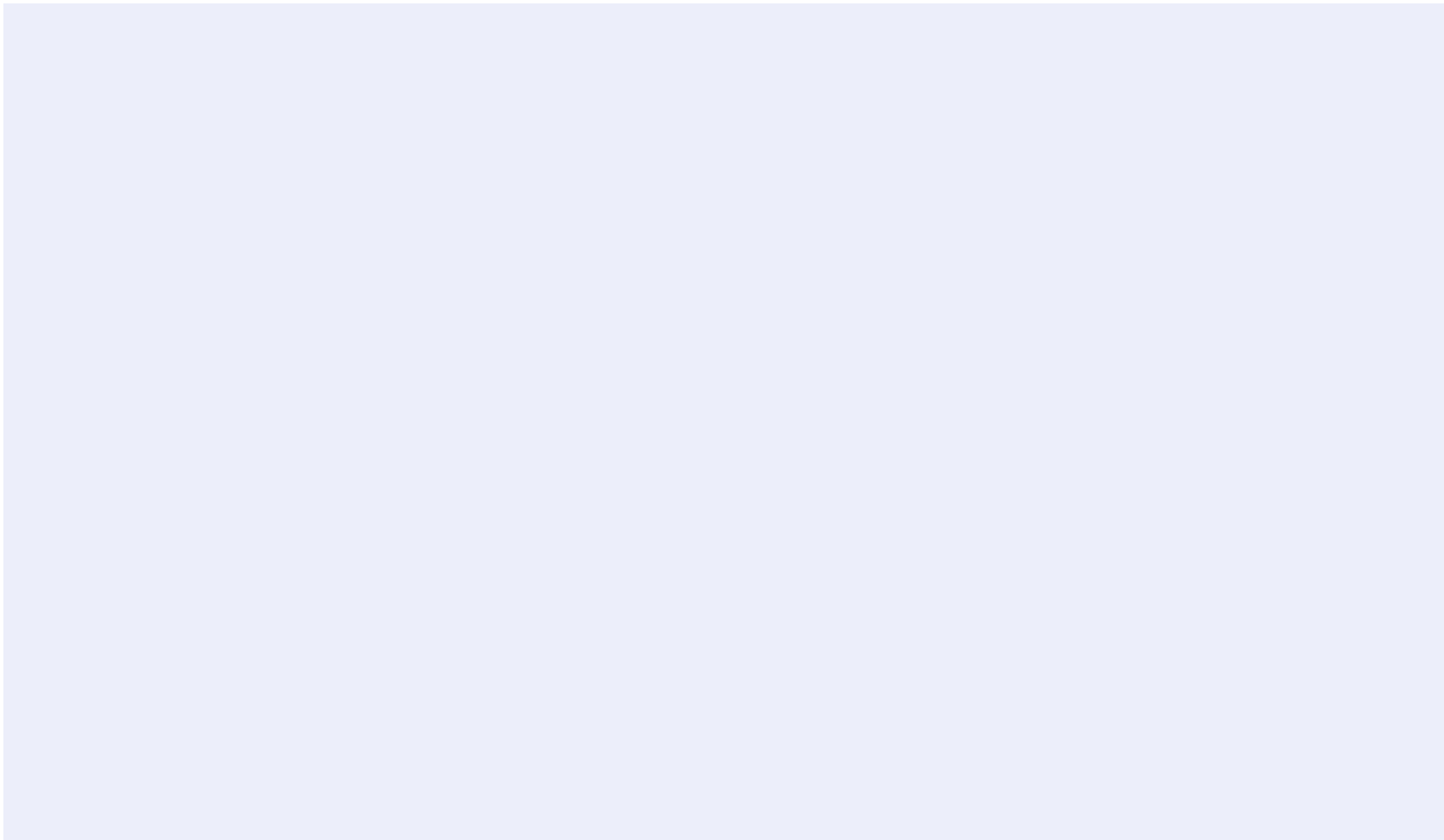
Consumer Loan Complaints

Based on Consumer Complaints

TMX Finance LLC	TN	37211	Consent not provided
Nissan Motor Acceptance Corporation	TX	75104	N/A

Consumer Loan Complaints

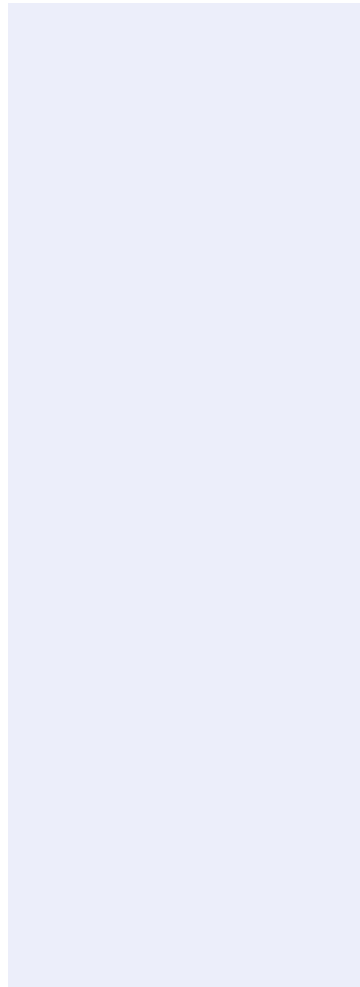
Based on Consumer Complaints



Web	08/17/2015	Closed with explanation	Yes	No
Phone	08/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1511610



1511616

Consumer Loan Complaints

Based on Consumer Complaints

07/31/2015	Consumer Loan	Installment loan
08/24/2015	Consumer Loan	Installment loan

07/31/2015	Consumer Loan	Installment loan
08/24/2015	Consumer Loan	Vehicle loan
08/19/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Vehicle loan
08/27/2015	Consumer Loan	Vehicle loan
08/10/2015	Consumer Loan	Installment loan

08/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

Without realizing it I signed up for PayPal credit while making a purchase. I was unaware of having done so and eventually accrued more than {\$92.00} dollars in interest and fees in the 6 month period. I was unaware that the purchase had not been paid in full at the time. PayPal credit also signed me up for a {\$1000.00} credit line, which I also did not intend to sign up for. PayPal also conducted a " soft " credit check against my account, which I also do not recall being notified of.

[REDACTED]

[REDACTED]

[REDACTED]

XXXX repo my boat and never gave me a change to get it back. The sold the note and recoveries to XXXX XXXX. A year after they sold the rights to the vessel they came back on me a put a Final Judgment in the state of XXXX after selling their rights to collect on the note. They also sold the vessel in XXXX not to comply with XXXX Statues. XXXX came back after to put another Judgment on me for the same note.

I took out a loan with a company Called Armed Forces Loans of XXXX. I was active duty military at the time and I was in need of a loan due to unexpected expenses. I received an approval through Armed Forces Loans of XXXX. At the time I was just excited to get approved for the funds that I need, but as time went on I realized I was in a much better situation without the funds from this company

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Tower Loan	CA	92882	Older American	N/A
PayPal Holdings, Inc.	CA	947XX		Consent provided

Ditech Financial LLC	OR	97526	Older American	N/A
GM Financial	OK	73521	Older American, Servicemember	N/A
Ally Financial Inc.	MS	39206		Consent not provided
American Credit Acceptance, LLC	SC	29505		N/A
Santander Consumer USA Holdings Inc	NC	27529		Consent not provided
Synchrony Financial	FL	331XX	Servicemember	Consent provided

Armed Forces Loans of Nevada Inc.	MD	207XX	Servicemember	Consent provided
-----------------------------------	----	-------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/07/2015	Closed with explanation	Yes	No
Web	08/25/2015	Closed with monetary relief	Yes	No

Fax	08/10/2015	Closed with explanation	Yes	No
Postal mail	08/25/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	Yes
Phone	08/12/2015	Closed with explanation	Yes	No
Web	08/27/2015	Closed with explanation	Yes	No
Web	08/19/2015	Closed with explanation	Yes	Yes

Web	09/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1496739

1532239

1496100

1532220

1526337

1503919

1538950

1511668

1539275

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

than before I made contact with this company.

I was charged interest rates upwards of 34 % which I know now is not allowed for XXXX military members for an interest rate to be so high it should be maxed at 6 % (due to laws such as the SCRA etc.), this interest rate is also not allowed for the state of XXXX Residents. I was also not aware that this company may not even be allowed to lend to Maryland residents due to not being licensed in the state or not following the XXXX interest rate guidelines.

This company has left countless remarks on my credit report in order to get this debt collected and it has become very damaging to my credit profile. I am willing to take full responsibility for the debt and I would like to get this account settled but only if this is indeed legal account (loan).

I would like to request the company send me : A copy of my full account statement (Loan Amount and Terms (signed by me) to include interest and fees) which have never been provided by the company and are not available on my online account.

Also I request the company send me their License information that grants them authority to lend in the State of XXXX and or to XXXX Residents.

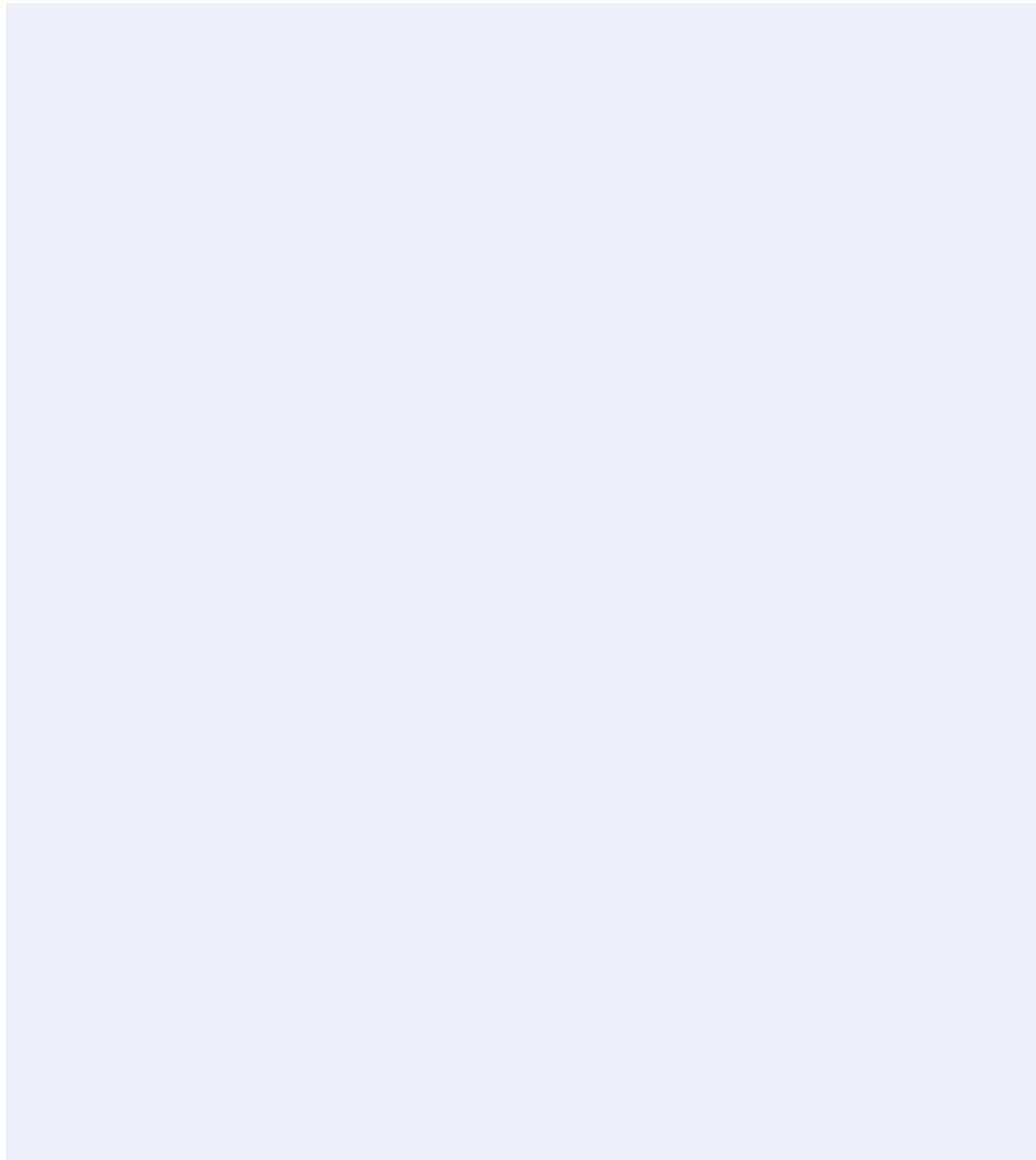
Any other relevant documentation to prove this company has the ability to lend to myself.

While this process is ongoing I would like Armed Forces Loans to remove all account information (collection accounts, derogatory remarks etc.) and to cease collection attempts.

It has been brought to my attention that I may be a victim of deceptive lending or predatory lending and if this is the case due to what has been listed above then

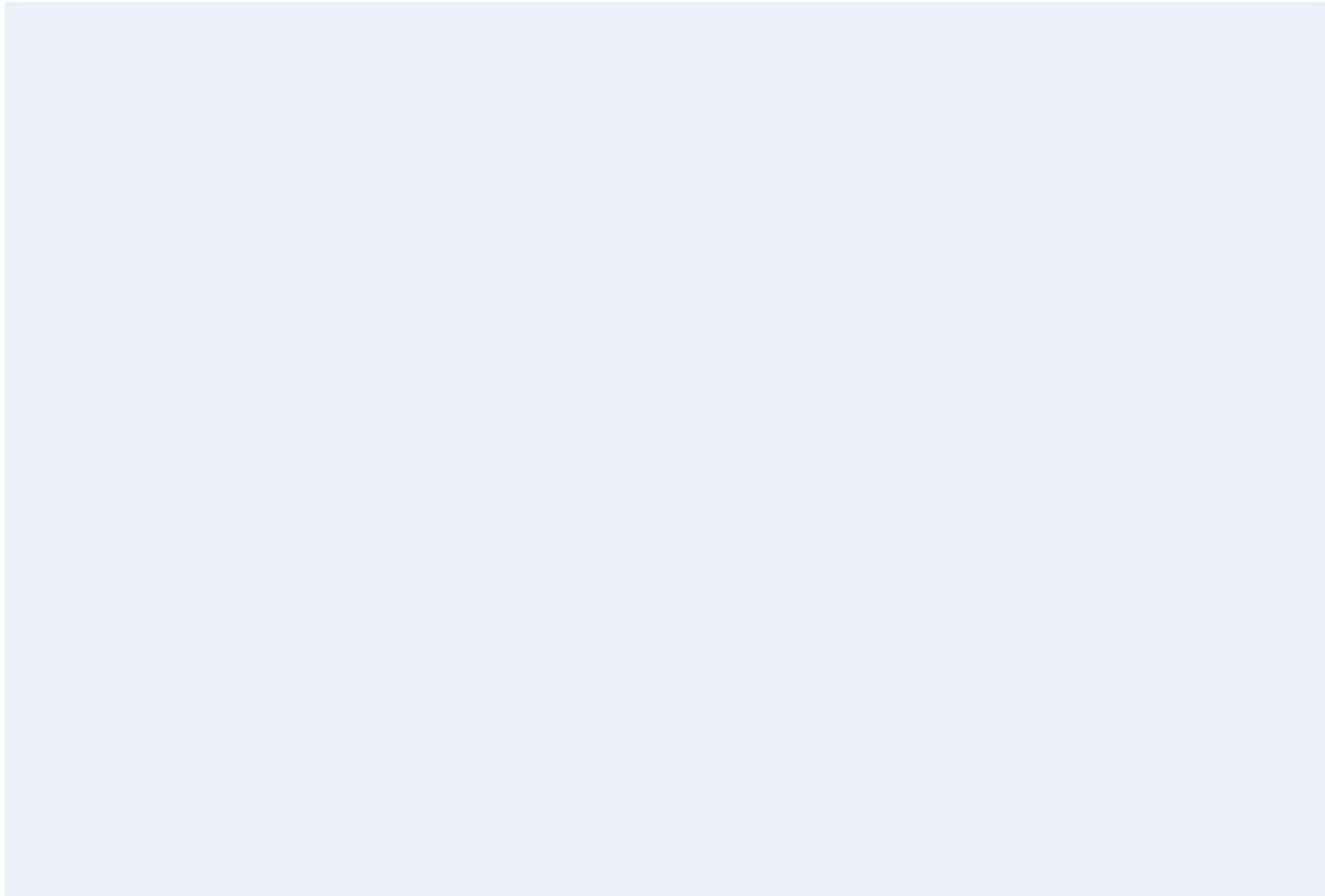
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



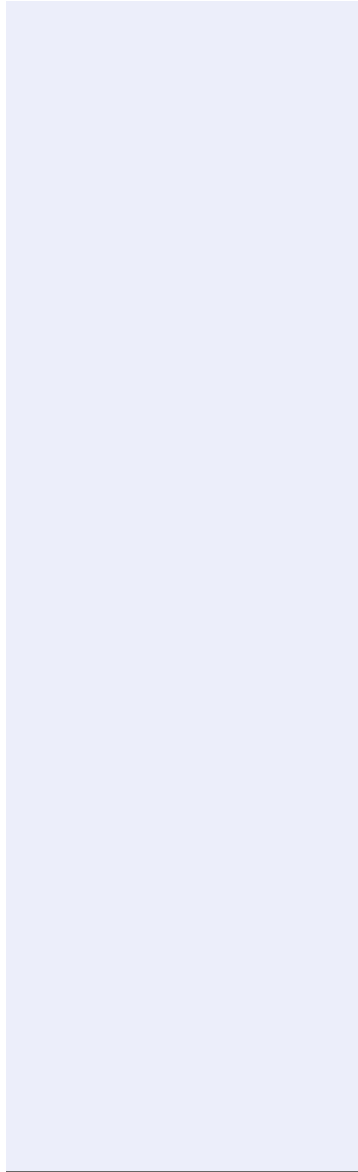
Consumer Loan Complaints

Based on Consumer Complaints



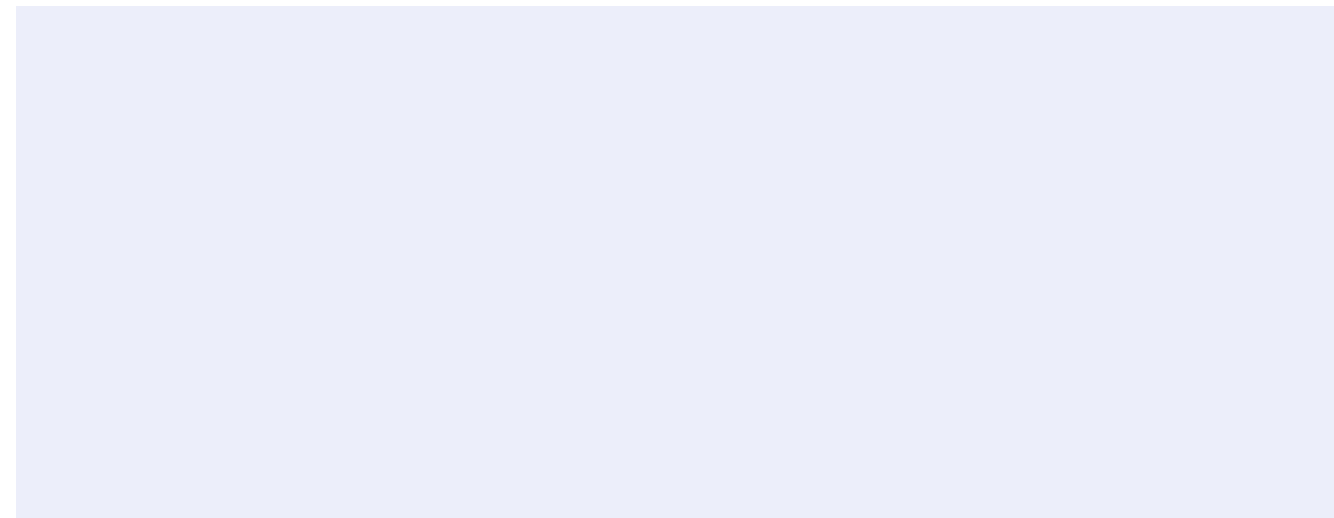
Consumer Loan Complaints

Based on Consumer Complaints

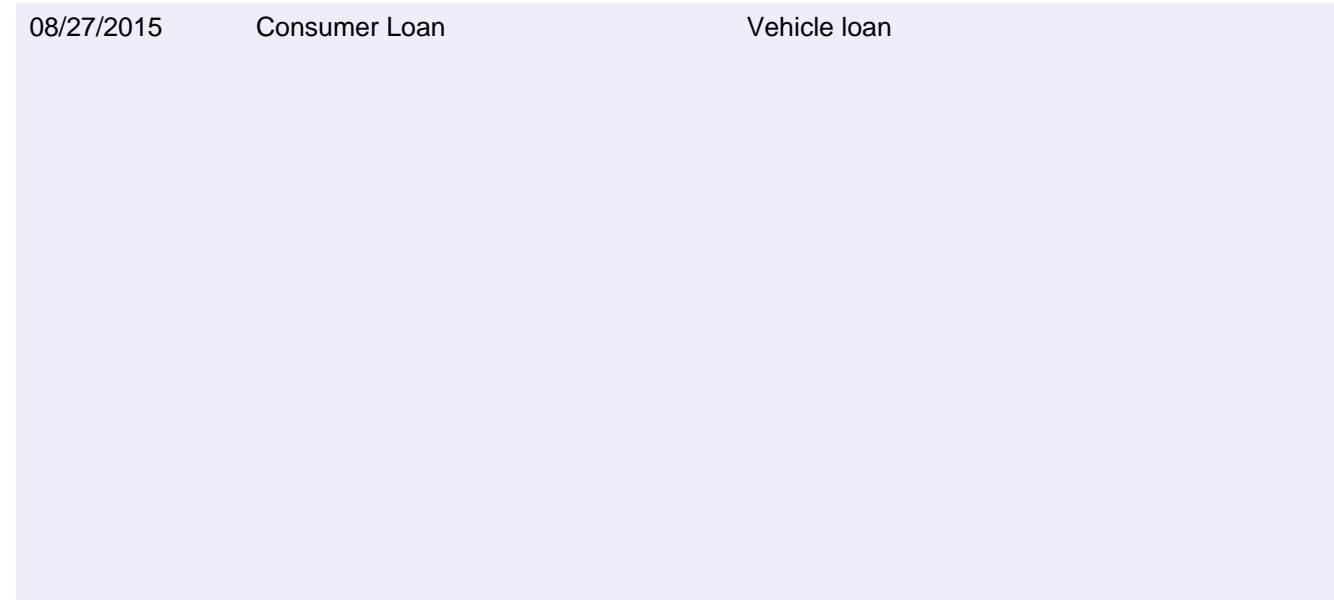


Consumer Loan Complaints

Based on Consumer Complaints

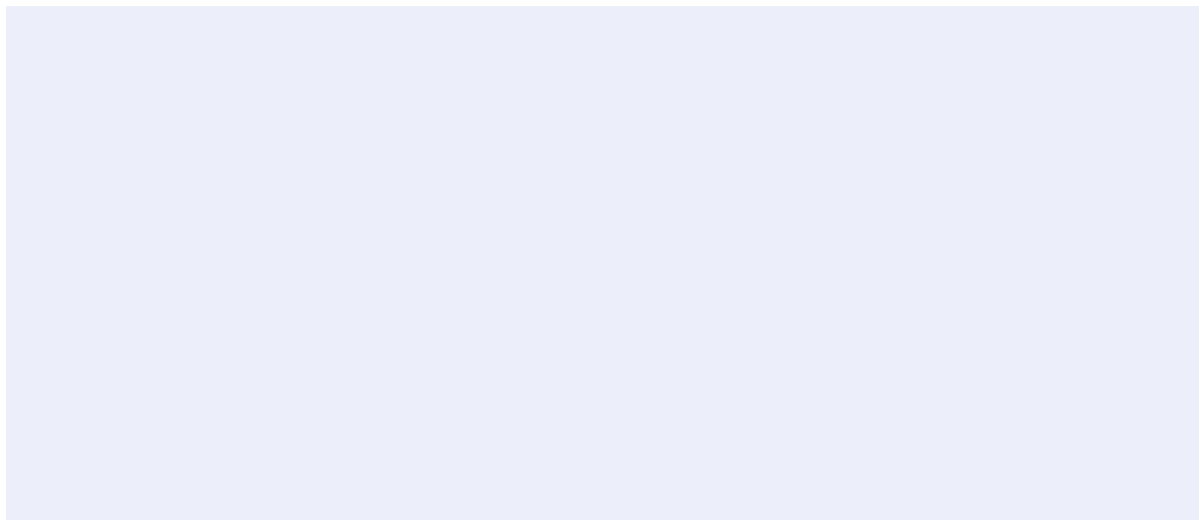


09/01/2015	Consumer Loan	Vehicle loan
08/27/2015	Consumer Loan	Vehicle loan



Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

this account should become void. It makes this very suspicious when they do not want to reveal original documents or provide certain proofs that are required by law.

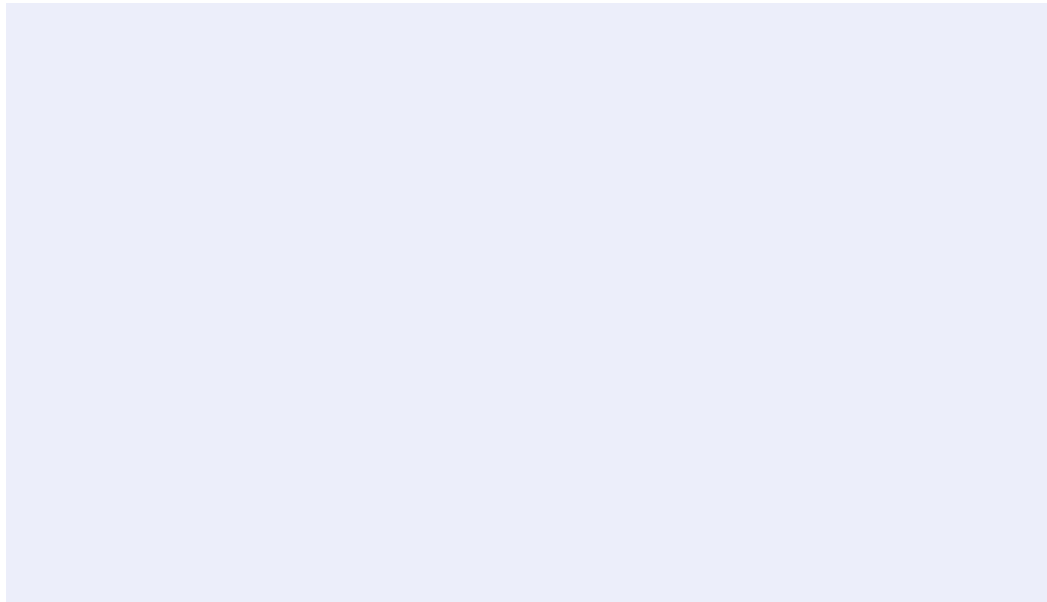
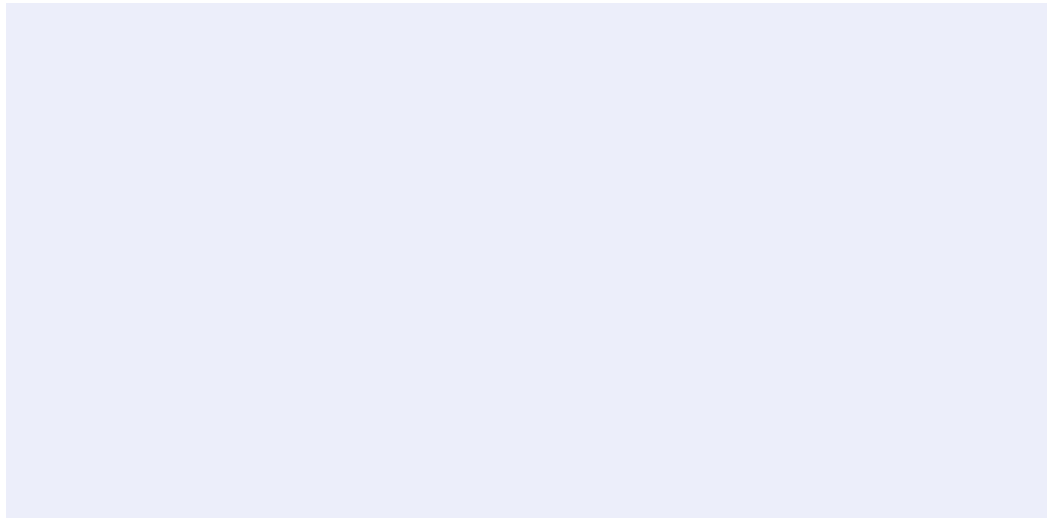
Upon the Company receiving this complaint I wish that if I am wrong about any of the above mentioned that they will not show any type of retaliation efforts and cause more damage to my credit than they already are. I am just a concerned consumer that wishes to verify my rights.

I do not wish for Armed Forces Loan to contact me until they can provide what was listed about as I do not want to be put in a more stressful situation than this already is.

On XX/XX/XXXX an agent from that company offered to defer the loan for one month due to a financial hardship suffered by XXXX XXXX as a result of a motor vehicle accident from the previous month. The company alleges that XXXX XXXX was aware that deferment required management approval. XXXX XXXX claims he was not told about this. The result was a missed payment of XXXX XX/XX/XXXX which negatively affected his credit report. After finding out the company reported a negative mark XXXX XXXX disputed it with the office of the President of SCUSA who refused to provide a fair and manageable solution or accept any responsibility for the situation. The also refused to provide a recording of the conversation which XXXX XXXX had with the company representative which would have proven the company was not liable otherwise. XXXX XXXX disputed this with XXXX and XXXX, credit bureaus and Santander refused to cooperate and remove the mark on his credit reports. This has negatively affected his credit score and ability to qualify for prim loan terms, refinance former loans, and apply for credit extensions,

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	OH	43125	N/A
Santander Consumer USA Holdings Inc	CT	062XX	Consent provided

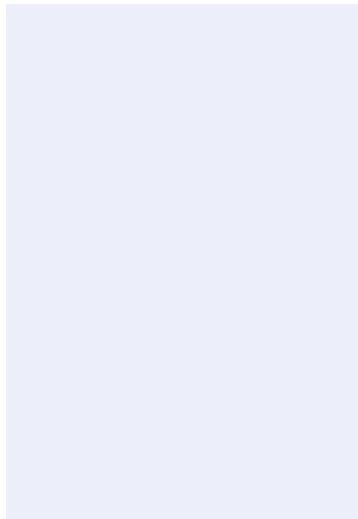
Consumer Loan Complaints

Based on Consumer Complaints

Referral	09/05/2015	Closed with explanation	Yes	No
Web	08/28/2015	Closed with explanation	Yes	No

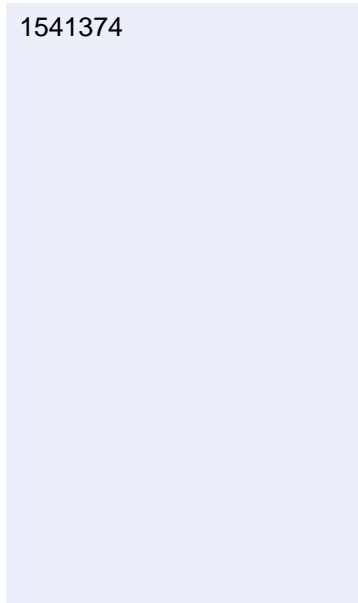
Consumer Loan Complaints

Based on Consumer Complaints



1547735

1541374



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

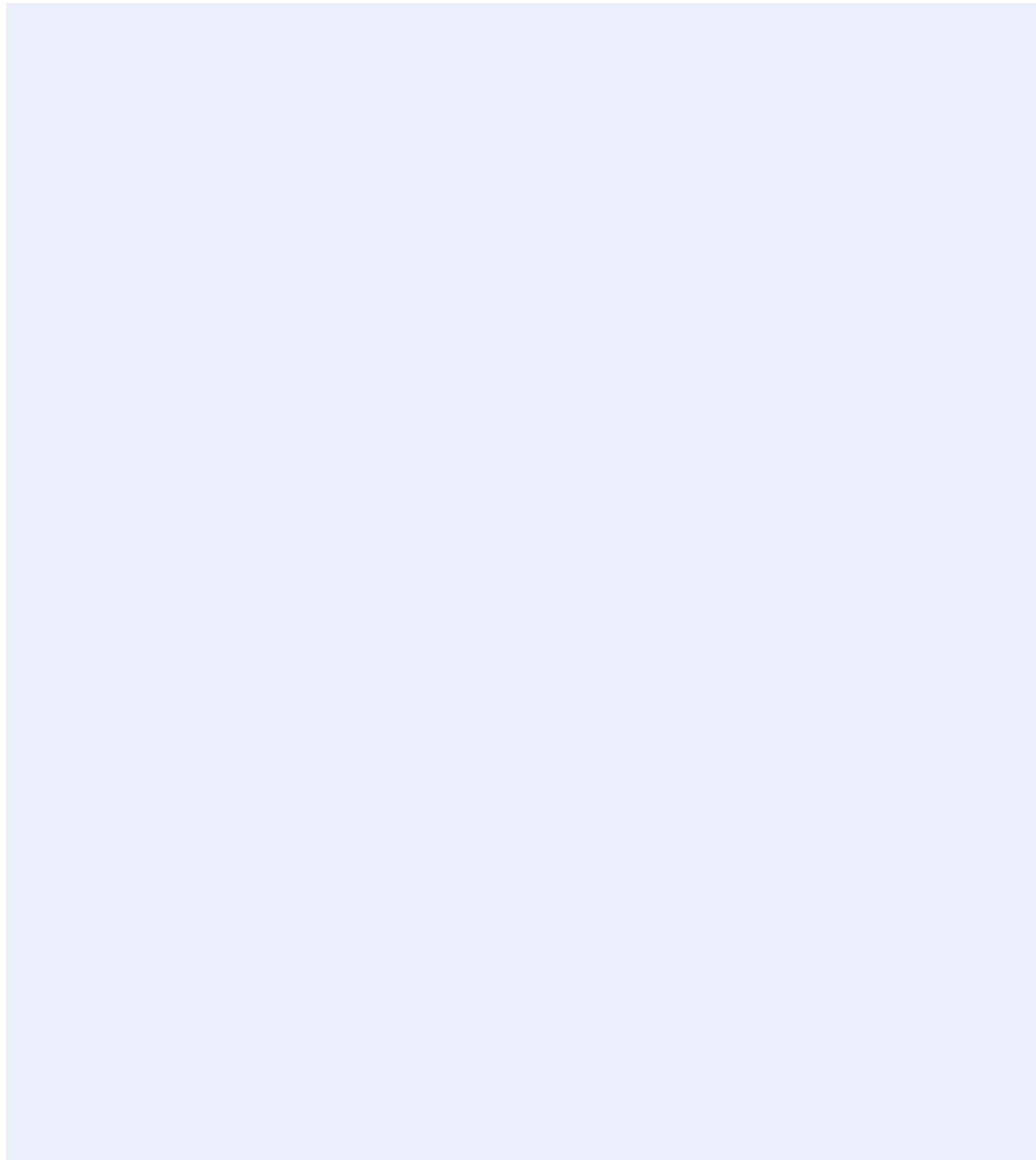
deferments or mortgages.

XX/XX/XXXX XXXX XXXX lost his job as a result this XXXX XXXX received unemployment benefits and alerted the company of the situation. XX/XX/XXXX XXXX XXXX paid {\$550.00} in advance for the balance due XX/XX/XXXX and XX/XX/XXXX this left XXXX XXXX with the balance due of {\$240.00}. On XX/XX/XXXX XXXX XXXX accessed his account and noticed a payment in the amount of {\$300.00} on XX/XX/XXXX which was deposited by Santander US Bank which fulfilled the balance due on XX/XX/XXXX. XXXX XXXX called the company and inquired about the transaction. He asked the result of the advance payments from XX/XX/XXXX. XXXX XXXX was disconnected twice from XXXX different representatives. Upon calling back the third time XXXX XXXX made a payment for the amount due posted on his account for XX/XX/XXXX in the amount of {\$180.00}. This payment left XXXX XXXX with the balance of {\$240.00} due on XX/XX/XXXX. This is reflective of a statement received via e-mail dated XX/XX/XXXX.

On XX/XX/XXXX the company removed the {\$300.00} payment made to his account claiming it was made in error and changed the amount due and due date. The amount due was changed to {\$300.00} and the due date was changed from XX/XX/XXXX to XX/XX/XXXX. XXXX XXXX disputed this with the office of the President of SCUSA and was denied any positive or constructive customer service. They alleged that XXXX XXXX was fully responsible for the amount due because Santander Consumer USA was not responsible for any billing errors. XXXX XXXX has made every possible attempt to ensure his account has been paid in full with the minimum amount due on the due date outside of these two occurrences. XXXX XXXX was told that Consumer USA will hold a missed

Consumer Loan Complaints

Based on Consumer Complaints



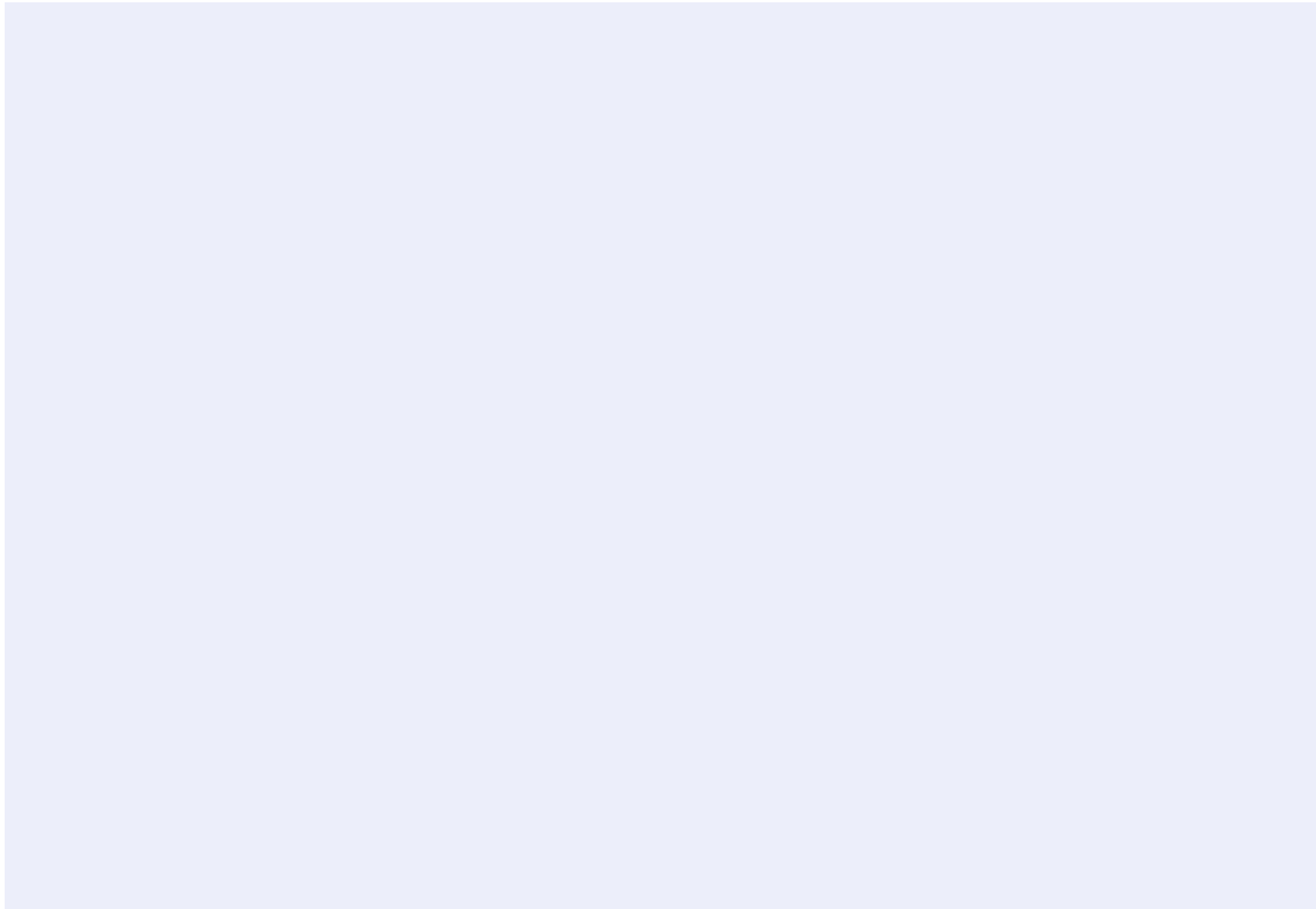
Consumer Loan Complaints

Based on Consumer Complaints



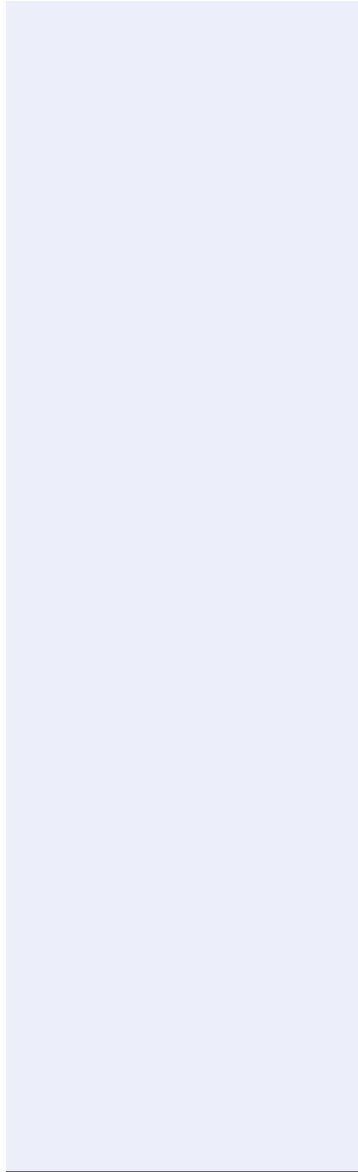
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



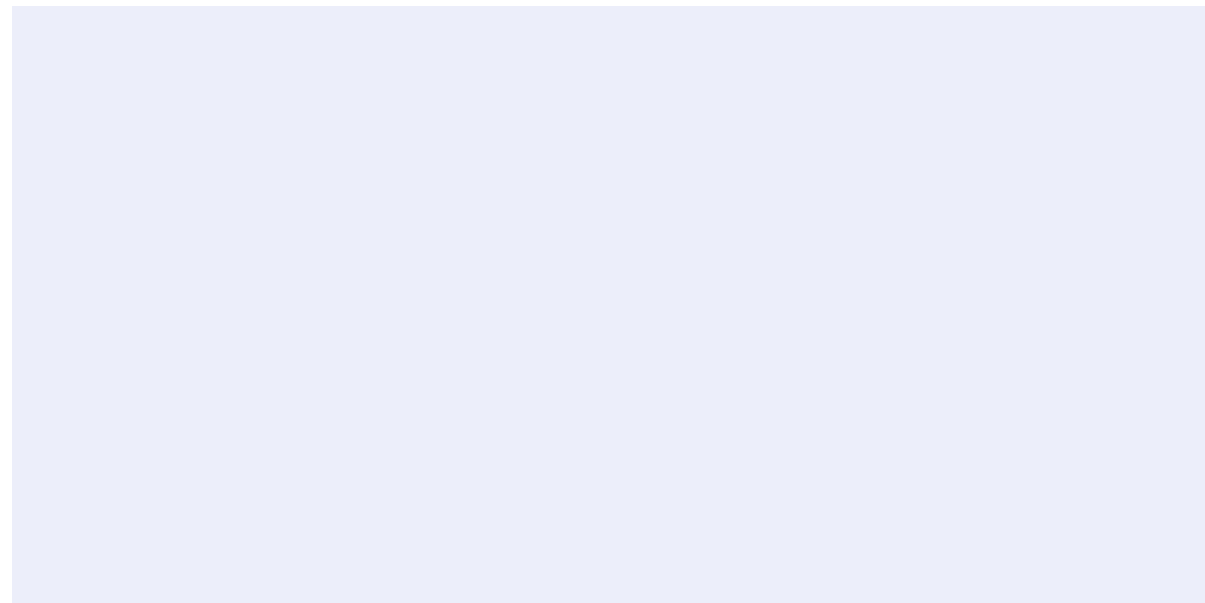
Consumer Loan Complaints

Based on Consumer Complaints

08/05/2015	Consumer Loan	Vehicle loan
07/31/2015	Consumer Loan	Vehicle lease
08/24/2015	Consumer Loan	Vehicle loan

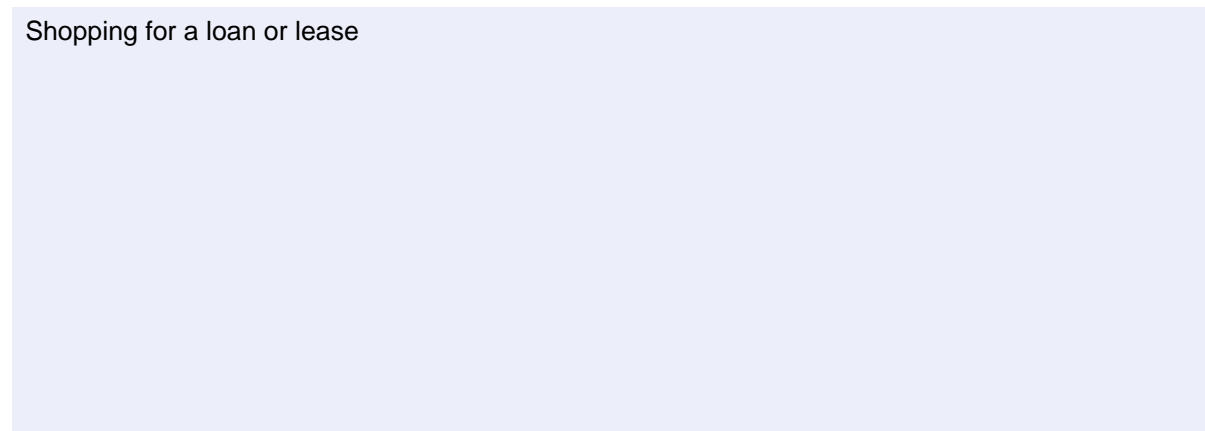
Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Shopping for a loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

payment against him if it was not paid by XX/XX/XXXX. XXXX XXXX was told he could not speak to the next level of management as they were unavailable and they could not accept incoming calls from outside lines.

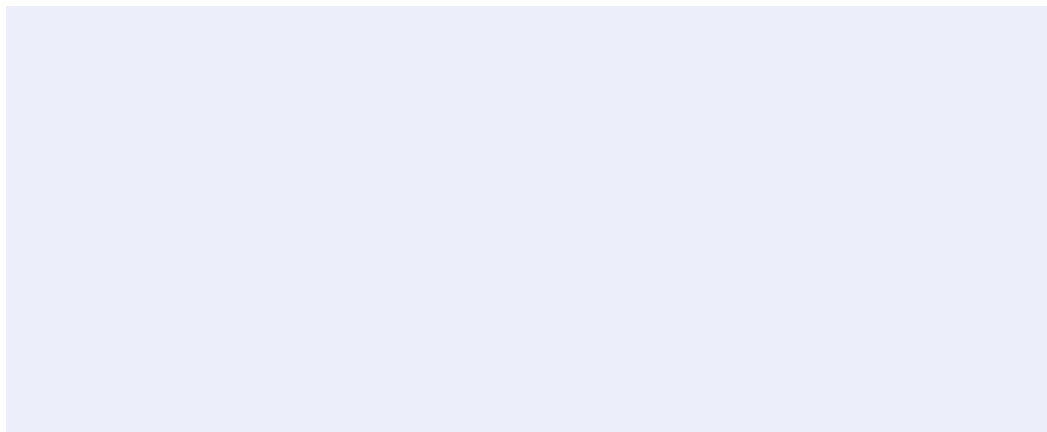
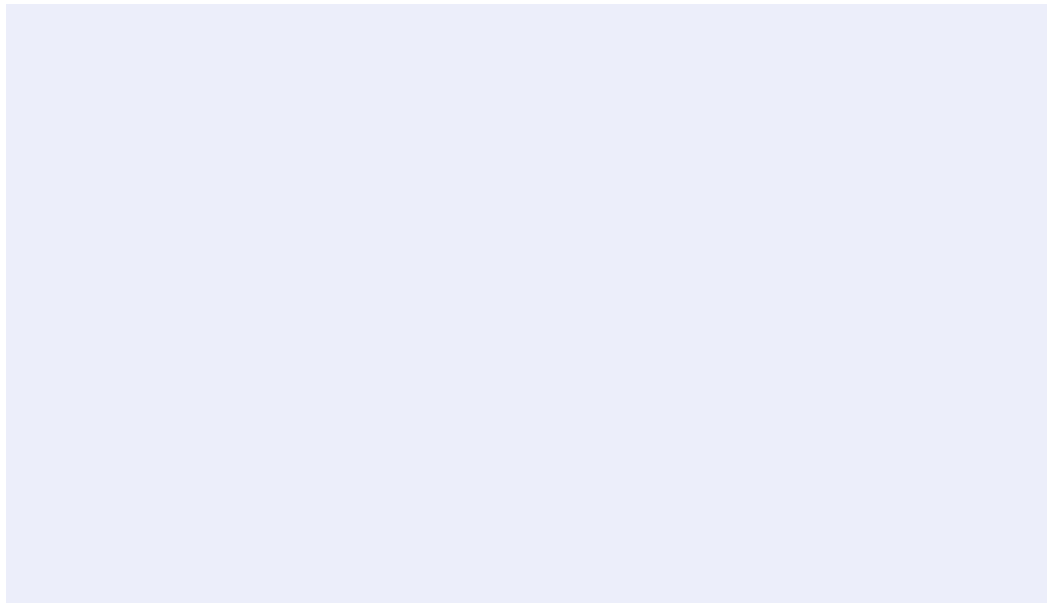
On XX/XX/XXXX XXXX XXXX paid {\$180.00} which was the minimum amount which was accepted by the company to fulfill the amount due for XX/XX/XXXX. On XX/XX/XXXX XXXX XXXX opened a formal complaint with the XXXX of XXXX, Texas and was concluded on XX/XX/XXXX. On XX/XX/XXXX XXXX XXXX contacted the office of the President of SCUSA asking for a resolution from the complaint through the XXXX, and well as information that complaints had been submitted to The Consumer Finance Protection Bureau, the Texas State Attorney General 's Office, the Connecticut State Attorney 's General Office, The Federal Trade Commission, the OCC, and XXXX and XXXX and was told Santander would not comment or offer a settlement for the claims.

I turned in my lease vehicle and thought you should know about what I consider to be a deceptive and unscrupulous practice. About a month after turning in my vehicle I received a bill for something called a " disposition fee ". Apparently this is a fee charged if the person returning the vehicle chooses not to purchase the vehicle. When I reviewed the contract with the finance person at the dealership he went through every line except this disposition fee line. To this day I still do n't know what a disposition fee is. I feel like the disposition fee line was purposely avoided by the dealer so as not to make me aware of it. Had I known about this fee I would have challenged it or refused to sign the lease. This practice needs to be investigated.

Dear Regional Acceptance, I included the following documents : RAC Payment Admin - EZPAY - Phone Payment Confirmation Notice # XXXX am disputing a

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	PA	18042	N/A
Toyota Motor Credit Corporation	CA	928XX	Consent provided
BB&T Financial	FL	331XX	Consent provided

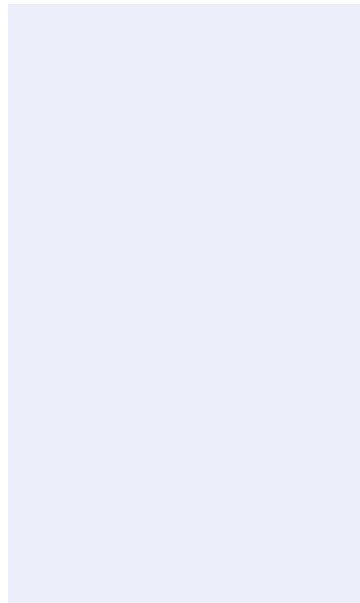
Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/07/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/24/2015	Closed with explanation	Yes	No

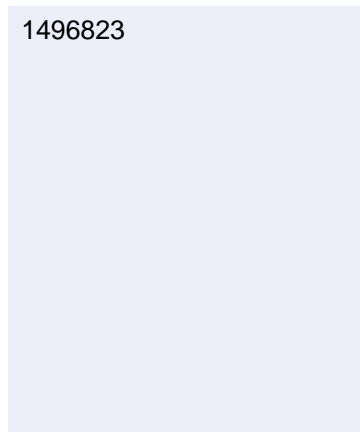
Consumer Loan Complaints

Based on Consumer Complaints



1503964

1496823



1534024

Consumer Loan Complaints

Based on Consumer Complaints

08/24/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/19/2015	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/05/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

Admin - EZPAY - Phone Payment Confirmation Notice # XXXX am disputing a missed payment currently reflected on my credit reports (attached).

On XXXX XXXX, 2014, I made an EZPAY Phone payment on my account in the amount of {\$470.00} Confirmation # XXXX. However, in XXXX of 2014, my account was reported to the XXXX major credit bureaus missing (XXXX) payment.

Please see the attached confirmation and please report to the XXXX major credit bureaus ACCURATELY as NO MISSED PAYMENTS since inception of the loan.

I am receiving calls from a debt collection company for a non-existent debt. I originally filed a complaint to consumerfinance.gov XX/XX/2014. The company's response was that my name was closely associated with one they had a contract with. They admitted they had no contract with my name or s.s. number and said they had removed my number from their system. However, to this day they continue to call me and leave messages that I need to contact someone in their company about a debt.

My account is current and One Main Financial continues to call and harass me. They say that I am lying about my payment about how often they call. And today I went to the local office after yet another call from them. And they told me that I did not pay enough to get my account current and made me pay another {\$12.00} after they had already taken {\$150.00} out of my account on the XXXX.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

SquareTwo Financial Corporation	CA	921XX	Older American	Consent provided
---------------------------------	----	-------	----------------	------------------

Citibank	NJ	07029		N/A
Synchrony Financial	LA	71417		Consent not provided
Wells Fargo & Company	NY	12827	Older American	N/A
The Regional Adjustment Bureau, Incorporated	GA	30028		Consent not provided
Citibank	KS	672XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/01/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/19/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	08/12/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Phone	08/06/2015	Closed with explanation	Yes	No
-------	------------	-------------------------	-----	----

Web	10/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/11/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1534406

1526368

1503986

1503970

1525435

1511770

Consumer Loan Complaints

Based on Consumer Complaints

02/03/2016	Consumer Loan	Personal line of credit
------------	---------------	-------------------------

08/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/10/2015	Consumer Loan	Installment loan
------------	---------------	------------------

09/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

09/02/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/19/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Account terms and changes

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I filed bankruptcy because I have XXXX and could not work anymore to afford the payments. I surrendered the vehicle and I was told that it would come off my credit. They told me that it would be removed and it has not.

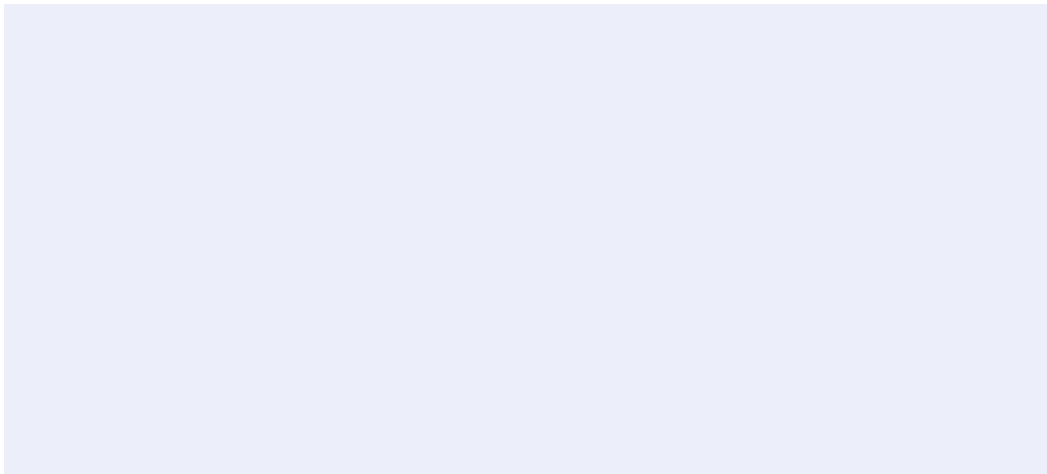
I filed bankruptcy because I have XXXX and could not work anymore to afford the payments. I surrendered the vehicle and I was told that it would come off my credit. They told me that it would be removed and it has not.

I enrolled into ACH with Tidewater Finance back in XXXX. Due to a missing debit card in XXXX, I had to cancel my card and made a priority to notify all my creditors with autopay of the change. Per Tidewater 's request, I had to now provide a routing/checking # instead of a debit card. Which I did about 2 weeks before my ACH date on XXXX of 2015. Unfortunately, their system has continued to fail to withdraw my account for months now and my payments have been late. I 've accumulated late charges and interest none the less with a high APR due to their consistent issue. Not to mention, through the loan I 've received collection calls and emails when I 've had Automatic Draft set up with their system. I 've had to take time off from work to address their continuous issues and loose money in the process as the Per Diem assesses.

In XXXX of 2009 I was down on my luck & had bad credit. Thrift Investment gave me a car loan & an astronomical rate ; with no chance of re-finance or early pay-

Consumer Loan Complaints

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NY	11377		N/A
Big Picture Loans, LLC	FL	33569	Servicemember	Consent not provided
Capital One	MA	01821		Consent not provided
Sierra Holdings LLC	MD	206XX		Consent provided
Risecredit, LLC	CA	91942		Consent not provided
Santander Consumer USA Holdings Inc	MD	206XX		Consent provided
Tidewater Finance Company	CA	900XX		Consent provided
Thrift Investment Corp.	NJ	074XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	02/09/2016	Closed with monetary relief	Yes	No
Web	08/14/2015	Closed with explanation	No	No
Web	08/10/2015	Closed with monetary relief	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No
Web	08/28/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1771932

1519050

1514000

1548467

1519063

1548469

1526437

1519089

Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/05/2015	Consumer Loan	Installment loan
------------	---------------	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

off without a steep penalty. Unfortunately in XXXX of 2009 - I was in an accident and the car was deemed totalled by my insurance company. My insurance company paid them ; but per my insurance rep - they wanted the total payoff of the loan ; not the amount the car was worth retail. If memory serves I bought the car around XXXX ; with an astronomical interest rate for a total payoff of like {\$9000.00} (my numbers here can be wrong, since the paperwork & loan info for the car has been in storage). My insurance paid them. But apparently not enough. They are claiming I owe them {\$69.00}. I tried to call them to day to get information on why I owe them {\$69.00} when the car was totalled 6 years ago & they got a hefty sum from my insurance company. The ONLY thing I got in return was verbally assaulted, asked how I could look at myself int he mirror and what the XXXX is wrong with me that I ca n't pay my bills and I was XXXX because I didnt pay my bills. I was never offered proof of this debt or anything. The only thing I received from them was a continual non-stop onslaught of verbal abuse throughout the entire telephone call. I was an still am deeply disturbed by the apparent lack of not only common courtesy but humanity by the representatives of this company. The lack of human decency by XXXX from Thrift Invesntment is something that no human being should EVER have to be subjected to. I was repeatedly called XXXX & asked how could I look at myself int he mirror knowing I dont pay my bills. I was not even given an opportunity to ask for proof of this debt, I was no t allowed a word in edgewise after my initial inquiry to provide my name & ss # - that is when the onslaught of personal attacks began & did not end until I was hung up on.

I would like to report a lender ; CASHCALL INC. I took this loan in XX/XX/XXXX and they approved me for {\$5000.00} when I originally only asked for {\$2500.00}.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company

NY

11214

Consent not
provided

CashCall, Inc.

CA

948XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/03/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

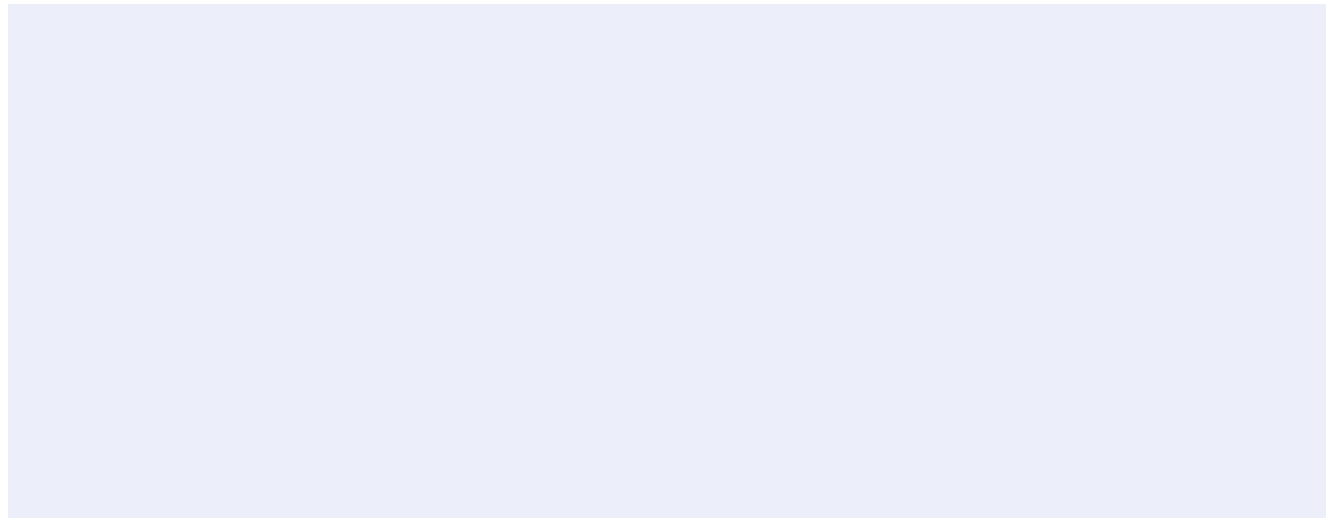
Based on Consumer Complaints

1512386

1504070

Consumer Loan Complaints

Based on Consumer Complaints



08/19/2015

Consumer Loan

Vehicle loan

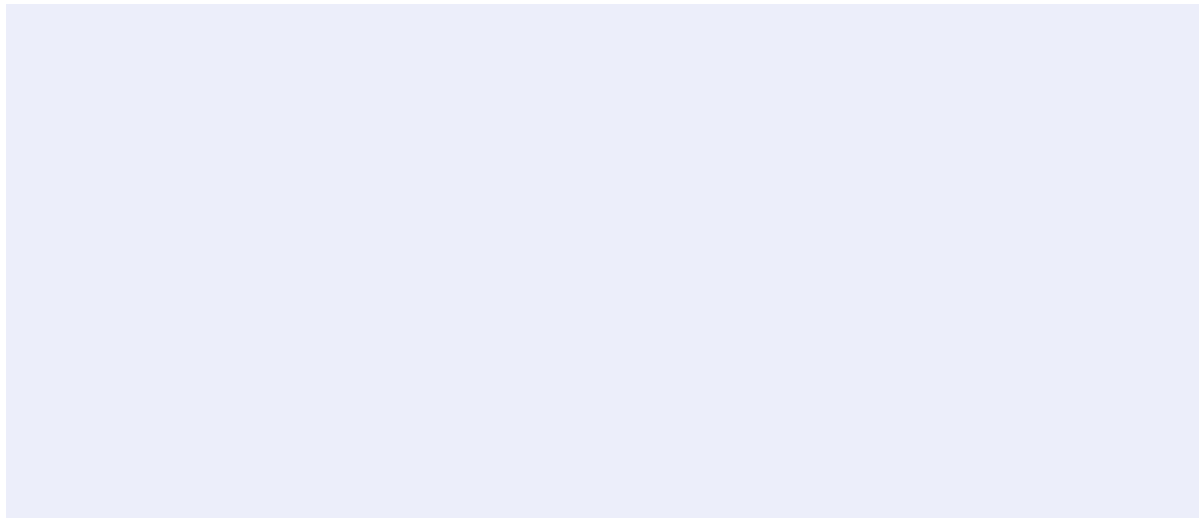
09/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

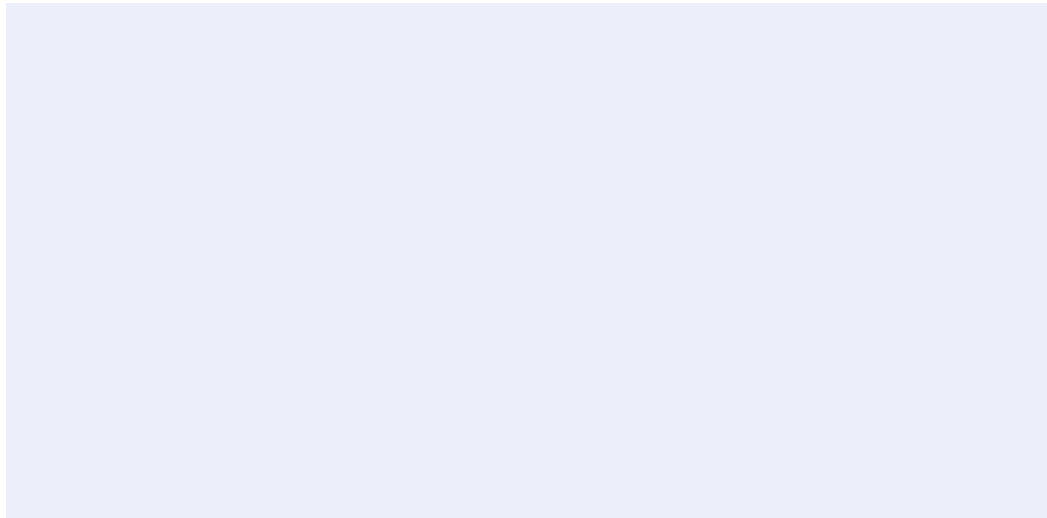
They told me I could refund the rest of the money once I was approved. Then they made it extremely difficult for me to simply return the rest of the money (I spoke with multiple representatives telling me different specifications) that I ended up keeping it. Since then, I continued paying but I never saw the balance going down until I lost my job in XX/XX/XXXX and they are not willing to work with me in lowering the payment. They keep harassing me with the phone calls and offered to settle the debt for very high amount. I never noticed the interest rate was high or the terms of the contract. According to a recent letter, they send me, I still have XXXX payments left to meet the terms of their contract in the amount of {\$370.00} each, which totals {\$33000.00}. Finally, they charged off this account in XX/XX/XXXX and this is damaging my credit. They are now demanding to settle this account for a steep lump sum of money, which I do n't have.

I was laid off for a while but continuously asked for a deferment every time I asked they gave me an amount to pay not working i could not pay it then i found XXXX called for a deferment they said no I needed to pay a FULL PAYMENT paid it via XXXX XXXX and then called back and said no deferment available because I could pay a full payment. Continued to call over a period of weeks and was told again pay this smaller amount {\$300.00} and I could get a deferment then ask to speak with manager and wanted a guarantee I would get a deferment advised no guarantee so i did not pay i was not working had no income had to pay for rent and food for my children then i found work had to wait 3 weeks to get paid called again for a deferment but manager advise no we do not offer deferments anymore at this time just make my payments they have such deceptive practices they lie all the time offering assistance then changing their mind when a customer makes their payment. They are rude and abusive on the phone when they do n't hear what they want. they should be investigated at a Ill cost.

In XXXX 2014 I purchased a new vehicle. The auto dealer brokered financing for a

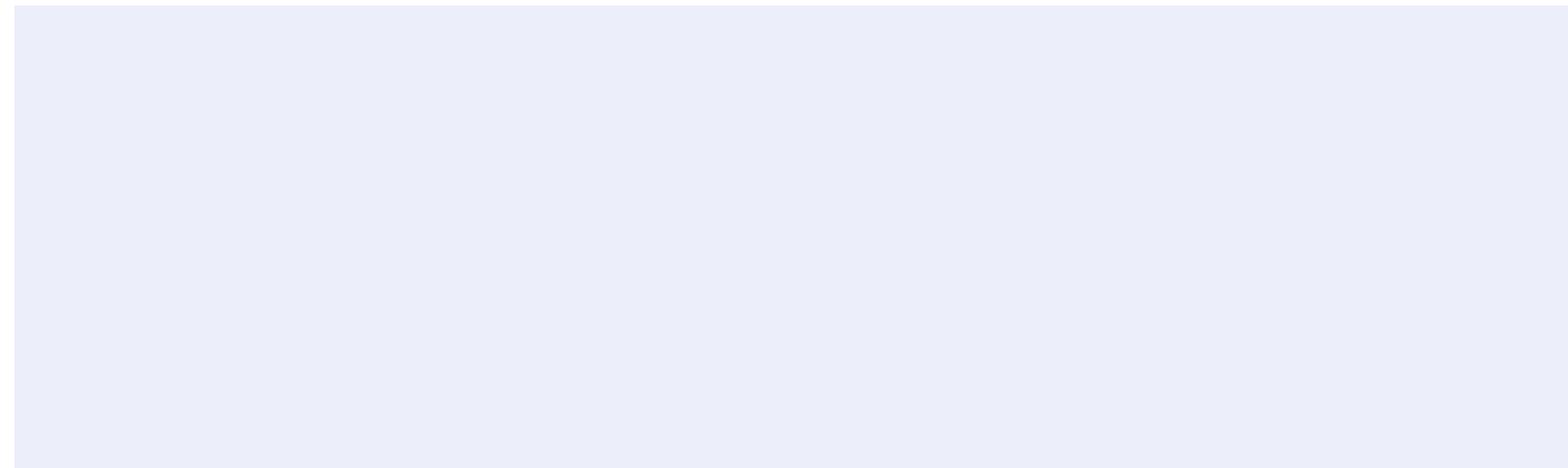
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



GM Financial

TX

760XX

Consent provided

Capital One

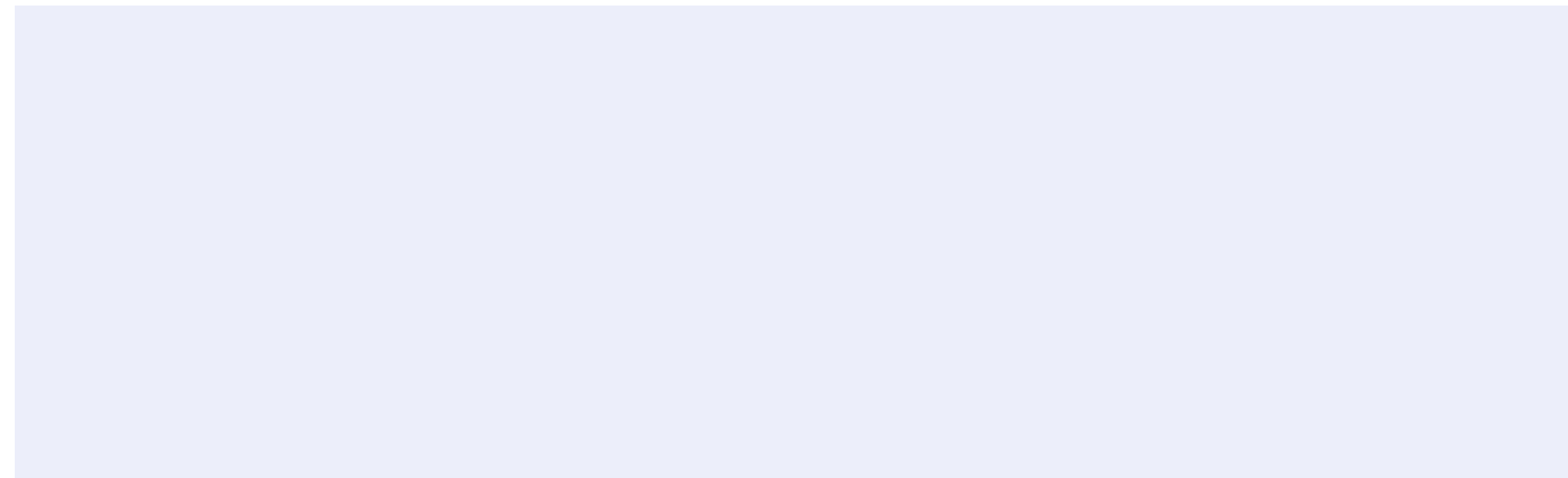
RI

028XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

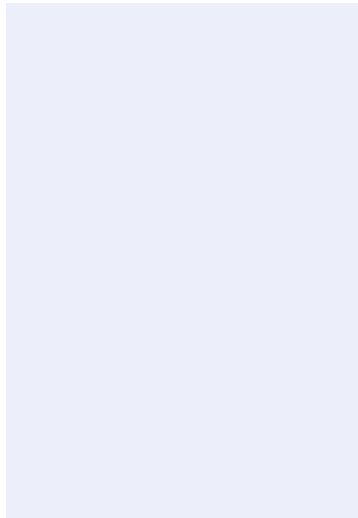


Web	08/19/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints



1525580

1548495

Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015

Consumer Loan

Vehicle loan

09/02/2015

Consumer Loan

Installment loan

08/11/2015

Consumer Loan

Installment loan

08/11/2015

Consumer Loan

Vehicle loan

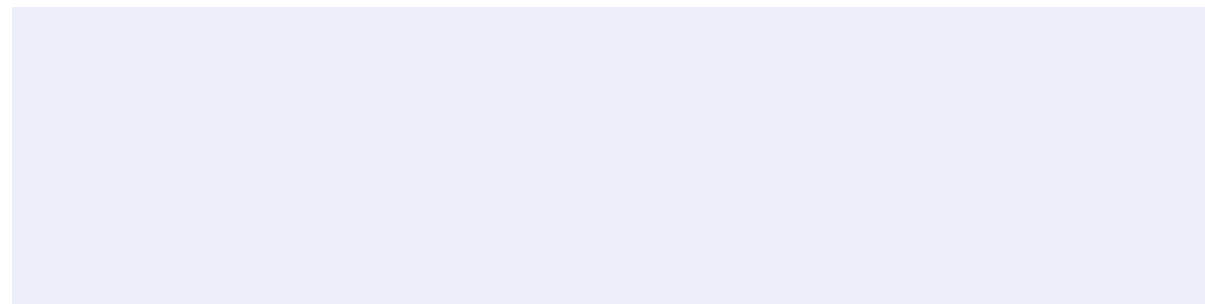
08/25/2015

Consumer Loan

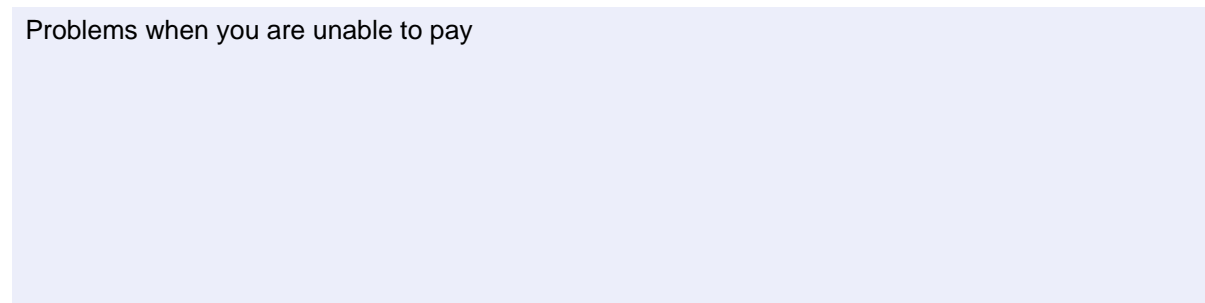
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Problems when you are unable to pay

Shopping for a loan or lease



Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

car loan. Now I am attempting to purchase a home and can not obtain a mortgage because I have over XXXX hard inquiries on my credit reports from all XXXX agencies.

Capital One Auto Finance pulled my XXXX, XXXX and XXXX credit inquiry on XXXX/XXXX/14, XXXX/XXXX/14, XXXX/XXXX/14, XXXX/XXXX/14, XXXX/XXXX/14 and XXXX/XXXX/14. XXXX inquiries in XXXX months on all three reports? How is this allowed?

I purchased a motorcycle threw Harley Davis, I had a XXXX an was XXXX for XXXX months, this happened 60 days after I purchased I continued to make XXXX more payments, they came got the bike an it had XXXX miles only on it an they sold it to another bike company for XXXX. I paid XXXX. Some how that did n't seem right or just. They billed me for the rest of the money lost in the loan, it 's XXXX yrs old now an I feel they should have to remove it ; my Credit has suffered long enough due to this XXXX. I was hit an was the innocent victim of all this.

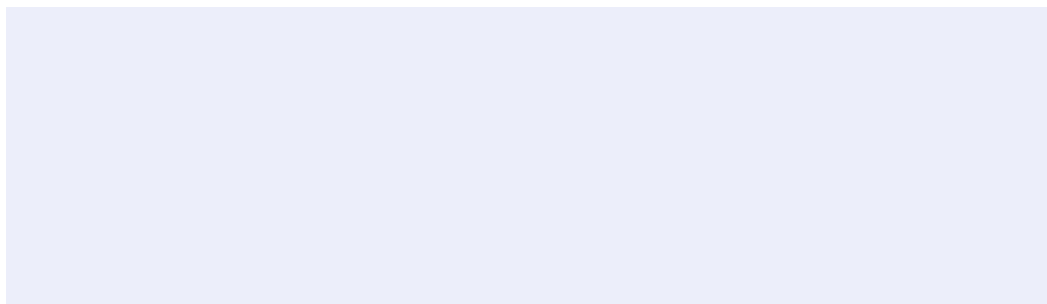
I have sent numerous requests for American Credit Acceptance to validate their alleged debt against me. They have willingly and knowingly continued to report to the credit bureaus. This is a violation of the Fair Credit Reporting Act. This invalid information has constituted defamation of character as the debt has prevented me from enjoying all the benefits of good credit.

I have. Requested removal of my XXXX bankruptcy court.
And denial letters from Ally financial letters sho. Derogatory XXXX XXXX is removing. I would prefer names and my previous address removed not disputed.
Pls resolve this. I expect my credit to be XXXX or XXXX soon

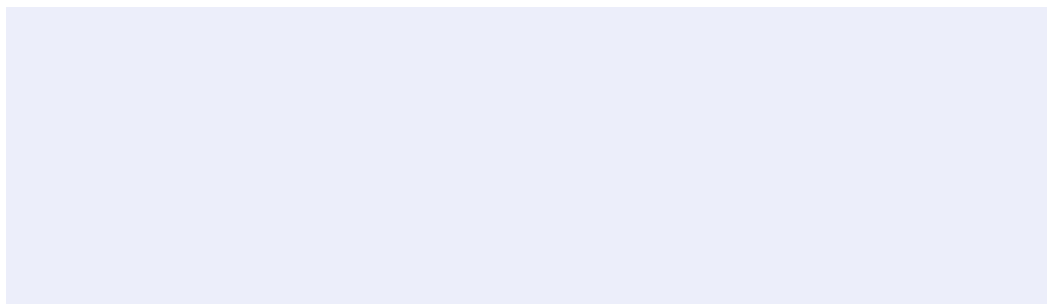
On XXXX XXXX, 2015 I borrowed {\$1000.00} from Sun Loan Company in XXXX XXXX, Mo. to be repaid in 14 monthly payments at a rate of \$ 158 monthly at a

Consumer Loan Complaints

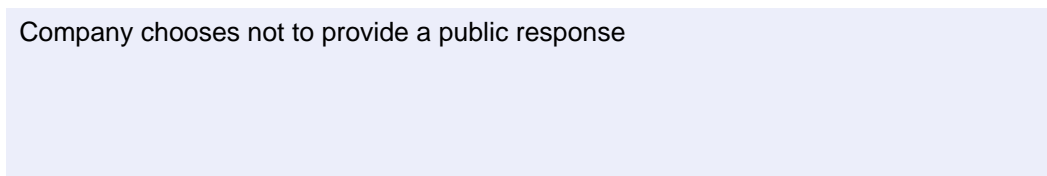
Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response



Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

CarFinance Capital LLC	SC	29506		Consent not provided
Harley-Davidson Financial Services, Inc.	AR	724XX		Consent provided
American Credit Acceptance, LLC	LA	711XX		Consent provided
Ally Financial Inc.	MA	021XX		Consent provided
Sun Loan Company	MO	631XX	Older American	Consent provided

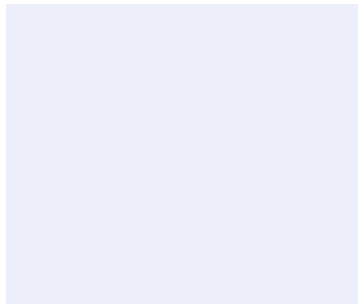
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

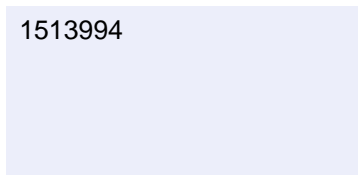


1512393



1548508

1512419



1513994

1534529

Consumer Loan Complaints

Based on Consumer Complaints

05/12/2016	Consumer Loan	Personal line of credit
09/02/2015	Consumer Loan	Vehicle lease
08/27/2015	Consumer Loan	Installment loan
08/25/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Installment loan
08/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

XXXX, Mo. to be repaid in 14 monthly payments at a rate of \$ 158 monthly at a annual percentage interest rate of 67.03 %. When I realize what this loan would cost me in interest, I called the company in XXXX, 2015 requesting a payoff of the loan. The figure they quoted me seemed way high so I send the monthly payment in for XXXX. 2015. I called the company again on XXXX XXXX, XXXX expressed my displeasure on the payoff they gave me and request a manage call me and give me another figure. The lady on the phone told me she was the assistant manager and gave me a figure of {\$1300.00} and told me the payoff would be good for 10 days from this date, but she stated I owed {\$30.00} plus dollars for late charges. I immediately mailed in the check for {\$1300.00} to Sun Loan Company and as of today my check has not been cashed by my bank. Instead I have been receiving daily calls from Sun Loan Company representatives telling me to call their office as soon as possible to discuss my delinquent account and today I recei9ved a nasty letter from Sun Loan Company threatening to take collection action against me if I do not get my past due account current. They also state in the letter I received that my credit rating will be effective if I do n't communicate with them.

I have been trying to get this information deleted from my credit report I have made multiple attempts to contact the creditor and have n't got any response. I sent a letter requesting information per the Fair Debt Collection and practices Act

Consumer Loan Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	GA	30269		N/A
Toyota Motor Credit Corporation	NY	10306		Consent not provided
Citibank	TX	77707		N/A
Conn's, Inc.	CO	809XX	Servicemember	Other
Citibank	IN	46229	Servicemember	N/A
Santander Consumer USA Holdings Inc	CA	953XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	05/16/2016	Closed with explanation	Yes	
Web	09/02/2015	Closed with explanation	Yes	No
Referral	08/31/2015	Closed with explanation	Yes	Yes
Web	09/01/2015	Closed with explanation	Yes	No
Referral	09/04/2015	Closed with explanation	Yes	Yes
Web	08/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1923367

1548361

1540896

1534559

1549697

1512483

Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Installment loan
08/14/2015	Consumer Loan	Installment loan
08/27/2015	Consumer Loan	Installment loan
08/11/2015	Consumer Loan	Installment loan
08/25/2015	Consumer Loan	Vehicle loan
08/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

and have never gotten a response. When i call the number listed on my credit report an answering system asks for my SS number then hangs up on me. The information on my credit report has n't been updated since 2009 and the credit agencies refuse to delete. Please contact me by phone or E mail for more Info The Company I 'm trying to delete is SANTANDER XXXX XXXX, XXXX (XXXX) XXXXDirect Dispute

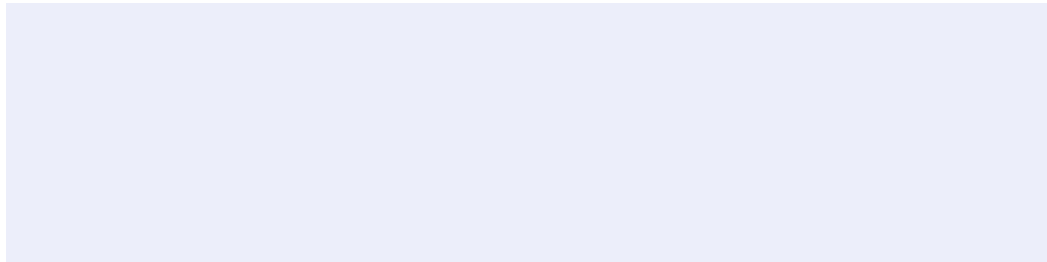
Took out a payday loan from Check n Go small loan lender in XXXX XXXX, New Mexico. Due to financial hardship was unable to make regular payments. Revoked ACH authorization for automatic withdrawals from checking account, but company continues to make withdrawals or attempts to make withdrawals from my checking account resulting in bank overdraft fees and additional financial hardship

I have an installment lending creditor who has failed to properly report information to my credit bureau. This has happen with the past XXXX loans I 've had (XXXX of which have been paid off successfully) I 've opened up disputes and they have failed to resolve. Even though they advertise on their website they report to credit bureaus. Also, I have a feeling that I may have been not given the best rate when I applied for another loan as my credit history was not correct and their paid off loans were not reflecting. I 've been trying to work with Rise for more than XXXX days and they have failed to resolve my issues

XXXX XXXX aka NMAC has reported a 30 day late payment to my credit report

Consumer Loan Complaints

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	PA	19142		N/A
HSBC North America Holdings Inc.	NY	117XX	Older American	Other
CNG Financial Corporation	NM	871XX	Older American	Consent provided
OneMain Financial Holdings, LLC	MS	39289	Servicemember	Consent not provided
Risecredit, LLC	CA	925XX		Consent provided
Santander Consumer USA Holdings Inc	MD	20876		Consent not provided
Nissan Motor Acceptance Corporation	AZ	853XX		Consent provided

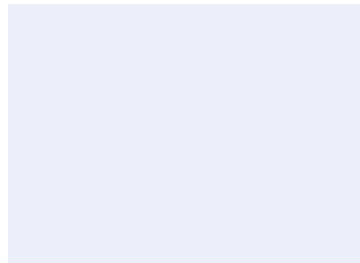
Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/17/2015	Closed with explanation	Yes	No
Web	09/05/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with monetary relief	Yes	No
Web	08/18/2015	Closed	Yes	No
Web	08/25/2015	Closed with explanation	Yes	No
Web	08/25/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1519173



1548566

1519198



1540938

1513996



1534601

1534599

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015

Consumer Loan

Vehicle lease

07/31/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

purportedly occurring XXXX 2015. This payment was not made late and I have attached supporting documentation evidencing the date payment was made.

This is a complaint about a lease with Nissan for a XXXX Nissan Rogue, lease started around XXXX 2010. At the end of the lease, we received a bill in the mail for approximately {\$4000.00}! for the following : (1) It was a 39 month lease. After 36 months, we began looking into another option for a Nissan car to lease, mistakenly thinking it was a 36 month lease. When we chose a Nissan Altima and called up the dealer to put it into action, nobody said to us, " Hey, are you aware that you would be terminating your lease for the Rogue 3 months early if you go ahead with this Altima lease? " Instead, they went ahead and leased us the Altima and just gave us a large penalty for that. Plus, it 's not as if we switched over to XXXX or something- we stayed with a Nissan .

(2) In addition, they billed us excessively for damage to the car. The car was not damaged at all, barely a scratch on it. There was only minor wear and tear that our damage waiver should have covered. When we asked for a breakdown of the damage, the only thing true on there was that a hubcap was missing (stolen). We were supposed to have a damage waiver in return for staying with Nissan, but that was a farce. We were helpless in fighting that because it was their word against ours.

(3) Our final complaint was a property tax of close to {\$2000.00}. They never informed us there would be a property tax on a car we do n't own, and even so, that money should be billed to us each year, not all in one large (unaffordable) lump sum for 3 yrs total. Why did n't Nissan ever send us a bill over 3 years? We have always maintained a good credit, and this bill ruined our credit, as that sum was too large and unexpected. Please help us!

I sign up for this loan XXXX unaware of call loans and terms. This company completely took advantage of me, number the car was voluntarily given up

Consumer Loan Complaints

Based on Consumer Complaints

control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation

CT

067XX

Consent provided

Santander Consumer USA Holdings Inc

DC

200XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	07/31/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1534603

1497097

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/25/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/27/2015	Consumer Loan	Installment loan
------------	---------------	------------------

07/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/05/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

although not noted on my credit report. In conjunction the amount is not correct at all as the car was almost paid off! This company is a complete rip off who takes advantage of customers with less than satisfactory credit!

My husband and I took out a 4 year loan back in XXXX with Benefical. We fell behind early on in our payments. In XXXX roughly we settled the loan. This is still reporting on our credit reports as a negative account. I contacted XXXX today because I disputed it and it came back verified. They told me that Beneficial reported our first late payment in XXXX XXXX so it would come off of the credit report until XXXX. Ive tried contacting the company with no response. This is absolutely absurd! How could I make my first late payment in XXXX when it was a 4 year loan taken out in XXXX, According to XXXX they re-aged our account in XXXX so it would keep reporting.

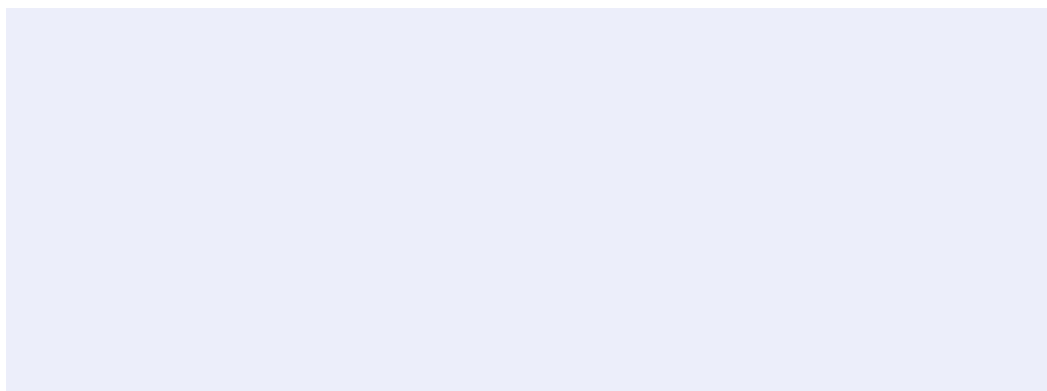
I have had nothing but problems with Security Finance. My main concern is that they would not accept payments from me in order to make sure I got late fees. Even after the loan was payed off I still had to pay late fees. I was treated very rudely screamed at, cussed out and I think this company needs to be investigated for unethical business practices. In my last conversation with the office the manager threatened to place fees on my credit even though I had paid the loan off.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Company believes the complaint is the result of a misunderstanding

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	OR	97814	Older American	Consent not provided
Vital Solutions, Inc.	WA	98198	Older American	Consent not provided
1st Franklin Financial Corporation	AL	36203		N/A
HSBC North America Holdings Inc.	OH	435XX		Consent provided
Security Finance	SC	296XX	Servicemember	Consent provided
Ally Financial Inc.	KS	66503		Consent not provided
Total Finance AC, LLC	IL	60563		N/A

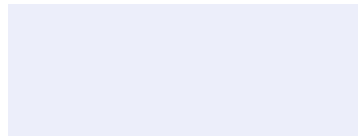
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/25/2015	Closed with explanation	Yes	Yes
Web	09/01/2015	Closed with explanation	Yes	Yes
Phone	08/24/2015	Closed with explanation	Yes	Yes
Web	09/03/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/25/2015	Closed with explanation	Yes	No
Phone	08/12/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

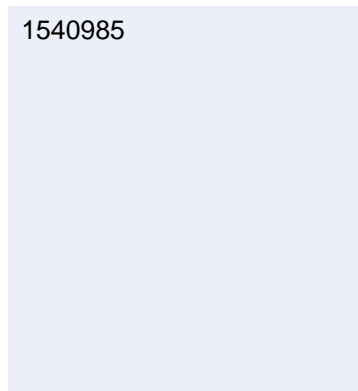


1534615



1534444

1520112



1540985

1497155



1534630

1504234

Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015	Consumer Loan	Vehicle lease
08/25/2015	Consumer Loan	Installment loan
08/27/2015	Consumer Loan	Vehicle loan
08/14/2015	Consumer Loan	Vehicle loan
08/27/2015	Consumer Loan	Installment loan
08/14/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Vehicle lease
08/05/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I had an auto lease account with GMAC that was included in Bankruptcy XX/XX/XXXX. Bankruptcy was discharged XX/XX/XXXX. GMAC is continuing to report this account derogatory on my credit report every month to this day. When I contacted GMAC I was told they will continue to report the account derogatory regardless of it being included in Bankruptcy for 10 years from the date the bankruptcy was discharged. I would like the CFPB to help me to get GMAC to operate within the confines of the Fair Credit Reporting act and to stop reporting this account as derogatory, and further to take all of the derogatory remarks off of my credit report from the time the bankruptcy was discharged XX/XX/XXXX.

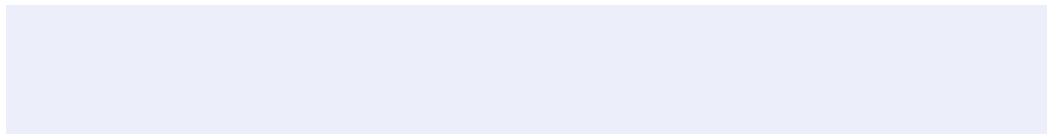
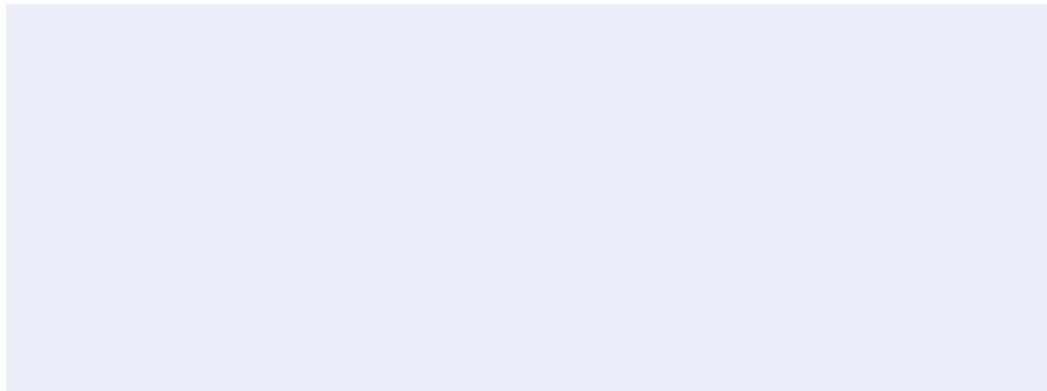
I was receiving XXXX. My XXXX stopped temporarily due to issues with the company handling the XXXX. My attorney referred me to Oasis lending during these periods. I borrowed XXXX in the end I was required to pay XXXX

THERE ARE XXXX INQUIRES ON MY CREDIT REPORT DATE FOR XX/XX/2015,XX/XX/2015,XX/XX/2015 AND THEY SHOULDNT BE THERE
previous complaint XXXXXXXXplease see supporting documents proving that my lease was not only paid on time, but early every month. the NMAC " XXXX " system failed.

A delinquent account is reported to my credit agency, after I refuse to pay charges that have no explanation and no justification for the charge. I am provided no information that assists neon verifying any location, date or service. The only information I receive is that if I do n't pay it will affect my credit which it already has!

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Ocwen	CA	939XX	Consent provided
Oasis Legal Finance Holding Company, LLC	IL	618XX	Consent provided
FirstMerit Bank	IL	61856	N/A
FirstMerit Bank	VA	23513	Consent not provided
State Farm Bank	AZ	86314	N/A
Santander Consumer USA Holdings Inc	NC	271XX	Consent provided
Nissan Motor Acceptance Corporation	RI	029XX	Consent provided
Synchrony Financial	CA	914XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	No	Yes
Referral	09/11/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Referral	09/11/2015	Closed with monetary relief	Yes	No
Web	08/14/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1519300

1534664

1541046

1519348

1541047

1520152

1504793

1504286

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015	Consumer Loan	Vehicle lease
08/05/2015	Consumer Loan	Installment loan
08/05/2015	Consumer Loan	Personal line of credit
07/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

My installment loan through Wells Fargo has always been paid on time with no issues for the life of the loan. In XXXX 2015 I was locked out of my on-line account and could not resolve the issue or log-in. Therefore I was not able to make my monthly loan payment on time as I always have. Prior to XXXX days late, I finally spoke to someone in person (their automation system is horrible both on-line and via phone if you do not know your account number, etc) and told them I mailed a check and asked specifically about it being reported late. I was told that it was noted, not an issue and I did not need to worry about it.

A few days later I got a credit notification that I had a late payment. I immediately called Wells Fargo and had them reset my online account and paid again, effectively XXXX-paying for XXXX. I complained to my agent and asked to speak to a supervisor (which I was hung up on). After calling back I was told that there was nothing they could do and said to contact the credit agencies.

I have tried disputing the fraudulent claim on my account XXXX through XXXX without resolve. I am desperate to have Wells Fargo fix their error as this lowered my credit score over XXXX points and I am in the process of building a home. They had the audacity to call me and ask if I wanted a car loan!

This is my last step prior to seeking legal action against Wells Fargo and/or the credit reporting agencies.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	DC	20017	Consent not provided
Wells Fargo & Company	TX	752XX	Consent provided
Citibank	SC	29403	N/A
Carvana Group, LLC	GA	30302	N/A

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/25/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No

Phone	08/06/2015	Closed with explanation	Yes	Yes
Phone	08/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1534498

1504311

1504816

1496039

Consumer Loan Complaints

Based on Consumer Complaints

08/11/2015


Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease



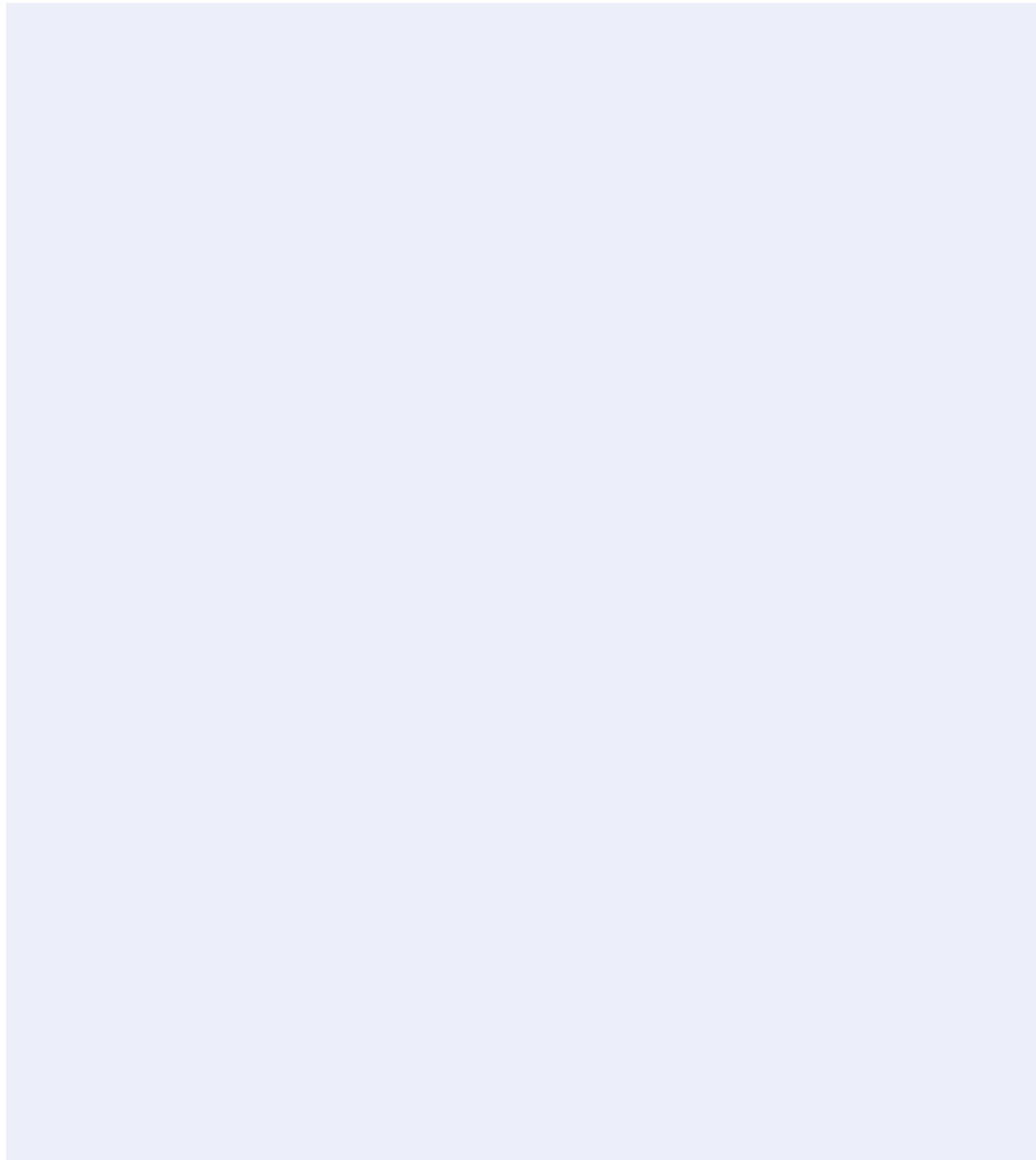
Consumer Loan Complaints

Based on Consumer Complaints

I was " invited " to apply for a personal loan at Discover Personal Loans. I have been a discover credit card member for about XXXX years and always pay off my balance each month. I also have a rather excellent credit rating. So I applied online and was told to call their office to complete the process over the phone. They said they were busy that day and a " senior loan rep " would call me back. They did not so I called them back. I spoke to someone who reviewed my application and then called me back on a secure phone line to ask me some personal questions about my existing credit accounts. I told them and she said that a " senior loan rep " would call me back in XXXX days to ask me some more questions. Well about XXXX days went by, including the weekend, and I received a letter with a very vague reason for them being unable to approve my request. the reason is " UNABLE TO VERIFY CREDIT REFERENCES ". So I called to find out exactly what this meant and why I never received a phone call from the " senior loan rep ". After going up the chain of command, I was told that verification was what they did when they called me on the secure phone line. However she was not satisfied with my responses regarding when I opened a store credit card that I have not had open in approximately XXXX years. I guess because I could n't remember the exact year I opened it. So apparently instead of calling me back like I was told I would be or even to further verify my information, they just stopped the application process and are denying me a loan. I understand if they denied me because my income or credit rating was not sufficient but that is not the case, in fact I more than qualified. I was just because they stopped the application process before even being considered. Also the supervisor I spoke to said I should not have been told that a " senior loan rep " would be calling me. Apparently that is not what I should have been told. So I feel like not only was I giving the wrong information by the initial phone rep, but also that she stopped my loan process for no valid reason. So I can not reapply to Discover Personal Loans for another

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Discover

LA

705XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1512661



Consumer Loan Complaints

Based on Consumer Complaints

07/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/01/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

07/31/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/19/2015	Consumer Loan	Title loan
------------	---------------	------------

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Applied for loan/did not receive money

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

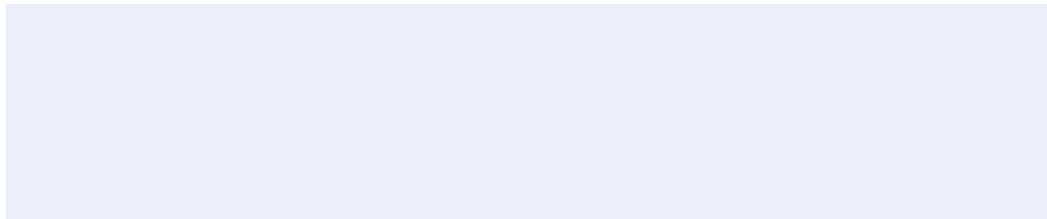
XXXX days, because " they 're system wont allow " as I was told. The other problem is since I attempted to apply with them, my credit rating suffered a drop. So now when I go to my bank or another lender to apply for a loan this week, I will be applying with a lower FICO score then normal, which will make the process and interest cost much different then if I never had dealt with Discover Personal Loans.

I have a loan (fixed) with Discover Personal Loan service (account # XXXX). I thought when I consolidated my Credit Cards, my payments would help me get out of debit faster. I did n't know how high the Interest payment would be. My monthly payment is {\$580.00} for a {\$2500.00} loan that stated in XX/XX/XXXX. The interest payments started in the {\$500.00} range in XXXX and now it 's down to {\$280.00} as of XX/XX/XXXX. They 've take more interest then they put towards the principle. MY loan payment as of XX/XX/XXXX is still at {\$19.00}. I called to asked if I my interest payment and monthly payment can be lowered, but they said that 's could n't be done according to the agreement. I have XXXX other Discover Credit card accounts that are at the max. XXXX is at {\$7800.00} and the other is at {\$2100.00}. I have other debit that I 'm trying to keep up with, but I would like to know if theirs anything I can do about the agreement of the Discover personal loan,

From my experience with DriveTime, there was absolutely no reward or pleasant service once I stopped the process and questioned why the price was {\$2300.00}

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

C&H INVESTMENTS, INC.	MS	38611	Consent not provided
Ford Motor Credit Company	NY	10312	Consent not provided
Discover	MD	214XX	Consent provided
NCP Finance Limited Partnership			N/A
CarMax, Inc.	DC	20017	Consent not provided
DriveTime	NC	282XX	Consent provided

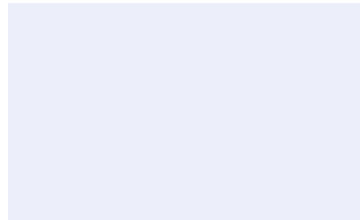
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/07/2015	Closed with explanation	Yes	No
Web	08/01/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes
Referral	09/01/2015	Closed with explanation	No	Yes
Web	08/25/2015	Closed with explanation	Yes	No
Web	08/28/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1497315



1497805

1497371



1525490

1534499



1541730

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



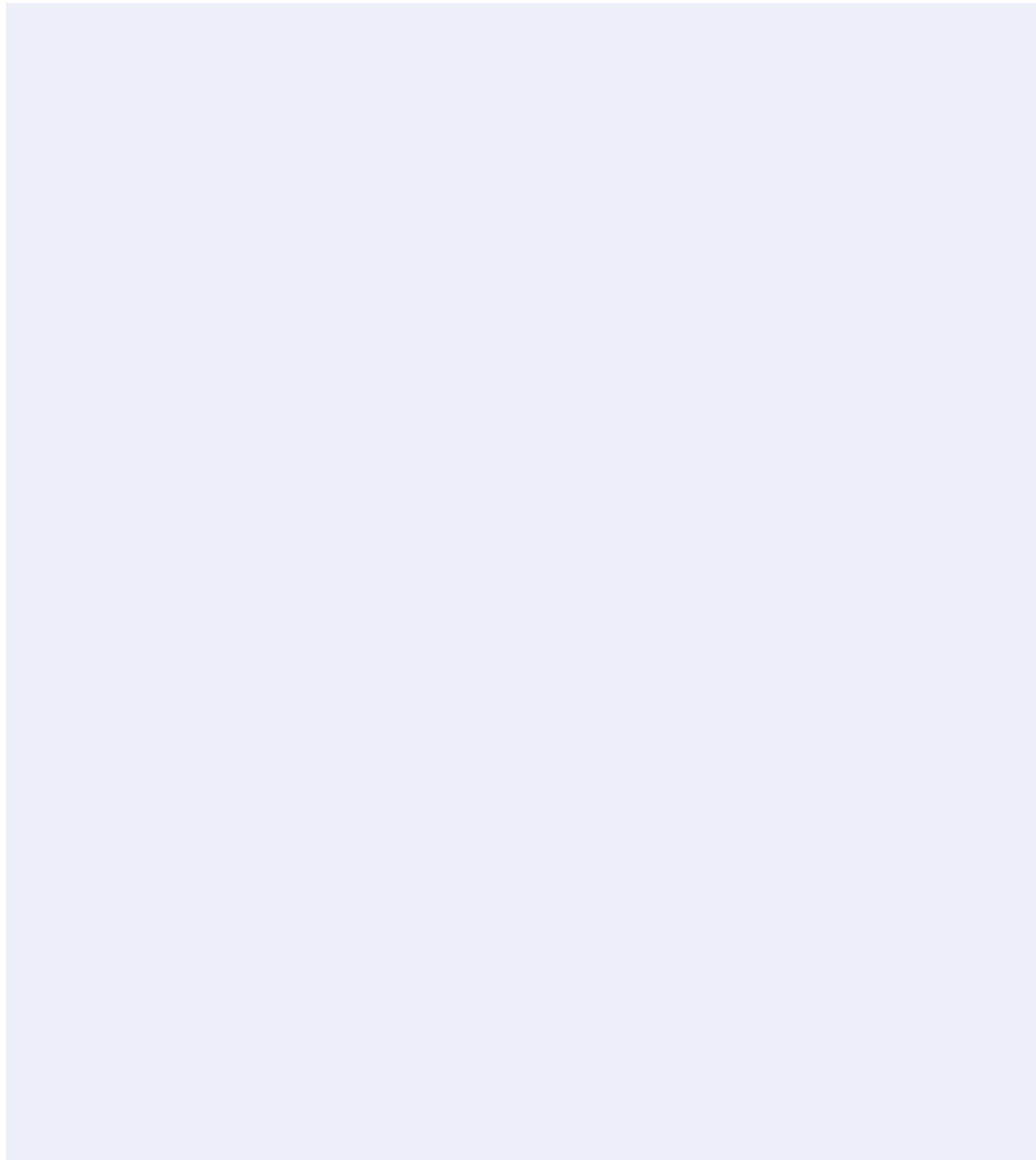
Consumer Loan Complaints

Based on Consumer Complaints

service once I stopped the process and questioned why the price was {\$2300.00} more than originally agreed upon. As long as you are giving them a huge lump sum of money and do n't read anything you are signing, they are all smiles in your face. But as soon as you notice a mistake has been made and dispute their practices, then you become a nuisance to them. As quick as my money was taken and applied to an account that now ca n't be identified, I watched how tables turned. Customer Relations are supposed to be the highest level, but it 's comical how there is no way to identify me, but they quickly assigned me an account # that was on my receipt when they took my money!!! I have spoke to several representatives, and they all (with the exception of XXXX ID # XXXX) have an attitude of offense from the time they answer the phone, which is probably because they can identify who is calling with caller ID. So this could very well explain why I usually get disconnected at least once when calling for a status about my refund. When I finally get through to Customer Relations department, I get someone with a condescending tone reading me a generic script that basically says I can not get any help. If this company is all about set standards and support as they posted on XXXX, then why have I NOT received my refund of my {\$1200.00} down payment yet. The manager, XXXX, was quick to print out the 'Vehicle Reservation Agreement ' when I inquired about my refund, and even highlighted the section that stated I should be receiving my refund within 7-10 business days. She handed me this paperwork, and lied to me in my face and tried to get me to believe that the 'Vehicle Reservation Agreement ' was the documentation to show where I had already paid the down payment. I knew she was lying because the dates on the paper did not reflect when I came in and made the payments. It just goes to show that XXXX uses deceptive tactics and proves to me that this is very much a common practice. The only thing that I have received within '7-10 business days ' is a letter telling me that by law they had to report this

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



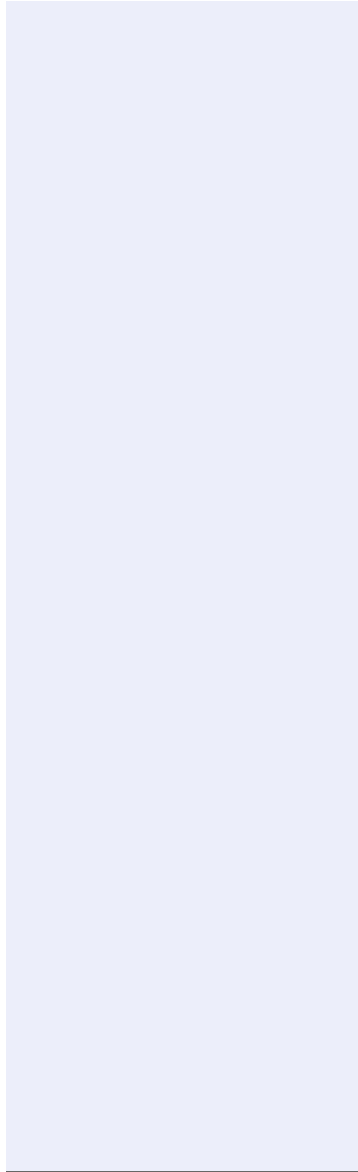
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I took out a loan with Synchrony Financial/ Care Credit XXXX It was to have 0 % interest for the entire life of the loan. They continue to add " new Purchases " that I have not made. but they claim I owe They continue to raise the rate from 0 % to 26.99 %. I have paid approx. {\$3000.00} on the original {\$7200.00} but claim I owe {\$7600.00}. The 0 percent rate was for the promotional period and the promotional period stated until paid off. I would not have accepted this loan if I knew the interest was above 26 %. I live on social security and their payment and my HUD subsidized rent exceed my entire income. My income has not changed since I got this loan except for this years social security XXXX. Although I have asked several times, they will not send me information on what they payments they have received and how much I owe. They say they have no options. I have been sent transaction summaries showing draws for XX/XX/XXXX and XX/XX/XXXX

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial

FL

334XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web

08/17/2015

Closed with monetary relief

Yes

No

Consumer Loan Complaints

Based on Consumer Complaints

1519539

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Installment loan
08/05/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Installment loan
08/28/2015	Consumer Loan	Installment loan
08/01/2015	Consumer Loan	Installment loan
08/01/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Installment loan
08/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I contacted lend up to informed them that i was going to be needing an extented payment plan and i was told that they did not have to obey that law

When my ex and I we married and did n't have great credit we went got a vehicle loan together. The loan was over {\$400.00} per month which was ok when we were married. Once we divorced and I was the only one making the payments it became too much for me to afford. I called and asked if there was anything they could do to help. I asked if I could trade the vehicle I was currently paying on for something less expensive so that I would still have a vehicle and that I would be able to afford. They informed me that they could not help me with changing out my vehicle to make the payment lower for me and that I would have to find a way to still make the payments of over {\$400.00} or simply turn the vehicle back in and loose everything I had already paid and be left without a vehicle. I 'm still being forced to make outrageous payments as a single mother of XXXX children with no help or assistance.

Loan that was paid is being drafted by an illegal Tribal Lending Company. Cease & Desist, and needs to stay out of my bank account!

My son was XXXX and I informed the company that he was deceased and the family did not want the vehicle and that the vehicle was totaled. I also informed them that they can get whatever information that they wanted concerning the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

The Huntington National Bank	OH	44484	Older American	Consent not provided
GVA Holdings, LLC	IN	47933		N/A
Wells Fargo & Company	OH	44128		N/A
Bank of America	CA	92629		Consent not provided
Bank of America	CA	92277		N/A
Flurish Inc.	CA	917XX		Consent provided
DriveTime	AL	366XX		Consent provided
Big Picture Loans, LLC	TX	750XX		Consent provided
Credit Acceptance Corporation	IN	463XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/25/2015	Closed with explanation	Yes	No
Referral	09/06/2015	Closed with explanation	Yes	No
Postal mail	08/06/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No
Referral	09/14/2015	Closed with explanation	Yes	Yes
Web	08/03/2015	Closed with explanation	Yes	No
Web	08/01/2015	Closed with explanation	Yes	No
Web	08/05/2015	Closed with explanation	Yes	No
Web	08/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1534792

1549820

1504963

1504896

1541465

1498145

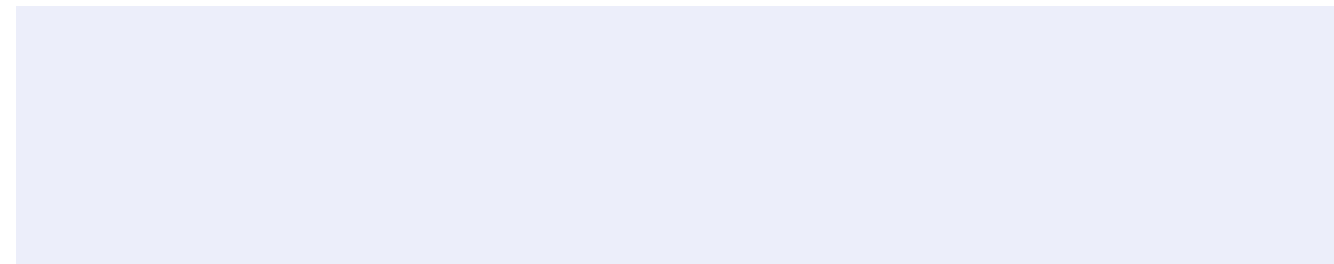
1497906

1505041

1534839

Consumer Loan Complaints

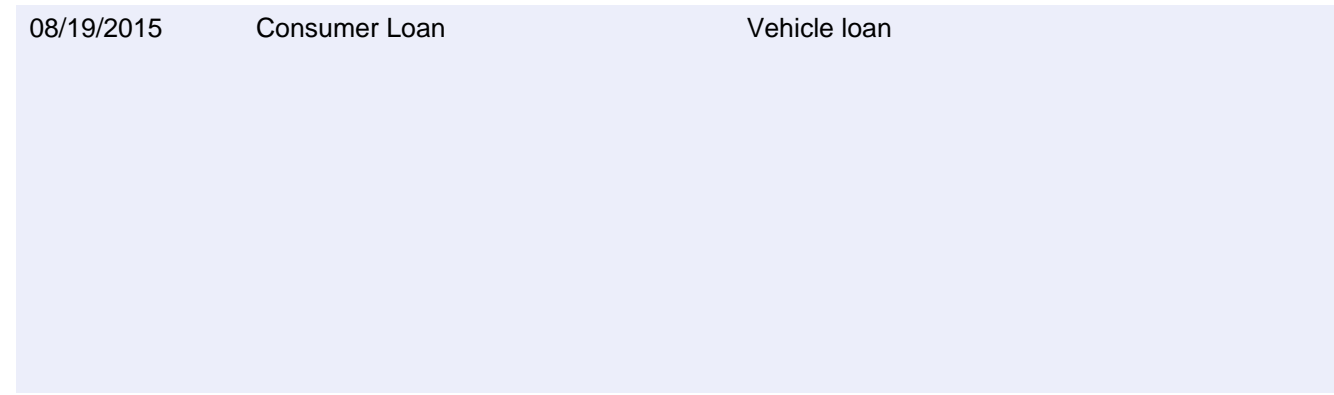
Based on Consumer Complaints



08/25/2015

Consumer Loan

Vehicle loan



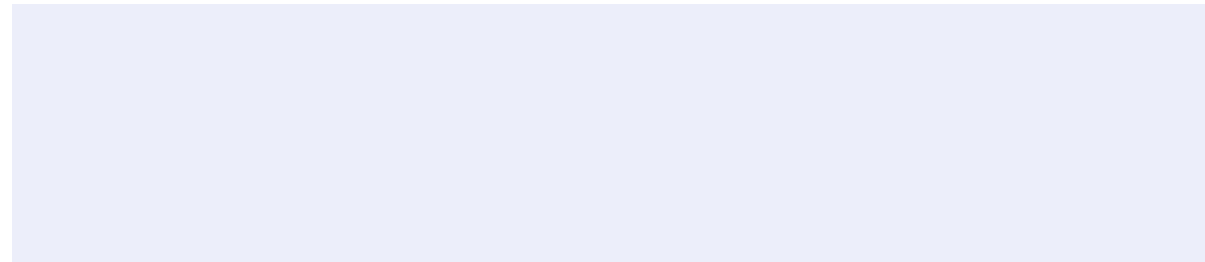
08/19/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

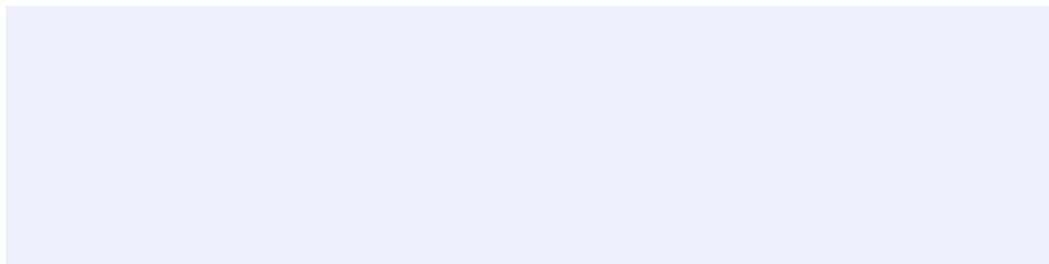
vehicle from the XXXX Police Dept. I am not a co-signer or guarantor or anything on his loan. My son had no insurance at the time of the accident and has no estate because he did not have anything I have asked them not to call me anymore. They are calling my cell phone while I am at work 3 and 4 times a day not to mention the number of times that they call my house. The company name is Credit Acceptance and there are several numbers that they call from one of the numbers is XXXX.

I am co signer of an automobile account. The payment in question was XXXX 2015. It was paid online and due to insufficient funds in the primary owner 's account, the payment was returned. I learned of this from the primary owner about 30 days after the fact. I was Never contacted by ALLY -the lien holder that this account was past due, and unpaid. If you review my credit report, I pay my debts on time. This XXXX and only delinquency has caused my credit score to drop by XXXX points. I work very hard to maintain a good score and would have gladly made this payment on time if I had been notified by the lien holder. I did not receive a letter/ phone call/email from them stating this account was past due. I dispute this delinquent report because I was not informed of its delinquency. As the second account holder, I should have been notified. I would appreciate any help you can provide to get this matter reversed. Thank you for your assistance.

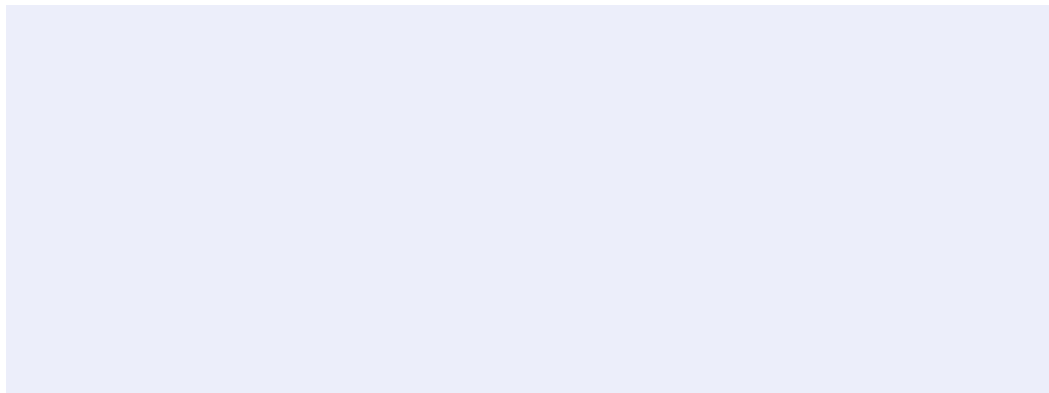
Santander Consumer USA has reported on my credit report that I have XXXX late/missed payments on my 72 months loan term. I have made XXXX payments on time and requested deferment of XXXX payments when I was injured at work. The deferment was approved and fees were charged for this request. The company has reported my payments as being past due since that request. Car was recently stolen and insurance made large payoff for loan and the payment was misapplied several times causing the balance to go down and then back up and no one can explain what happened. After XXXX payments at {\$480.00} per month on a {\$16000.00} loan - somehow I still owe {\$11000.00}.

Consumer Loan Complaints

Based on Consumer Complaints

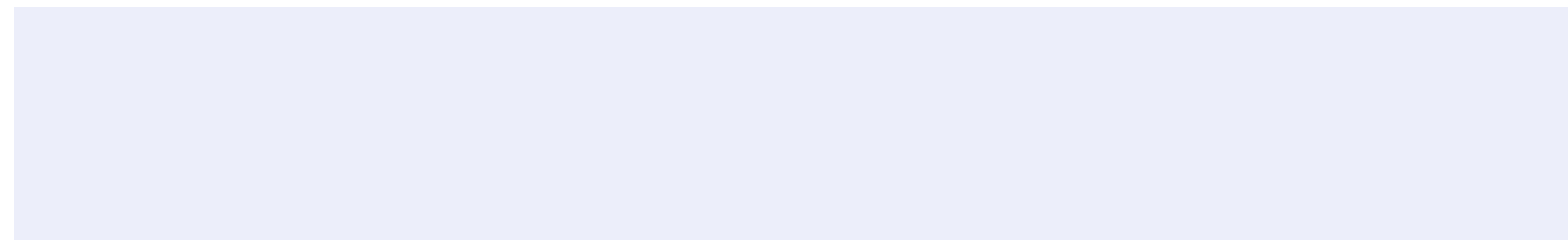


Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints



Ally Financial Inc.

NC

270XX

Servicemember

Consent provided

Santander Consumer USA Holdings Inc

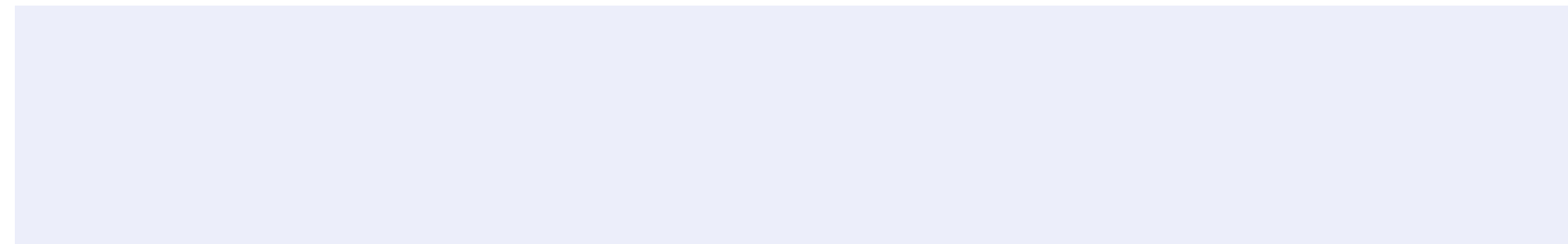
CA

945XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints



Web

08/31/2015

Closed with non-monetary relief

Yes

No

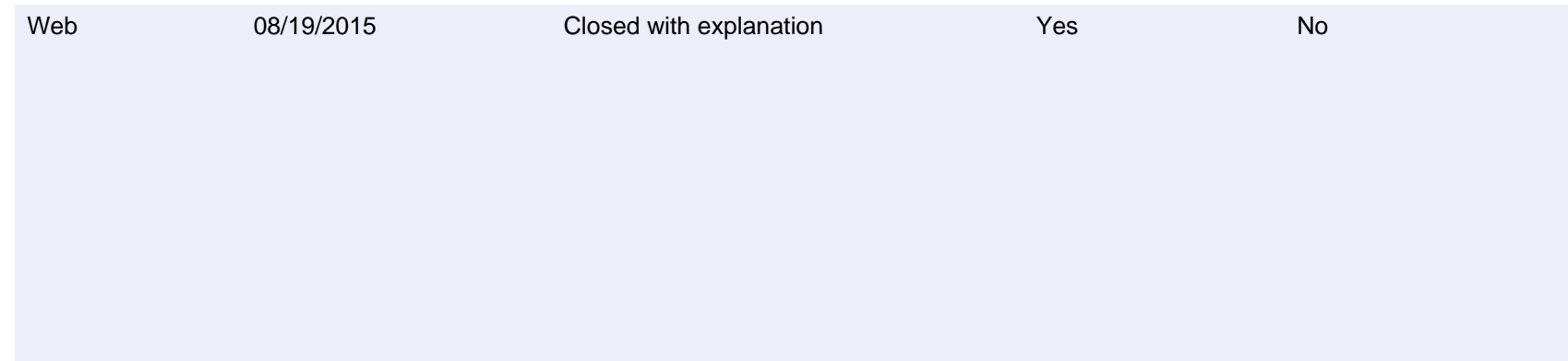
Web

08/19/2015

Closed with explanation

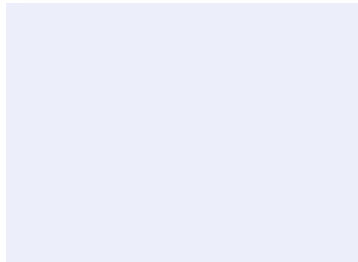
Yes

No

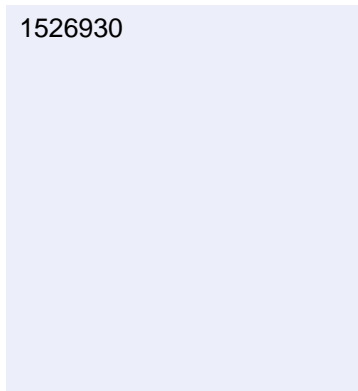


Consumer Loan Complaints

Based on Consumer Complaints



1534840



1526930

Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015

Consumer Loan

Vehicle loan

08/19/2015

Consumer Loan

Vehicle loan

08/19/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

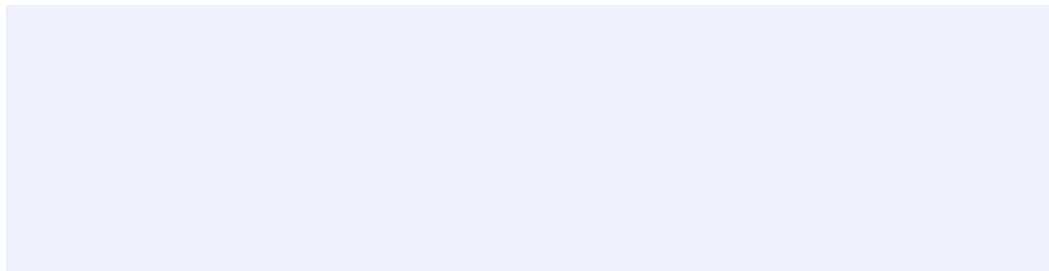
My XX/XX/XXXX XXXX XXXX was repoed in late XX/XX/XXXX. I had heard nothing from the lender nor a collection agency until a few months ago, My uncle whom does not live with me received calls to his personal cell phone from a collection agency about MY personal matter with this. I received nothing from the lender about when my vehicle was sold, if it sold, how much, how much a credit or I owed. contacted an attorney and he advised me by KY law the lender MUST submit within 10 days a statement of what the vehicle sold for etc on my account. I have received nothing, I told the debt collection agency I had received nothing he said he would request documents be mailed and that was 3 months ago and I have received nothing. I want this matter closed and documents have been sent to Santander advising court would get involved if it is not.

I requested copies of the original contract with the original creditor in a dispute letter to GM Financial on XXXX XXXX 2015. I also requested a copy the repossession of a vehicle connected to the account, the bill of sale for the repossessed vehicle, verification the sale amount had been applied to the account and an accounting for all payments and charges assessed to the account. The creditor has failed to provide the verification that proves the validity of the account they have listed on my credit reports. They have not even acknowledged my request. Per the Fair Credit Reporting Act if verification can not be provided upon request then the account is supposed to be deleted from the consumer's credit reports.

Purchased a television and dvd player back XX/XX/XXXX when I was XXXX and not working. I made all installments on time until XXXX. XX/XX/XXXX I received a settlement and went to pay off the balance in full at the round XXXX store I purchased the equipment from. When I went to the store the manager calculated what I owed to payoff the account which was just over {\$700.00}. I paid that day and thought the account was closed. I received no additional bills or phone calls

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

KY

405XX

Consent provided

GM Financial

IL

615XX

Consent provided

Conn's, Inc.

TX

787XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/14/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/19/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	08/28/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1518686

1525563

1526943

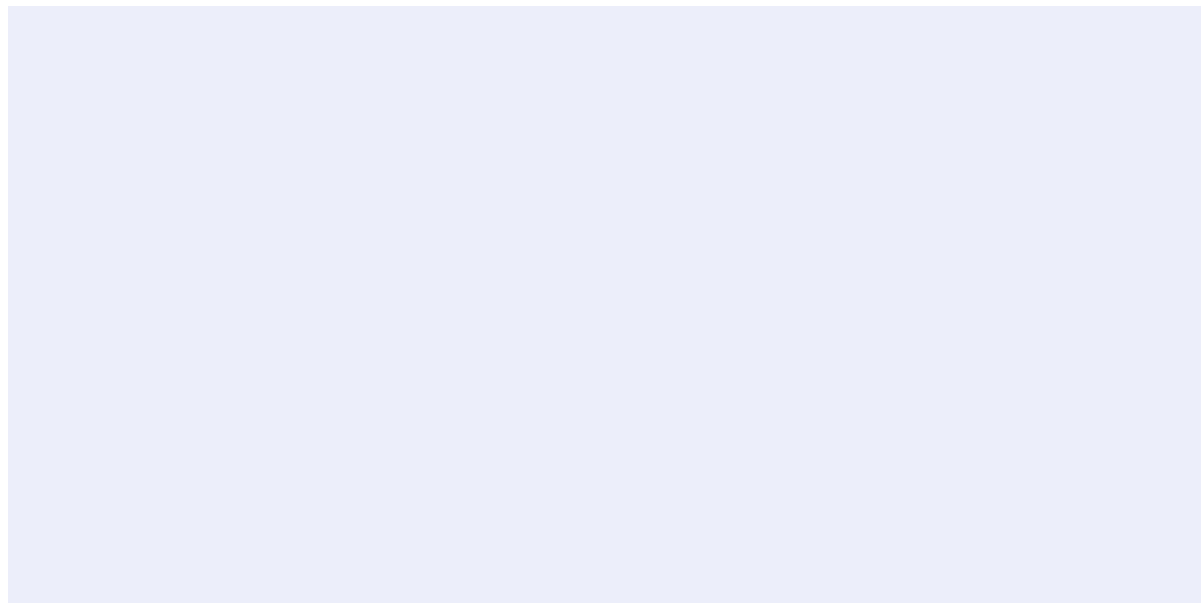
Consumer Loan Complaints

Based on Consumer Complaints

08/19/2015	Consumer Loan	Installment loan
08/19/2015	Consumer Loan	Vehicle loan
08/11/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

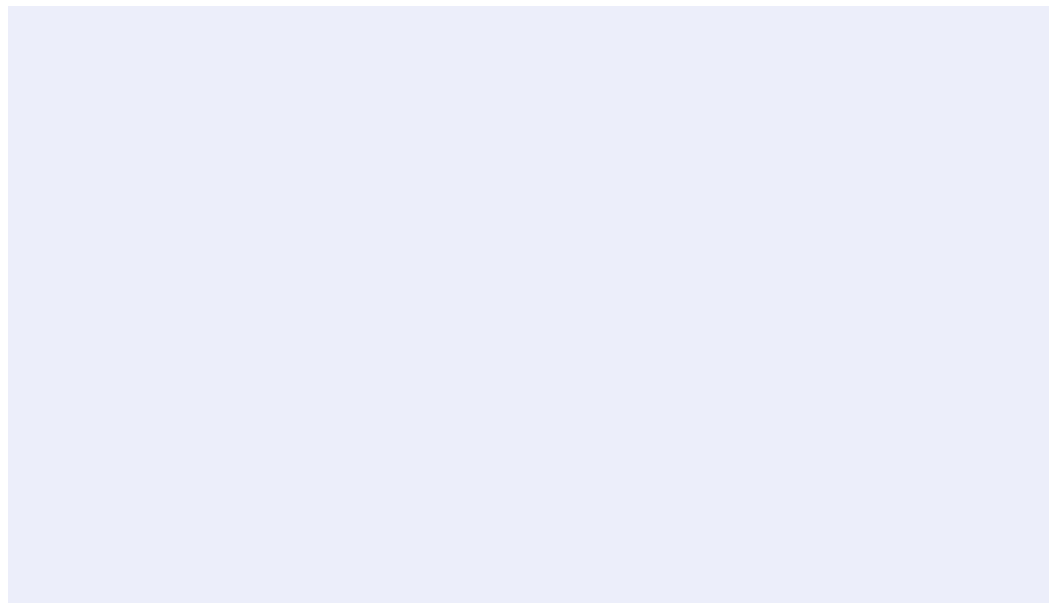
Based on Consumer Complaints

for close to a year. In XXXX I started receiving collection calls from calls. They call me on average XXXX times a day. Sometimes they say I owe {\$110.00}, sometimes {\$120.00} and sometimes {\$140.00}. I told them I paid off the account last year. They informed me that I had insurance placed in the account and the additional money due is for unpaid insurance. I never asked or was told about any insurance and I later find out its XXXX and unemployment insurance. I was XXXX and not working at the time I purchased the television so this insurance does not even apply to me. I have asked them to remove the insurance and close my account since I paid it in full back in XXXX. I keep getting the run around. I have asked to see the contract XXXX times and still have not received it. Bet shady business practices going on here. Apparently I was paying for insurance almost a year without knowing R and they received that money I 'll gotten. Now they want more. I want the insurance removed, the account closed in good standing paid off and the information sent to the credit agencies. This needs to be done now!

purchased car in XXXX from Condor Capital Corp. called on XXXX/XXXX/XXXX rep XXXX to request to skip a month payment and add that payment to end of loan. XXXX after keeping me on hold for XXXX minutes informed that if I paid {\$370.00} they would let me skip the month -- he informed that supervisor advise. Not acceptable then I requested if I could make partial payments for two month -- XXXX informed me that was acceptable. then he informed me that I had two late payments from XXXX -- never received any notification -- did put in bill payment then cancelled because of no notification or dates. Called around XXXX that invoice stated that I had made a payment then added the same payment -- XXXX informed that he would correct and saw the mistake. XXXX paid {\$45.00} for late

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	SC	29630		N/A
Wells Fargo & Company	ID	83644	Older American, Servicemember	N/A
Condor Capital Corp.	MD	209XX		Consent provided

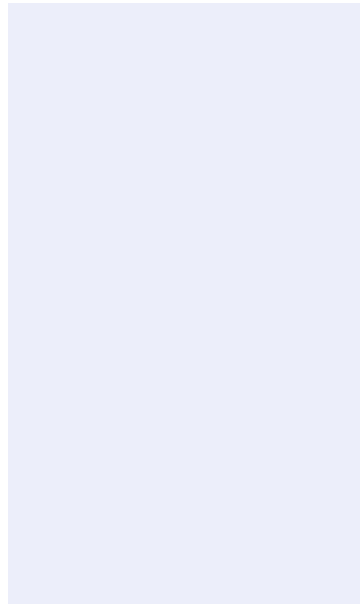
Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/20/2015	Closed	Yes	No
Phone	08/21/2015	Closed with non-monetary relief	Yes	No
Web	08/11/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1526953

1526958

1512369

Consumer Loan Complaints

Based on Consumer Complaints

08/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

informed that he would correct and saw the mistake. XXXX paid {\$45.00} for late payment due to the fact partial payments Paid {\$150.00} on XXXX ; XXXX paid {\$72.00} ; XXXX paid full payment {\$440.00} ; XXXX paid {\$220.00} ; XXXX paid {\$220.00} ; XXXX paid {\$220.00} ; XXXX paid late payment of {\$45.00} In XXXX started paying {\$440.00} very month. Received a certified letter that On my account # XXXX that I owed {\$940.00} called on several occasions where did my partial payment go. No one was able to inform me. Requested a call from a supervisor -- " XXXX " called when I was at work -- called several times never returned my calls. Received a letter on XXXX/XXXX/XXXX that my check of {\$440.00} had not cleared. Contacted them immediately -- no help. Contacted XXXX XXXX XXXX they had to fax the information several times to a " XXXX " the rep this time was XXXX she was going to send me a report on my payments. XXXX XXXX XXXX found out that they had cashed this check from bill pay then processed again for payment. want to know what happen to my payments. XX/XX/XXXX, I informed US bank to please not call me any longer at work my work phone number. They did stop doing this for about a month and then I called to speak with a rep back on XXXX/XXXX/2015 around XXXX XXXX PST. I was asking him about doing a skip payment for my car loan because I was unable to make a payment. During this conversation, he repeatedly asked for my phone number for work. I told him that I do not wish to give out my phone number to my work, I do not want phone calls at work. I explained to him that I had already told them that no phone calls should ever be made and I do not have to give a work phone number at all. He demanded one from me and I still refused and he informed me that I would not be able to do a skip payment unless I gave him a work phone number (thus now I am past due because I refuse to give him my work phone number). The very next day, US bank started calling my work phone number. They stopped for a few days after, but have called me XXXX times a day

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

U.S. Bancorp

CA

920XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1543226

Consumer Loan Complaints

Based on Consumer Complaints

09/02/2015

Consumer Loan

Vehicle loan

08/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

since Monday XXXX/XXXX/2015. Apparently, telling people not to call you at a phone number, or refusing to give one for work, means you ca n't ask for help and then they pull up your previous numbers and start harassing you there -- even though I specifically said not to call me at work. I also completed a survey after this phone call and asked that someone please follow up with me, no one has ever reached out to me for assistance.

Secondly, when I asked for help, this young man wanted to delve into details of why I could pay. What was causing the issue, how I was going to fix it and if I could not provide this then I would not be able to skip a payment. This should NOT be a requirement to skip a payment. I 've never done so on my car loan so asking for help once I should be given an okay -- but not asked about details in my personal life. Just telling them I ca n't afford to pay should be enough.

My account was paid off and refinanced with a different finance company. The finance company overpaid what was owed on the account. I 'm being told that the over payment will be returned to me in 30-45 days from XXXX XXXX 2015 to make sure there are no liens and paperwork is taken care of. I honestly do n't believe that to be an acceptable time frame for this to happen.

A repo guy was sent to my house for a car the repo man called me a XXXX, a XXXX, XXXX! I tapped on his truck to tell him he needed to leave due to him being rude to me. When i did that he opened up his truck door and jumped at me and said XXXX i should XXXX! I told him to leave or im calling the law. He told me he will watch me every where i go.i would have given him the car until he started calling me names and jumped at me as he was going to jump on me. This is concedered breach of peace. The car broke down XXXX weeks after i bought. it. The engine has locked up in it. The cost of a new engine will be {\$3900.00}. I have been unable to work due to this problem and my husband is XXXX. The guy told me i was lazy which is not true. I would love to go to work if i had a running car.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc

MN

550XX

Consent provided

Credit Acceptance Corporation

NC

272XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/02/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/28/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1548125

1541840



Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015

Consumer Loan

Installment loan

08/01/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I submitted an application to purchase/finance a lawnmower. The company outsources their financing to Synchrony Financial. The address on my drivers license was used for the application. At the time, I advised them I just sold my home (closing was within the next XXXX weeks XXXX and needed to have the mailing address updated. The following week, I received a phone call from Synchrony Financial requesting I give them my updated mailing address. I gave them the new address and was advised of a future payment date. Today XXXX/XXXX/15 - my payment is due. However, I have not received any documentation regarding the loan and account number. Upon calling the bank, customer service tells me that it was sent to the old address and returned. I advised I would only issue payment if I had supporting documentation for the payment. The company mailed paperwork to an address they knew to be incorrect. The company refused to provide me with an account number although I verified my identity through my date of birth, social security number, old and new addresses, and amount of the loan. They stated they are unable to update an email address over the phone for security reasons. This makes no sense as they are able to update a mailing address over the phone. My customer service rep, XXXX - showed no empathy or concern. After telling me a payment was due today - he snarkly responded to my request for a bill in order to make the payment due with the words, " I 'll mail it and you can get it XXXX business days. " This type of service is rude and unacceptable. It almost appeared to be a personal attack and deliberate attempt to elicit a late payment fee because they have not provided me with a copy of the payment due/invoice. Nor have they used common and acceptable methods of communication in order to ensure the customer has the information necessary to make prompt payments.

I entered into a financing contract in XXXX for a Honda Civic XXXX at {\$470.00} a month with a % XXXX interest rate. In XXXX I inquired with American Honda

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial

TN

370XX

Consent provided

American Honda Finance Corporation

NY

112XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/27/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	08/01/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1534880

1497958

Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015 Consumer Loan Installment loan

08/25/2015 Consumer Loan Vehicle loan

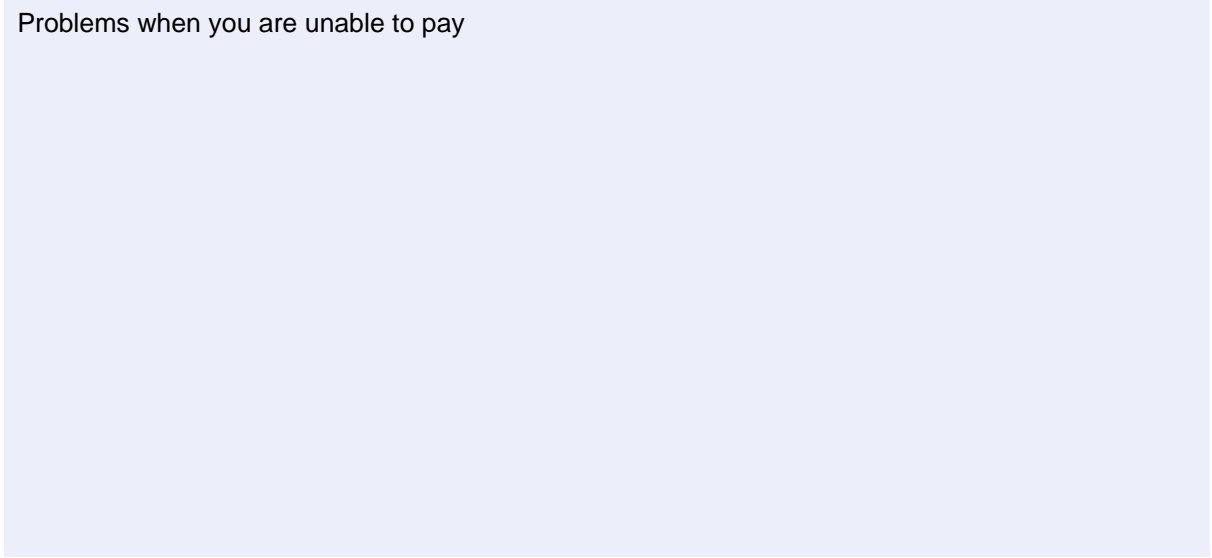
09/02/2015 Consumer Loan Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Problems when you are unable to pay

Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

about refinancing my original contract because my monthly note and interest rate was too high. American Honda finance was unwilling to work with my request. XXXX XXXX after falling behind payments, my car was repossessed with an unregulated GPS tracking system used by American Honda finance. I contacted my local congressman 's office about subprime lending and predatory lending issues I experienced with American Honda finance and received no help from congressman 's office. Recently, my car was sold at {\$10.00}, XXXX in a private sale because I was unable to acquire a secure loan for {\$17000.00} to retrieve my car from American Honda repossession lot. After the sale of the car, I now have a car deficiency of {\$6900.00}. I am a victim of predatory and discriminatory lending committed by American Honda finance.

I lost my job 4 months ago and started receiving Unemployment Benefits last month. I fell behind on my monthly car loan by 3 months. I made a small payment on my car loan this past week in order to try and catch up on my loan. However, Nissan Motors, the loan holder, repossessed my vehicle this morning. I gave them a call and they let me know that I owed 3 months of payment totaling {\$770.00}, however, they are also charging me a ridiculously high repossession fee of {\$400.00}. They are letting me know that if the {\$1200.00} is not payed within 10 days, they will auction off my vehicle and I owe them whatever balance remains after sale. I am more than willing to pay the {\$770.00} I owe on my loan payments, however, this extra {\$400.00} repo fee they are unnecessarily charging me is going to make it impossible for me to afford getting my car back. I have a few job interviews coming up soon, and I ca n't get to them without my car. I 'm now stuck without a car and without a chance to get reemployed.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

AIHC of Puerto Rico, Inc.	TX	75041	Older American	Other
Nissan Motor Acceptance Corporation	VA	201XX		Consent provided
Ascension Point Recovery Services, LLC	CA	930XX		Other

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/03/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Web	08/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/05/2015	Closed with non-monetary relief	Yes	No
-----	------------	---------------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1519676

1534883

1548906

Consumer Loan Complaints

Based on Consumer Complaints

08/05/2015	Consumer Loan	Personal line of credit
08/05/2015	Consumer Loan	Vehicle loan
08/19/2015	Consumer Loan	Vehicle loan
08/05/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Vehicle loan
08/01/2015	Consumer Loan	Vehicle lease
09/02/2015	Consumer Loan	Vehicle lease
08/14/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the line of credit

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Shopping for a loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

In XXXX 2015 my auto finance company contacted my landlord and informed him they were looking for my vehicle and gave specific color and model. Also advised him it was delinquent and they would get a court order to enter the garage to retrieve it. On the same day they also contacted a reference asking them to relay a message that they were calling about my vehicle that is past due. When I called to speak to customer service they advised when a loan is delinquent, they are allowed to give out this information in effort to locate and retrieve the vehicle.

I was bait and switched initial with the terms of an Auto Loan, I was forced to used Well Fargo Dealer services as opposed to my credit union (this was the car dealerships doing not wells fargo). During the time with Well Fargo, I was told there was no early payoff penalty. That was a lie. I was told my rate was 5.9 %, that was a lie, they wouldnt give me the loan unless they charged 6.9 Well fargo Dealer services also was n't reporting that I was making payments on my car when in fact I have been paying on time every month thus negatively affecting my credit.

XX/XX/2012, I terminated an auto lease with Ally Financial. Because I was already in a Chapter XXXX bankruptcy, my attorney amended the current proceedings to include Ally. Ally agreed to the terms of that amended agreement but has continued to report to the credit bureaus a past due amount. I am attaching documents to substantiate my case.

Worked for a company on line that gave me a routing number and checking account number from XXXX XXXX XXXX to give to Capitol One bank to pay off

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	NY	10019		N/A
United PanAm Financial Corp.	TX	760XX		Consent provided
Auto One Acceptance LLC	TX	75056		N/A
Capital One	CA	92683		Consent not provided
Wells Fargo & Company	FL	320XX		Consent provided
Ally Financial Inc.	AL	360XX		Consent provided
BB&T Financial	NY	10003		N/A
Capital One	FL	330XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	08/06/2015	Closed with explanation	Yes	Yes
Web	08/05/2015	Closed with explanation	Yes	No
Phone	09/25/2015	Closed	Yes	No
Web	08/05/2015	Closed with explanation	Yes	Yes
Web	09/03/2015	Closed with explanation	Yes	No
Web	08/01/2015	Closed with explanation	Yes	No
Postal mail	09/10/2015	Closed with explanation	Yes	Yes
Web	08/17/2015	Closed with monetary relief	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1505012

1504600

1527022

1504621

1550371

1498036

1548964

1519749

Consumer Loan Complaints

Based on Consumer Complaints

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------


04/06/2016	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

credit cards in my name so i could ship products from the US TO XXXX XXXX
Capitol one bank was the only bank to accept the bank account from XXXX XXXX
bank without it being my personnel account THIS WENT ON FOR XXXX
MONTHS UNTIL Capitol One GOT NOTICE THAT OT WAS A FRAUD ACCOUNT
... gave back XXXX to XXXX XXXX and held me liable a XXXX year old women on
social security

On XXXX XXXX, 2016 my wife and I received an auto loan for a private party purchase of a vehicle. The seller went to the branch with us to sign the paperwork. After 3 weeks of not receiving a copy of the lien title needed for registration I contacted the bank. They said the lien had not been released by the previous owner 's bank. They had not communicated to me that there were any problems. I asked them to contact the bank that had the seller 's lien but the said they could not. I contacted the seller, she had the lien released on XXXX/XXXX/16. She went back to her bank and obtained the title and a letter releasing the lien. I took it to my local US bank branch the following day on XXXX/XXXX/16. I was told they had to " send it to the loan department for processing, it will take 10 business days at the most. " I asked them to please expedite the process and they agreed to " try. " After not receiving the title, not being contacted I emailed US bank yesterday XXXX/XXXX/16 and they replied today stating " Good Morning XXXX, I called our Loan Department for a status on this. A notification was sent to the branch needing the seller to sign a one in the same affidavit since she had a name change and the names are not recognized by the county. Once this is complete, it will be sent to the county after 10 business days. I apologize for any inconvenience. " They should have recognized this when we bought the vehicle and more importantly they should have communicated the problems prior to today. My local branch has not contacted us or the seller either. Now we have to wait a

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

American Credit Acceptance, LLC

GA

30602

N/A

U.S. Bancorp

OH

456XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/28/2015	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	

Consumer Loan Complaints

Based on Consumer Complaints

1527063

1867252



Consumer Loan Complaints

Based on Consumer Complaints



08/19/2015

Consumer Loan

Vehicle loan

08/05/2015

Consumer Loan

Vehicle loan

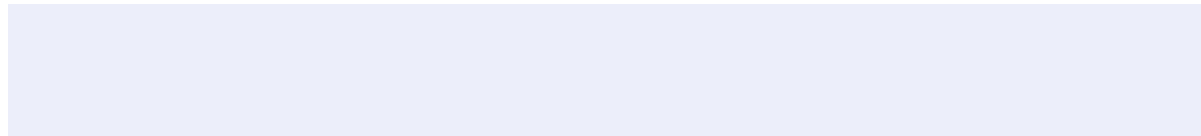
08/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

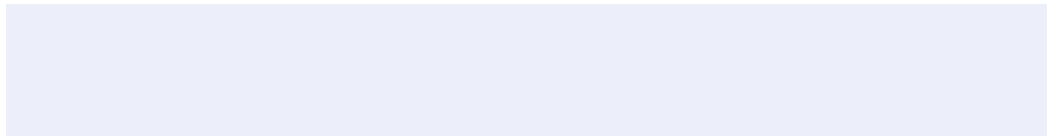
minimum of another 10 business days before we can register the vehicle. We have already made our first payment on the loan but do not have the vehicle legally in our name.

In XXXX, I took out an auto loan with Santander Consumer USA. In XXXX XXXX, I filed chapter XXXX bankruptcy. Although the car was not included, the loan was listed on my schedule of creditors and somehow an amount equal to XXXX payment, {\$390.00}, was included. So the trustee sent them small payments throughout my plan. In XXXX XXXX the loan was paid off, after which time the trustee sent Santander another {\$91.00}. I called Santander and they said they could not refund that to me, that the trustee had to request. I called the trustee and they said no, Santander owed me a refund. They refuse to send me that money. Since the loan was paid off, I do n't even know what loan it would 've been applied to. They also have not reported this loan to the credit bureaus. Since it was never late, it would greatly help my credit score.

I took out a new loan with XXXX in XXXX XXXX. This obviously had nothing to do with the Chapter XXXX, but a few months after taking out the loan, they flagged it as being in bankruptcy. Because of this I have no access to my account online to make payments, see the balance or even request a payoff. And again, this is not reporting to the credit bureaus. I called and they said even though the chapter XXXX was discharged in XXXX and the loan was not part of the bankruptcy, the loan would stay in bankruptcy status for the full 6 year term. I worked for XXXX 15 years ago, and putting someone into or out of bankruptcy status involved clicking a button. Santander owes me {\$91.00}, they need to take my current loan out of bankruptcy status, and report both of my loans to the credit bureaus.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NJ	072XX	Consent provided
American Honda Finance Corporation	CA	95946	Consent not provided
Ally Financial Inc.	NY	14203	Consent not

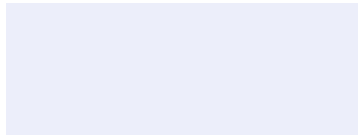
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/19/2015	Closed with explanation	Yes	No
Web	08/05/2015	Closed with monetary relief	Yes	No
Web	08/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1525509

1504738

1541650

Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015

Consumer Loan

Title loan

08/25/2015

Consumer Loan

Vehicle loan

08/25/2015

Consumer Loan

Personal line of credit

08/19/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Applied for loan/did not receive money

Problems when you are unable to pay

Managing the line of credit

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

I visited a local loan provider to apply for a secured loan using the title to my vehicle. I was approved but wanted to think on it for a bit. After a week, I went back to them & told them I was ready to get the loan. The employee said yes sir, we 've had you paper work ready & approved sitting there for the last week. While I was in the process of finishing up the paperwork, I was asked to get a copy of my recent check stub & bring proof of insurance. Went to my home & called them back to make sure I was bringing back the correct information that was needed & while on the phone, a different worker that I had not been dealing with got on the phone & told me that she had remembered a loan my father had with them at XXXX time where payments were n't made on time & because of that, they would n't be able to give me the loan. She said that on the loan my father had that I had said I would make the payments in which some payments I did make for my father then he finished making payments to eventually finish the loan out but in no way was I tied legally, my name nor my credit was associated with this loan of my fathers in any sort of way. How can a loan decision for me be based off of another loan a family member had when I had no legal obligation or ties with that loan?

Continually harass my husband and I. I am a XXXX out until XXXX starts back XXXX XXXX and my husband is out on XXXX so we are unable to pay the loan. Keep asking us to borrow the money, call constantly, and are rude and threatening.

This loan was initiated with a bank in XX/XX/XXXX, which then sold the loan to XXXX, which then sold the loan to XXXX XXXX XXXX, which then sold it to Green Tree Servicing LLC. This last transfer happened in the first fall-out of the mortgage-lending crunch/bad debts/people losing homes, etc. -- before all of the

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

TRICO FINANCIAL SERVICES, LLC	AL	360XX	provided Consent provided
Credit Acceptance Corporation	NY	121XX	Consent provided
GVA Holdings, LLC	PR	00956	Consent not provided
Ditech Financial LLC	WA	992XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/21/2015	Untimely response	No
-----	------------	-------------------	----

Web	08/25/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	09/10/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Web	08/20/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1518743

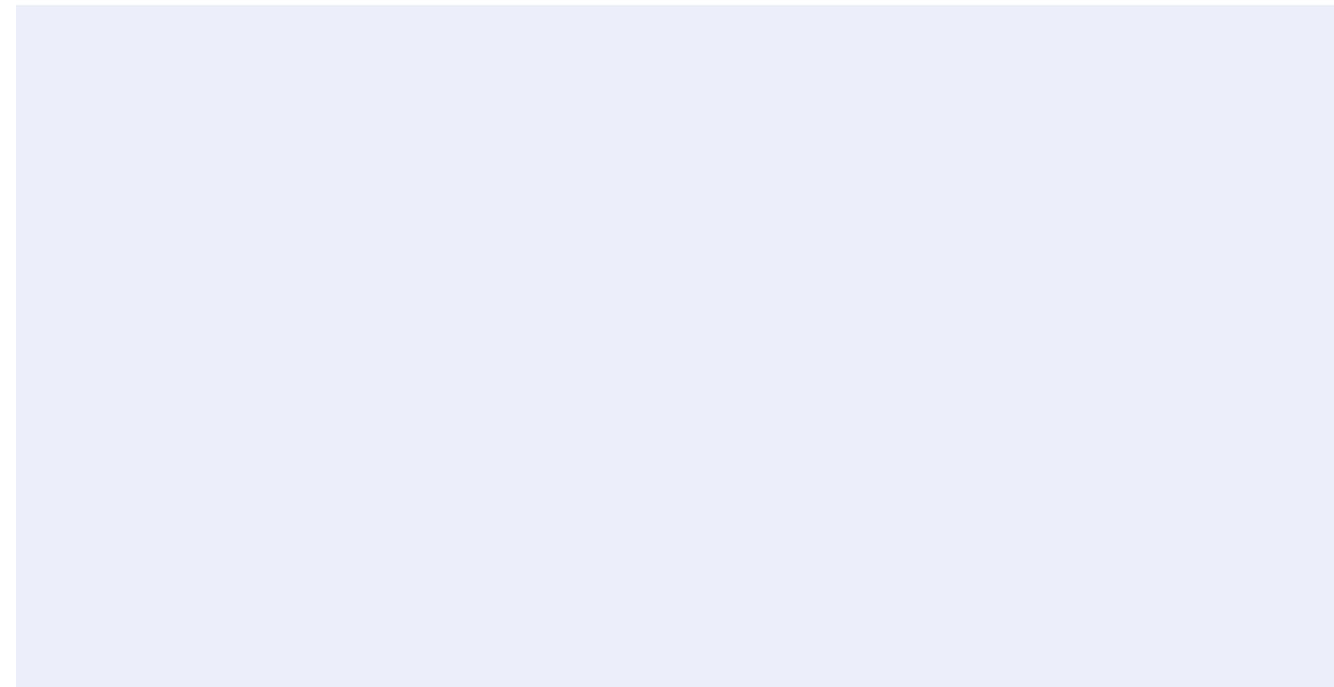
1535017

1535032

1527193

Consumer Loan Complaints

Based on Consumer Complaints



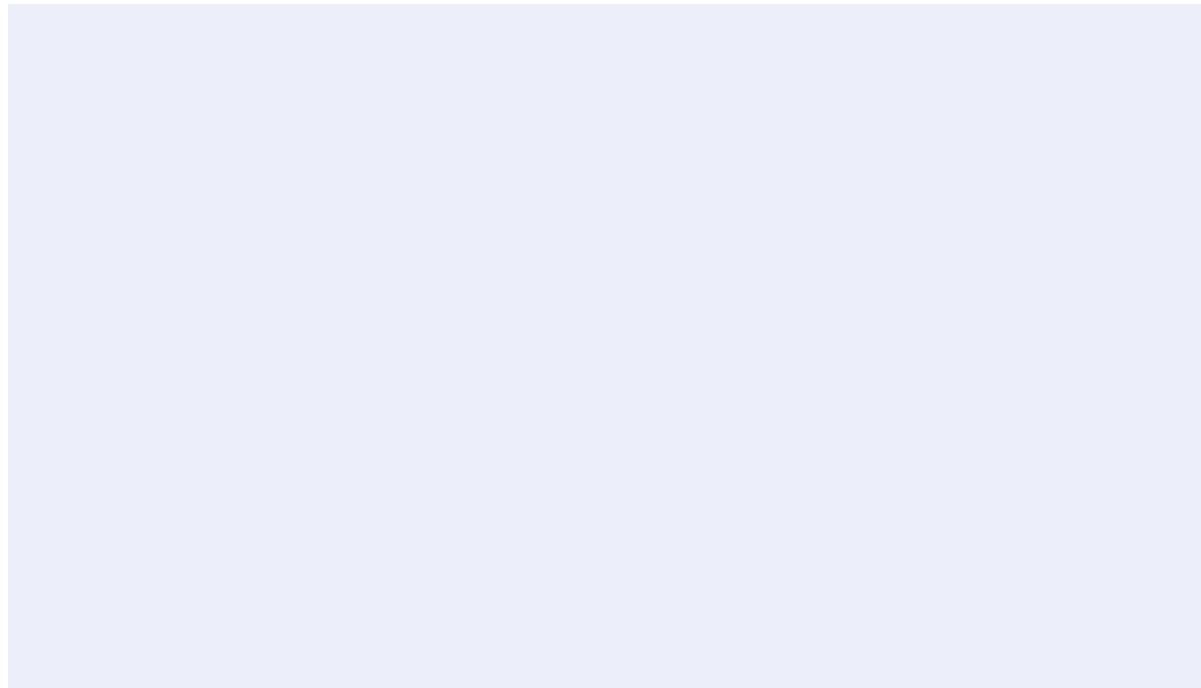
08/14/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/28/2015	Consumer Loan	Title loan
------------	---------------	------------

08/28/2015	Consumer Loan	Title loan
------------	---------------	------------

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Lender repossessed or sold the vehicle

Payment to acct not credited

Consumer Loan Complaints

Based on Consumer Complaints

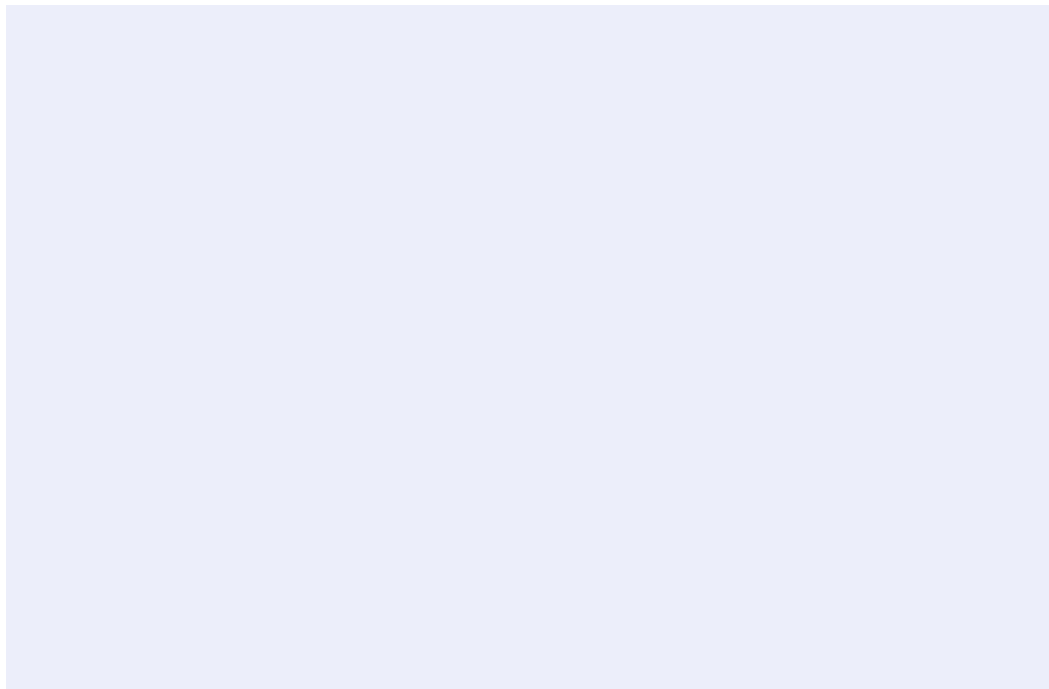
mortgage-lending crunch/bad debts/people losing homes, etc. -- before all of the programs to help owners keep their homes. When I realized I could no longer keep the house, I tried to place it with rental management companies (in XX/XX/XXXX), but no possibilities there. I then tried through Green Tree Servicing LLC to have them take the house/loan back, but was told that since I had moved out of the house and out of the state and gone where rent was less expensive, that it was now 'rental ' property and did n't qualify for them to take the property over. I contacted a realtor that specialized in 'short sales ', but Green Tree Servicing LLC would not deal with this realtor, but instead sent the house for Sheriff Sale. The house originally was purchased by me for {\$250000.00} in XX/XX/XXXX. After 4 years of my paying approximately \$ 2,000/month, Green Tree Servicing LLC sold the house to itself for {\$200000.00}. So, I lost the house, lost my credit standing, have been scrambling ever since to live, support my children and have them grow without the sword of Damocles forever overhead. In checking with one of the credit bureaus, I see Green Tree Servicing LLC making periodic, new adverse reports against me as if I keep defaulting on a debt. Is this even legal/legitimate?

My account with Omni has never been late. I have always paid this account on time and never late. For some reason Omni has chosen to report this account as charged off after I have paid this account off.

I have applied for loan max title loan and I have been paying on this account since XXXX/XXXX/2014 I received the loan on XXXX/XXXX/2014. now I have been paying {\$210.00} every month to find that because i was late the money paid every month for almost 1 year will not count against the principal or the loan only interest which i totally do n't get. so these people are telling me that i have still have an almost {\$11000.00} balance and the loan was for {\$850.00} i have already paid {\$1200.00} This is robbery as well as unfair business. I need assistance ASAP

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Omni Financial Group, Inc	MD	207XX	Servicemember	Consent provided
United Group Inc.	WA	98626		N/A
Select Management Resources, LLC	MD	207XX		Consent provided

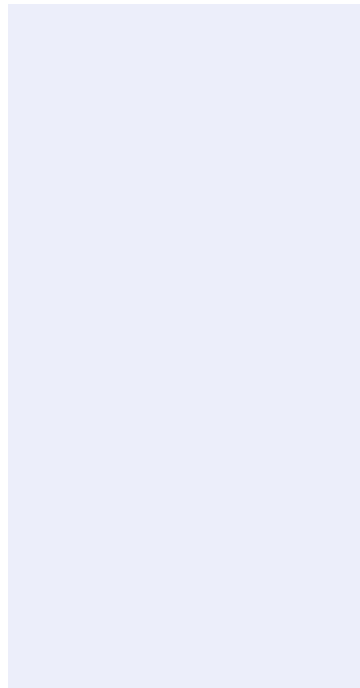
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/19/2015	Closed with explanation	Yes	No
Postal mail	09/04/2015	Closed with explanation	Yes	No
Web	09/04/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1518711

1542086

1542099

Consumer Loan Complaints

Based on Consumer Complaints

09/02/2015	Consumer Loan	Vehicle loan
08/25/2015	Consumer Loan	Vehicle lease

08/25/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/19/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/14/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/28/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

{ \$1200.00 } This is robbery as well as unfair business. I need assistance ASAP

GM FINANCIAL STILL CONTINUES TO REPORT THIS AND NOW SHOW AS PAID OFF AND ZERO BALANCE.

I CLOSE ON A MORTGAGE ON XXXX/XXXX/2015 AND THIS MUST REFLECT PAID OFF WITH ZERO BALANCE AND ZERO MONTHLY PAYMENTS ON MY CREDIT BUREAU.

I WAS NOTIFIED THIS WOULD BE DONE BY XXXX/XXXX/2015 AND IT IS NOT DONE!.

I NEED THEM TO FOLLOW PROCEDURES AND TO EXPEDITE THIS TO THE CREDIT BUREAUS TO HAVE THEM ALL SHOW THAT MY LEASE IS PAID OFF AND HAS XXXX PAYMENTS LEFT AND HAS A XXXX BALANCE.

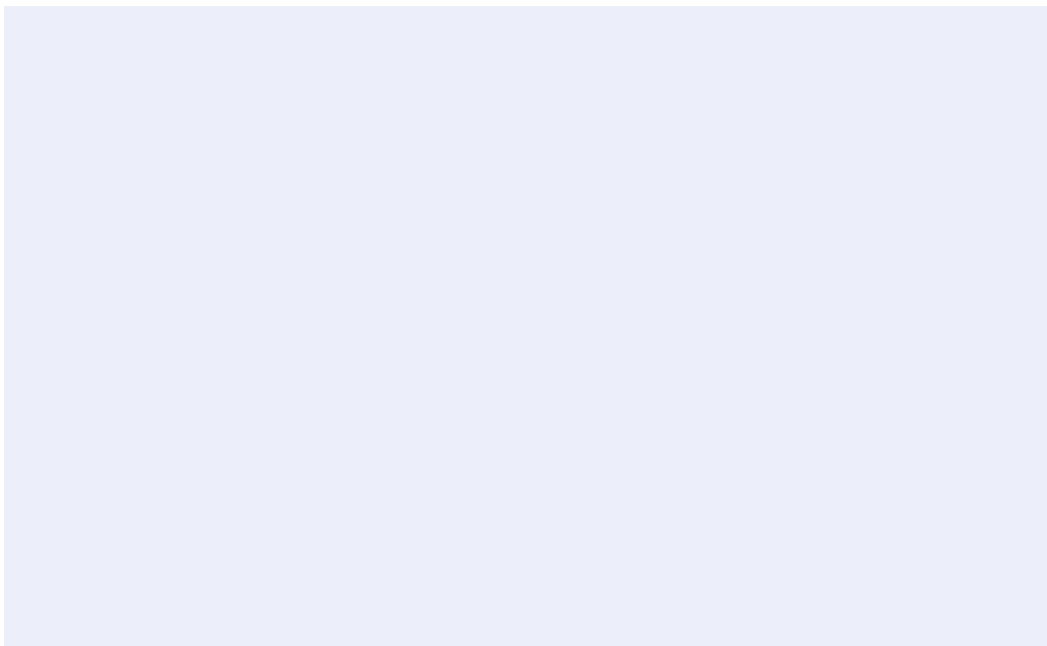
XXXX

I had an autoloan with BB & T Bank that was part of a Chapter XXXX Bankruptcy. I filed for protection in XX/XX/XXXX Case # XXXX this was dismissed prior to the confirmation due to a clerical error but payments were still being made to the trustee. This Case # XXXX followed and again due to clerical error was dismissed

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	VA	22102		N/A
GM Financial	FL	320XX		Consent provided
TD Bank US Holding Company	NH	03038		Consent not provided
Ally Financial Inc.	NY	14216		Consent not provided
Consumer Portfolio Services	CA	90249		N/A
BB&T Financial	TN	370XX	Servicemember	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	09/05/2015	Closed with explanation	Yes	Yes
Web	08/25/2015	Closed with non-monetary relief	Yes	No
Web	08/25/2015	Closed with monetary relief	Yes	No
Web	08/20/2015	Closed with explanation	Yes	No
Phone	08/24/2015	Closed with explanation	Yes	No
Web	08/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1548269

1536211

1535084

1527272

1519975

1542124

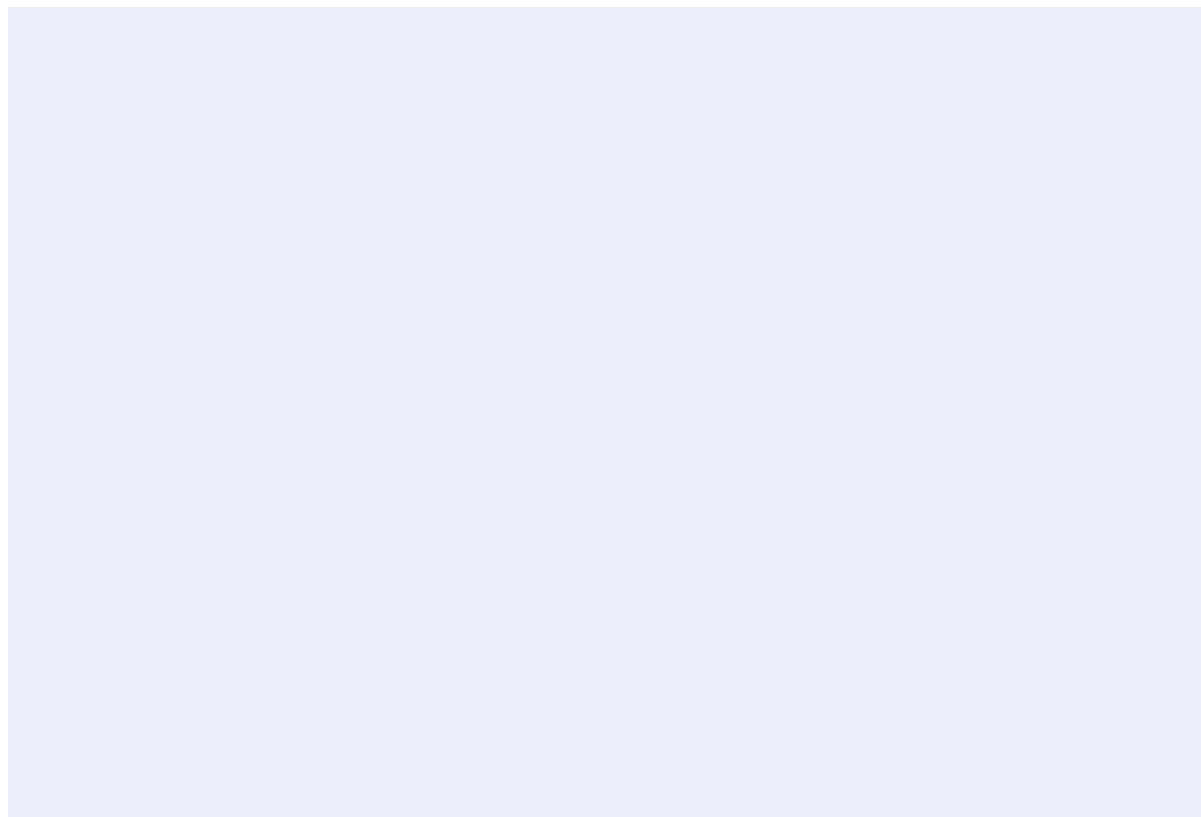
Consumer Loan Complaints

Based on Consumer Complaints

08/06/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Personal line of credit
08/25/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Account terms and changes

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

prior to confirmation but payments were still being made to the trustee. Case # XXXX replaced the previous cases and was dismissed AFTER CONFIRMATION in XX/XX/XXXX due to loss of employment.

At issue is the reporting by BB & T stating that I was past due while in the chapter XXXX and that payment was not received. Payments were sent by the XXXX Chapter XXXX Trustee to BB & T while the case was EVOLVING from the INITIAL CASE FILING # XXXX.

I have sent a formal letter to BB & T in XX/XX/XXXX with no response and filed an online dispute through XXXX. The online dispute response stated that BB & T has changed the report showing that the account was paid but still shows XXXX missed payments from XX/XX/XXXX (initial filing) until XX/XX/XXXX (case dismissed). The Trustees office shows that payments were made and received by BB & T starting in XX/XX/XXXX.

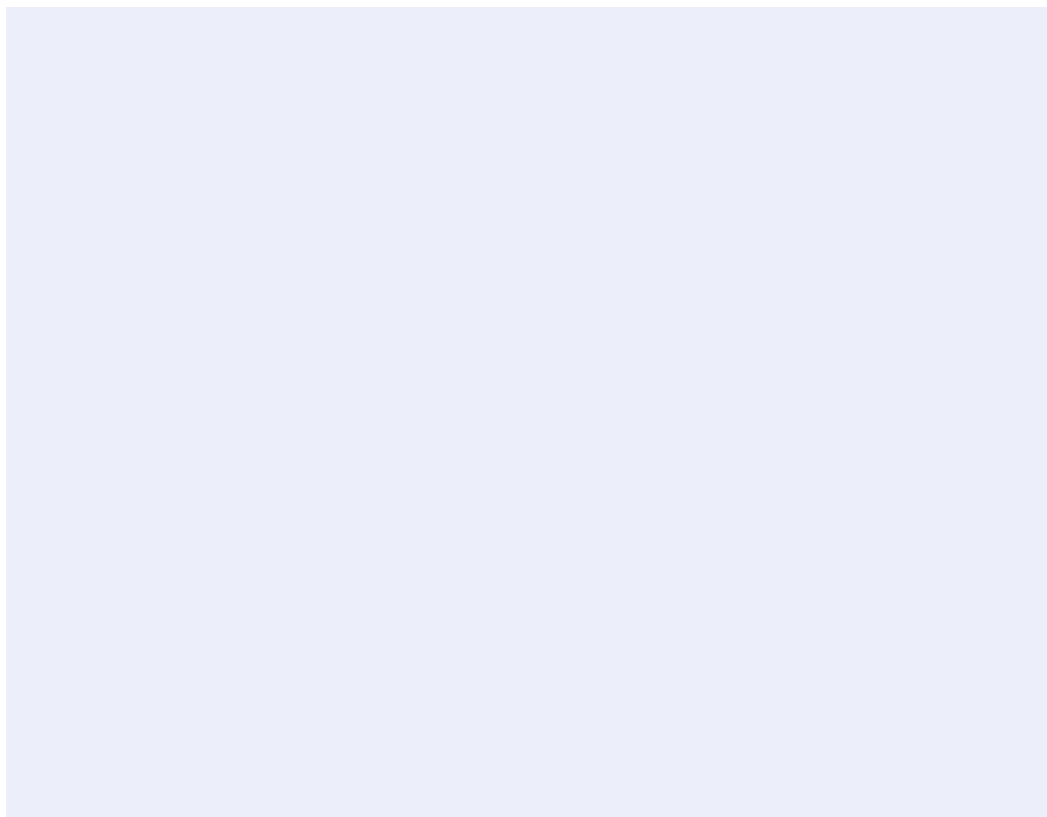
When I had voluntarily dismissed my case in XX/XX/XXXX, I paid BB & T the final payoff for the XXXX XXXX and received the title upon payment.

I wish to have the late payments adjusted accordingly and fairly. I retired from the XXXX and have XXXX that prevent me from employment. I incurred these debts and have been working towards repaying XXXX my debts back to the Creditors. All I ask is that I be treated accordingly.

Nicholas Financial added a {\$1000.00} fee to the buy/sell agreed upon price as a lender fee, but never disclosed as a finance charge or lender fee. They are hiding a {\$1000.00} fee which is basically 8 % of the vehicle price as an increase in the vehicle price at the dealership. This is fraud, and illegal lending practices. I should

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Risecredit, LLC	WI	54313		Consent not provided
Regions Financial Corporation	FL	34677	Older American	N/A
Wells Fargo & Company	OR	97013		N/A
Nicholas Financial, Inc.	MO	633XX		Consent provided

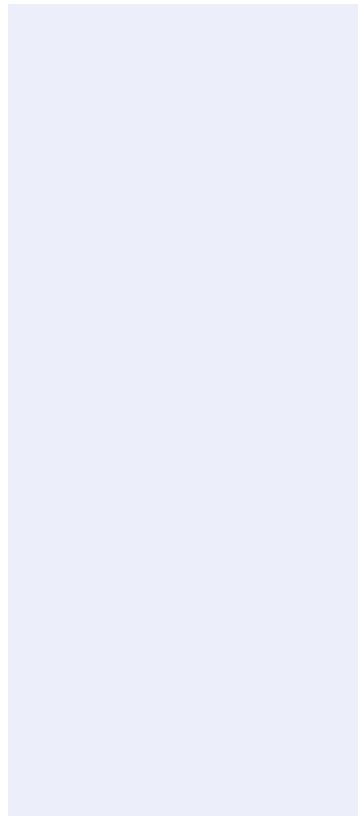
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	No
Fax	08/06/2015	Closed with explanation	Yes	No
Postal mail	08/25/2015	Closed with explanation	Yes	No
Web	09/06/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints



1507251

1507224

1535124

1549136

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Vehicle loan
08/14/2015	Consumer Loan	Vehicle loan
08/06/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Vehicle loan
08/25/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

vehicle price at the dealership. This is fraud, and illegal lending practices. I should be refunded the {\$1000.00} that was not disclosed properly, and so should hundreds of others I am sure.

UPSTART STILL WILL NOT UPDATE CREDIT BUREAU THAT THIS ACCOUNT IS PAID OFF IN FULL WITH XXXX BALANCE AND ZERO PAYMENT DUE PER MONTH.

I AM CLOSING ON A MORTGAGE LOAN ON XX/XX/2015 AND MUST BE PAID OFF OR A LOSE EARNEST MONEY.

BUREAUS SAID THAT UPSTART CAN MANUALLY UPDATE BUREAUS REFLECTING PAID OFF STATUS WITHIN THEIR CREDIT DEPT EASILY RATHER THAN WAIT THE AUTOMATIC MONTHLY FEATURE.

XXXX

I purchased a XXXX jeep patriot XXXX/XXXX/2015 and my interest rate is very high at 17.9 % the suv is {\$25000.00} and it 's a 6yr. term buy the time it 's payed off i would have payed over {\$39000.00} for it. what can i do?

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Upstart Holdings, Inc.	FL	320XX		Consent provided
Wells Fargo & Company	CO	80631		Consent not provided
Santander Consumer USA Holdings Inc	GA	30016		N/A
Enova International, Inc.	CA	95380	Servicemember	Consent not provided
MidCountry Financial Corp.	NC	28304	Servicemember	Consent not provided
Santander Consumer USA Holdings Inc	PA	191XX		Consent provided
Bank of America	OH	44136	Older American	N/A

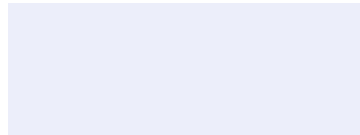
Consumer Loan Complaints

Based on Consumer Complaints

Web	10/14/2015	Closed with explanation	No	No
Web	08/06/2015	Closed with explanation	Yes	Yes
Phone	08/17/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	No
Web	08/11/2015	Closed with explanation	Yes	No
Web	08/14/2015	Closed with explanation	Yes	Yes
Phone	08/25/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1536212



1505459

1520022



1505470

1505328



1505480

1535173

Consumer Loan Complaints

Based on Consumer Complaints

08/14/2015	Consumer Loan	Vehicle loan
08/14/2015	Consumer Loan	Installment loan
08/28/2015	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Vehicle loan
08/28/2015	Consumer Loan	Installment loan
08/25/2015	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Problems when you are unable to pay

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

A representative from Santandar left a voice message on my phone asking for a call back. The voicemail left detailed customer information. I called to ask that my number be removed from the account because I had no affiliation with the customer or the loan. The Santandar representative (female /last name XXXX) refused to do so. I 've never been affiliated with the loan or customers, and believed it was a reasonable request.

I took out this loan in XX/XX/XXXX for {\$20000.00}. I have been paying the monthly amount of {\$190.00}, with only {\$61.00} per month going towards the principal.

As of XX/XX/XXXX, the balance is approximately {\$16000.00}. At this rate, it will take me another 12 years to pay this loan in full and at the end of the 20 years, I will have paid {\$46000.00}.

They have applied {\$960.00} in late fees to the outstanding balance because I fell behind when I lost my job. I caught the loan up as soon as I was able to do so and have been current ever since.

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	NM	88023	Consent not provided
U.S. Bancorp	WA	98290	Consent not provided
1st Franklin Financial Corporation	SC	29512	Consent not provided
Santander Consumer USA Holdings Inc	MD	298XX	Consent provided
Security Finance	SC	29512	Consent not provided
U.S. Bancorp	MO	63051	Consent not provided
PNC Bank N.A.	KY	410XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/14/2015	Closed with monetary relief	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Web	09/04/2015	Closed with explanation	Yes	No
Web	08/20/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed	Yes	No
Web	08/27/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1520050

1520068

1542188

1527908

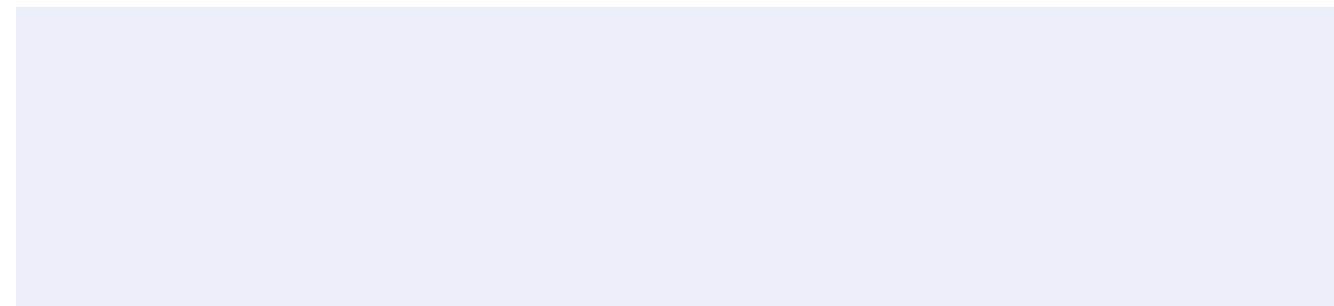
1542189

1534321

1527921

Consumer Loan Complaints

Based on Consumer Complaints



08/06/2015

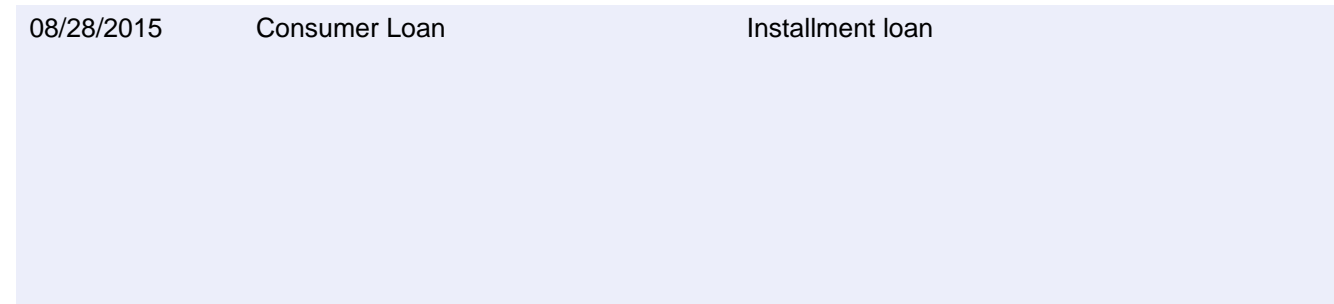
Consumer Loan

Vehicle loan

08/28/2015

Consumer Loan

Installment loan



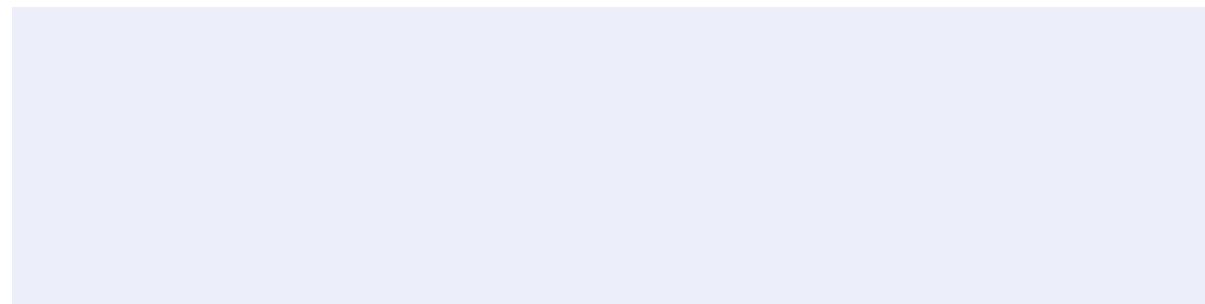
09/02/2015

Consumer Loan

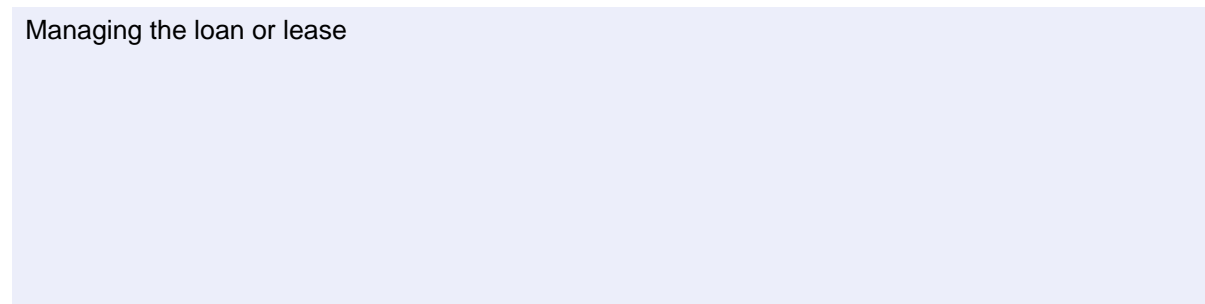
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Problems when you are unable to pay



Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

have been current ever since.

I am concerned that this is a " predatory loan ".

I look forward to hearing back about this loan in the near future.

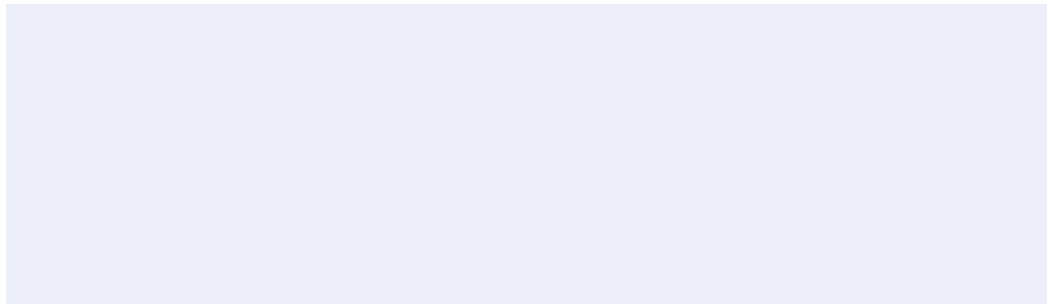
Thanks.

Wells fargo applied a personal loan for me without my knowing, i was forced to sign a document not knowing what i signed for and not knowing what the document is. wells fargo pulled my credit and lower my score without my consent. the unethical practice is unbelievable and the bank should be a national shame. The application number i got in the mail is XXXX. the bankers and managers at XXXX, MD dont know what they are doing, practice unethical account openings, elderly abusive, and take advantage of poorly english speaking immigrants.

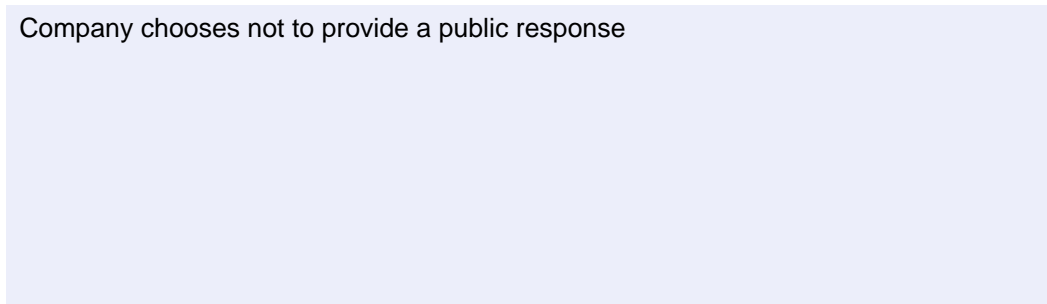
I got the loan in XXXX XXXX for an emergency home repair. When I went to set up an account online to pay in XXXX, it was VERY user-unfriendly, and I ended up having to call their customer service, and was on the phone for quite some time. I thought I had gotten it all straightened out for this month, but I also had a lot of problems this month, and was unable to access my account. Consequently, I was locked out from paying the monthly installment. When I called Customer Service again to remedy the problem, I found out I was late paying (how would I know? I was n't able to access my account!) and assessed a {\$26.00} late fee on a {\$40.00} payment. The woman was very discourteous, and insisted it was not the problem of Wells Fargo, stating she was unable to remove the late fee. I explained that it was the problem of Wells Fargo, since I was n't able to access my account.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	KS	67846	Consent not provided
Wells Fargo & Company	MD	208XX	Consent provided
Wells Fargo & Company	MI	488XX	Consent provided

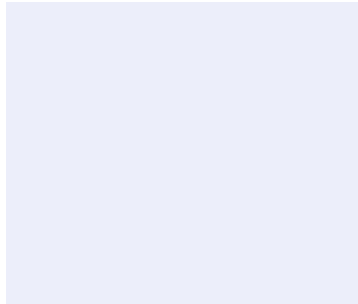
Consumer Loan Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with explanation	Yes	No
Web	09/04/2015	Closed with explanation	No	No

Consumer Loan Complaints

Based on Consumer Complaints



1505526



1541662

1549227

Consumer Loan Complaints

Based on Consumer Complaints

08/15/2015	Consumer Loan	Vehicle loan
08/15/2015	Consumer Loan	Installment loan
08/06/2015	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

She kept repeating " not Wells Fargo 's fault, " so I asked to speak with her supervisor. I was on terminal hold, and ended up hanging up after about 12 minutes of waiting.

Thank you for using the XXXX Online Complaint System.

Your complaint has been assigned case # XXXX.

Correspondence regarding this complaint will be emailed to : XXXXXXXXXXXXX
print a copy of this for your records.

Filed on : XXXX XXXX XXXX by : XXXX XXXX XXXX XXXX XXXX CA XXXX
against : TD Auto Finance Giving me the run around and not processing my pay
Payoff. XXXX XXXX 2015 I called TD Auto Finance to inquire about my balance
on my XXXX XXXX XXXX. Account number XXXX They gave me the amount. I
got a check from Credit Union (XXXX XXXX), I called TD Auto Finance back on
Friday XXXX XXXX 2015 to get the proper address for express mailing Auto pay
off. I mailed the check and preceded to call back on Friday XXXX to see when the
title is going to be released, I was informed that my regular monthly payment is
past due, I said how is that when I just paid off my loan. The agent put me on hold
and then came back to the phone and said the check will be returned, because it
was not signed but it was signed and it was made out to TD auto finance and my
husband with my account number on the check. I asked the lady why did n't any
one call me or let me know? She could n't answer me, I was in shock what if I had
not called? The agent was very rude she hung the phone up on me. I called back

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	GA	30016	N/A
Community Choice Financial, Inc.	DE	19958	Consent not provided
Citibank	NC	27516	Consent not provided
TD Bank US Holding Company	CA	925XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	08/17/2015	Closed with explanation	Yes	No
Web	08/15/2015	Closed with explanation	Yes	Yes
Web	08/06/2015	Closed with explanation	Yes	Yes
Web	08/20/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1520488

1520500

1507165

1527977

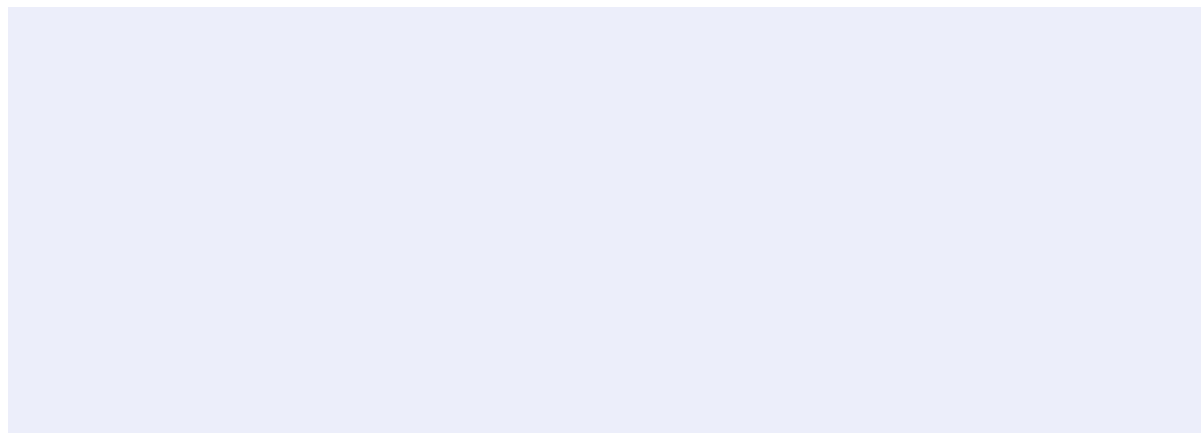
Consumer Loan Complaints

Based on Consumer Complaints

08/28/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Vehicle loan
08/15/2015	Consumer Loan	Installment loan
08/28/2015	Consumer Loan	Installment loan
08/20/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

not called? The agent was very rude she hung the phone up on me. I called back on Wednesday XXXX XXXX and the same thing your account is past due, I said I sent a check to payoff my account and you said its gon na be sent back for signature. I was told that the check is now going to be sent to my credit union and If I do n't make my payment by XXXX XXXX I will accrue more interest. Since the XXXX of XXXX I have been trying to settle this matter.

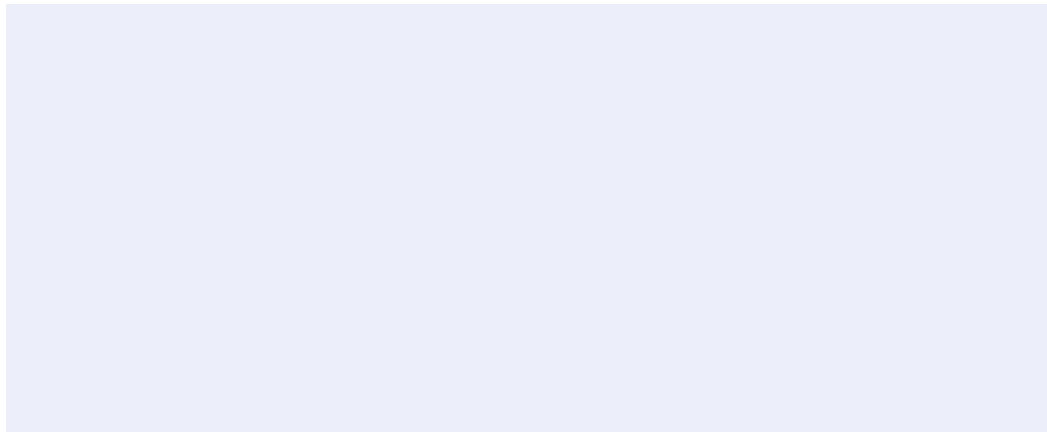
I want them to find the check and close my account for the amount first quoted to me. And I will never ever purchase another XXXX vehicle from them again. My husband and I have been loyal customers for years but this was the last straw. This was the XXXX time we have been burned by this company.

Ally FinancialXXXXXXXX, MN XXXX XXXX 2015Re account : XXXXOn a turned in leased XXXX, I previously received and paid a bill for \$ 190+ to cover " excess wear ". That bill contained a link that allowed me to view the " excess wear ".

Two weeks later, I received another letter, informing me of the " unearned rent charge " to be returned to me, less " Excess Mileage/Wear of {\$180.00}. This time there was no information that allowed me to see an " excess ". Your letter did, however, tell me I could reach you online, although, since the lease was over, your site did not allow me to do that.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Preferred Credit, Inc.	MO	64158	Older American	Consent not provided
Fifth Third Financial Corporation	OH	45417		Consent not provided
Speedy Cash Holdings	AZ	85042		Consent not provided
Wells Fargo & Company	LA	70769		Consent not provided
Ally Financial Inc.	MI	497XX		Consent provided

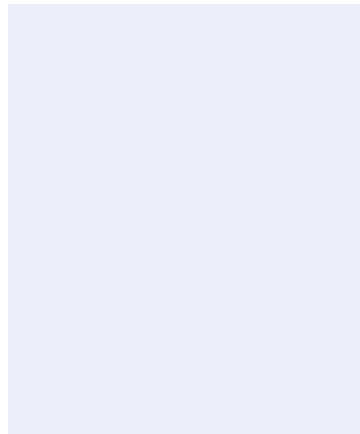
Consumer Loan Complaints

Based on Consumer Complaints

Web	09/04/2015	Closed with explanation	Yes	Yes
Web	09/02/2015	Closed with non-monetary relief	Yes	No
Web	08/18/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with monetary relief	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1542274

1549271

1520536

1542295

1528013

Consumer Loan Complaints

Based on Consumer Complaints

08/25/2015

Consumer Loan

Vehicle loan

08/25/2015

Consumer Loan

Installment loan

08/25/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

site did not allow me to do that.

Questions : (1) What is the exact nature of the " Excess Mileage/Wear " charge of {\$180.00}?

(2) Where is the visual proof of this wear?

(3) Do n't you think it is unreasonable and misleading to send XXXX separate charges?

(4) Would n't you agree that it is high-handed to send an undocumented bill?

(5) Do n't you care about repeat business?

Please document or delete the latest charge of {\$180.00}, and return to me the full " Unearned rent charge " of \$ XXXX, XXXX XXXX XXXX, MI XXXX

XXXX XXXX, XXXX I purchased a XXXX XXXX from XXXX XXXX XXXX, XXXX. I traded in my XXXX ford truck. The dealership gave me {\$8800.00} for my trade-in. I owed Navy Federal {\$10000.00}. The dealership said not to worry about the negative equity of {\$1200.00}. They said they had rolled it into the price of my jeep so I did not have to pay any additional money. When I saw the buyers order it said that there was no balance owed to Navy Federal. When I got my loan from Navy Federal I found that I still owed the negative equity. I paid the negative equity XXXX once to the dealership and once to Navy Federal.

Loan depot called me, at work, and said they were calling me regarding my inquiry online for a loan for property located at XXXX XXXX XXXX, XXXX, Tn. I explained to them that I have n't applied, inquired or anything else for a loan. He said the request came from email : XXXXXXXXXXXXXXX. They called me last week also but did n't give me any information until today. What do I do next?

I received dental procedures and the office manager explained how much it would cost and advised that my insurance would pay for the majority of the procedure

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Navy FCU	VA	235XX	Servicemember	Consent provided
----------	----	-------	---------------	------------------

LoanDepot	TN	370XX	Servicemember	Consent provided
-----------	----	-------	---------------	------------------

Synchrony Financial	TN	374XX		Consent provided
---------------------	----	-------	--	------------------

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/25/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/02/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/01/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1535313

1535321

1535285

Consumer Loan Complaints

Based on Consumer Complaints

09/02/2015	Consumer Loan	Vehicle loan
08/28/2015	Consumer Loan	Installment loan
08/28/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Vehicle lease
09/02/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

given. I only received a XXXX and a XXXX, which cost almost {\$10000.00}. It was my understanding that I only needed additional money to complete additional XXXX services, therefore, I was advised to sign up for Care Credit. I really did n't understand the way it was explained to me and the office manager called my mother over the phone to co-sign. The way it was explained was too complicated and not easily understood by me or my mother. I thought that the Care Credit would only be used for future XXXX services, but come to find out that not only was all of my health insurance benefits used, but also the full balance of the Care Credit card. Now, my mother and I have a judgment on our credit for the full balance of the Care Credit card, because I could not afford the payments and I was sued. I did n't understand how much the payments would be, nor the total amount that would be used. The office manager never gave me a copy of the documents either.

This account has past the XXXX year mark and has n't been removed off of my XXXX report. It has been removed from XXXX. But still remains on XXXX. By law it has exceeded the time that is allowed to be on my report. Thank you for your help in advance.

Keybank contacted me by phone and informed me and informed me that I had, " missed a payment a year ago and that I needed to pay that payment from one year ago and also that they had been charging me overdraft fees for that missed payment each month for the last year. " I explained that as I had no knowledge of this missed payment and that the overdraft fees that they had continued taking out

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ally Financial Inc.	DE	19703	N/A
World Acceptance Corporation	SC	29536	Consent not provided
Wells Fargo & Company	ME	04102	N/A
Ally Financial Inc.	MI	480XX	Consent provided
KeyBank NA	WA	982XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	09/05/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No
Referral	09/01/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1548167

1542350

1542872

1548223

1549365

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

without my knowledge would more than sufficiently cover the amount of the payment that if they reversed all overdraft fees charged to my account during the last year regarding my auto payment I would be more than happy to pay the payment I had supposedly missed a year ago. They agreed and said, " we are so sorry for the hassle. All of your other auto payments have been on time so we will reverse all of those late fees. We will be sending you some paperwork. " I was relieved that they had handled the situation so effectively. A few days later I received another phone call from the same Keybank corporation telling me the complete opposite of what they had just told me. They stated, " you have a late payment from a year ago that needs to be paid or we are going to continue charging you late fees indefinitely. " I told him of the previous conversation that I had had and what Keybank had promised to do the first time I talked to them. The Keybank employee then told me, " I'm sorry but we do not have any power to reverse late fees. You will have to contact your local Keybank branch because they are the only ones with the power to reverse late fees. " So I called my local Keybank immediately and explained the situation to them. They told me the opposite of what the Keybank corporation had just told me. My local branch said, " we have no power to reverse late fees. Only the Keybank corporation has that power. You will have to contact them. " I informed her that I had just gotten off of the phone with them and that they had told me the exact opposite. My local Keybank told me again to contact the Keybank corporation. So I immediately called the corporation back yet again and explained to them what had just occurred. They again told me the same story, " we have no power to reverse the late fees you have to contact your local branch. " I contacted my local branch again and told them what had happened. They both continued directing me back to each other and refused to help me in any way or to even get their stories straight. Now I have been receiving phone calls from the corporation just about

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

08/28/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Installment loan
08/28/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Vehicle loan
09/02/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Shopping for a loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

every day since telling me I need to pay the missed payment from one year ago that I was unaware of until just now. I continue trying to reason with them but it is unfortunately impossible it seems. Each time I call my local branch and ask to speak to the manager she is supposedly, " busy. " After doing some research I decided to contact you as Keybank either avoids me or does not give me a straight answer and I need this issue resolved as it is getting out of hand. Thank you.

I received a deposit of {\$5000.00} on about XXXX XXXX, 2012 for the the loan amount of {\$5000.00} minus a {\$75.00} processing fee held by Western Sky. I made payments of {\$560.00} and XXXX payments of {\$480.00} in monthly withdrawals debited from my account until I stop the withdrawals from my bank. I paid a total of {\$8300.00} for a {\$5000.00} loan with an interest rate of 116.57 % for a total payments to them of {\$40000.00} for a {\$5000.00} dollar loan. My loan agreement was with XXXX, later sold to Western Sky, and later sold to Delbert services and I have lost track how many times my loan was sold. Looking at my credit report Delbert Services have reported me to the credit union.

Called an auto dealership in our area and explained what we were going through and told them what that we had XXXX to put down and unfortunately told them how we did not have any funds for sales tax and they told us oh no problem and I asked how much would this cost and she if we could find a lender, I will let you know, we were under duress at the time as we had no car, so we went to look at it and it was sitting outback, did not let us test drive it, said they had to put muffler on and which they did but that was all as when we got the car, no heat then ac died

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

PNC Bank N.A.	AZ	85131	N/A
Delbert Services	FL	330XX	Consent provided
USAA Savings	CA	92886	N/A
PNC Bank N.A.	NV	89523	Consent not provided
Credit Acceptance Corporation	MA	027XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Referral	08/31/2015	Closed with explanation	Yes	No
Web	09/04/2015	Closed with explanation	Yes	No
Referral	09/14/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No
Web	09/02/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1542831

1548295

1542414

1549432

1548280

Consumer Loan Complaints

Based on Consumer Complaints

08/28/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Installment loan
09/02/2015	Consumer Loan	Vehicle loan
08/28/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

then wheel well was problems in which they fixed but were not happy to as it was within 30 days. But the most important part was we signed it because we were desperate and had no other way to get a car, no funds in bank, absolutely nothing, my husband was using the company truck for a limited time as he needed to get to work. When we signed we had not had a car payment since XX/XX/XXXX in which we payed it off with a bank. They charged us 21 % as said my husband did not have any credit but we had owned a home and sold it in XX/XX/XXXX, so I do n't understand how we had no credit, so I had to be a co-signer and my credit is not good from student loans and never gave it much thought until our excise bill came and stated that the car was only valued at {\$1800.00} and that really opened my eyes and I looked into XXXX XXXX book and so that was true, and in the mean time, checked our paperwork and saw that after all payments were done, we will have paid {\$11000.00} for a car worth {\$1800.00}?? They said the total cost of your purchase on credit, including your XXXX downpayment is {\$11000.00} and now if someone hits our car and totals it, we only get {\$1800.00} and still have pay {\$11000.00} for the car. They took advantage of our bad credit and it was not a bank it was Credit Acceptance of Michigan and digging further on line about them, they do not have a good name. Now looking at it we are having hard time paying as well.

I had a auto loan with bank of America in which we agreed on a payment to close

Consumer Loan Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Delbert Services	OH	44515		Consent not provided
Navy FCU	GU	96915	Older American, Servicemember	N/A
Synchrony Financial	CA	91701		N/A
Toyota Motor Credit Corporation	NV	89119	Older American	N/A
Bank of America	IL	601XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/04/2015	Closed with explanation	Yes	Yes
Postal mail	09/03/2015	Closed with explanation	Yes	No
Postal mail	09/02/2015	Closed with explanation	Yes	No
Postal mail	09/05/2015	Closed with explanation	Yes	No
Web	08/28/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1542501

1550344

1549536

1549556

1541601

Consumer Loan Complaints

Based on Consumer Complaints

08/28/2015

Consumer Loan

Vehicle loan

09/02/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

the account out after they sold the vehicle at a auction. they also stated if payment was made in go faith they would delete this item from all three credit bureaus I made the payment as agreed and this item is still reporting on all XXXX credit files. I contacted them and disputed several time but no success.

I had a car loan through Capital One that I got in XX/XX/XXXX. In XX/XX/XXXX, I was in an accident and the car was totaled out. Since I had just recently purchased the car the year before, I was under on the difference. Capital one called me directly and offered a settlement, to which I accepted and paid what they requested in full by the deadline that they gave me. They assured me that it would not negatively impact my credit report/score. However, it has and continues to impact my score/report. The first time capital one reported this account to my credit report after I paid the settlement, it was showing as if I was derogatory on making my monthly payment - even though the loan had been paid via the settlement. I called capital one to dispute this, and after several attempts, they finally changed the status to a closed account. Now, as I 'm applying for a home loan, I find out that capital one recently updated the closed car loan account on my credit report, and is it showing as if it 's a new derogatory account, even though it 's from several years ago. It has reduced my score and is significantly impacting my report. I will never, ever do business with capital one again. I am asking that this error is resolved so that it does n't look like I recently faulted on a car loan that was settled with capital one almost 5 years ago. It is reflecting as being updated on my XXXX report in XXXX XXXX. However, on my XXXX report, it reflects the last update as XXXX/XXXX/XXXX - which is what it should be as that 's the date of when our settlement was taken care of.

On XXXX XXXX, XXXX, I made my final payment to Santander Consumer USA for my vehicle. In spite of bankruptcy, I paid every payment due Santander Consumer USA and they kept the title to the car. I have not been able to get the title to the

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

Capital One

AZ

850XX

Consent provided

Santander Consumer USA Holdings Inc

GA

300XX

Older American

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/15/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/03/2015	Closed with explanation	Yes	Yes
-----	------------	-------------------------	-----	-----

Consumer Loan Complaints

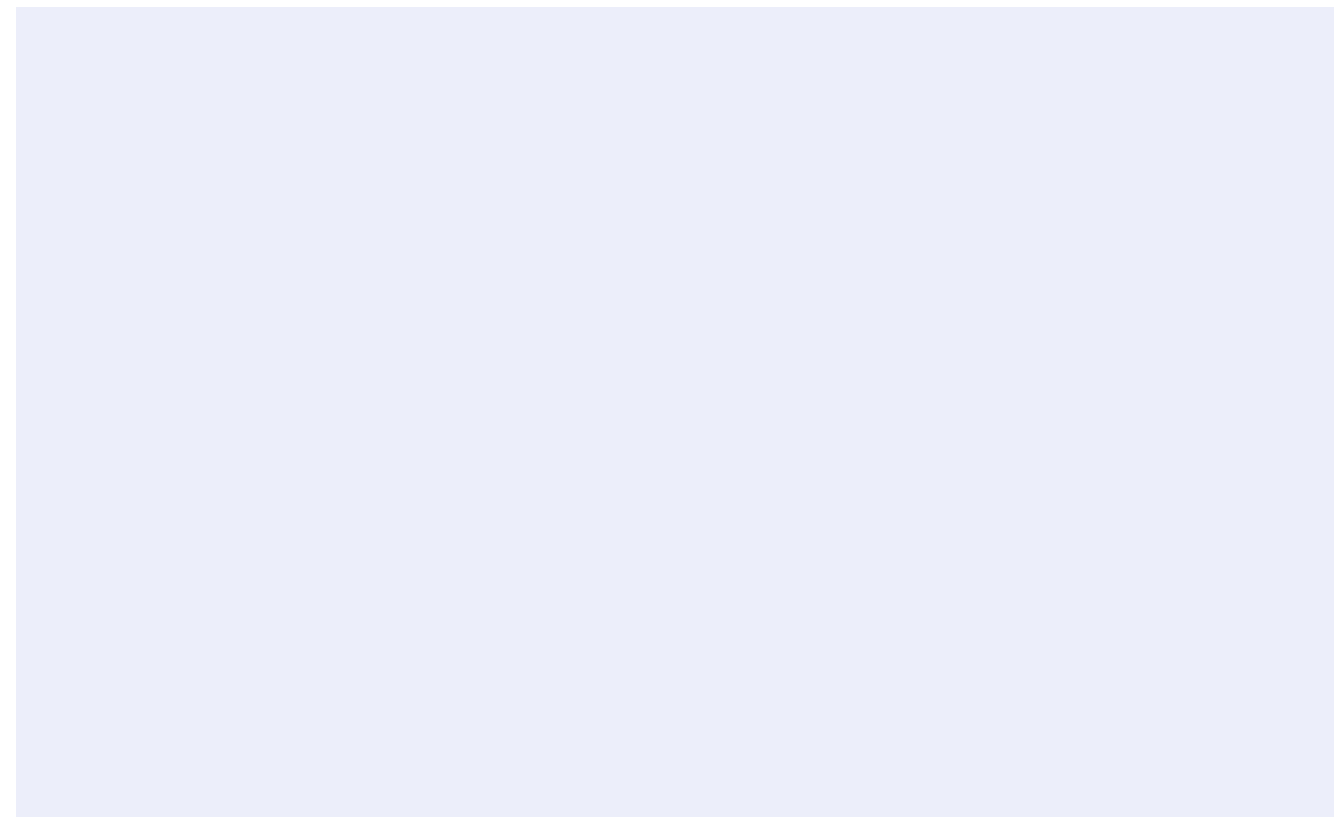
Based on Consumer Complaints

1542604

1549627

Consumer Loan Complaints

Based on Consumer Complaints



09/02/2015

Consumer Loan

Vehicle loan

08/28/2015

Consumer Loan

Vehicle lease

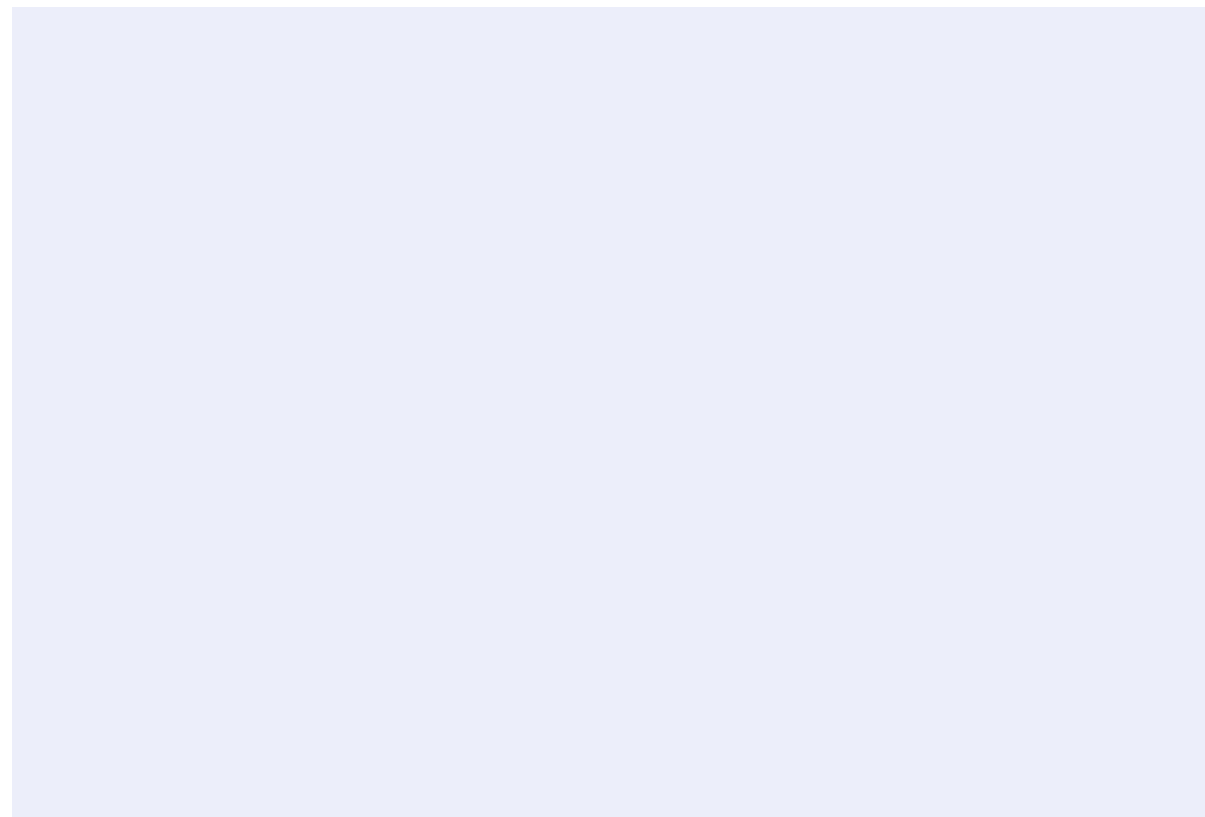
08/28/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Taking out the loan or lease

Taking out the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

car. When I called inquiring about the title, XXXX representative said my title was mailed ; however, it was mailed to the wrong address. I was offered a " lien release " letter instead. I have had the same address from the signing of the contract in XXXX. The representative could not explain why all of a sudden they had an incorrect address.

My daughter called me and I told her what happened. She told me to call back and ask for a manager. We spoke to a second representative who initially said the car was paid off in XXXX and the title was mailed at that time. Upon insisting that the information she had was wrong, she finally said that the title was sent via XXXX. We then asked about a tracking number. She informed us that there was no tracking number. We asked for a manager. She said that she would see if XXXX was available, and if not, we could leave a message. We then asked how long would we expect to wait prior to receiving a return phone call. She said they were not legally able to make phone calls.

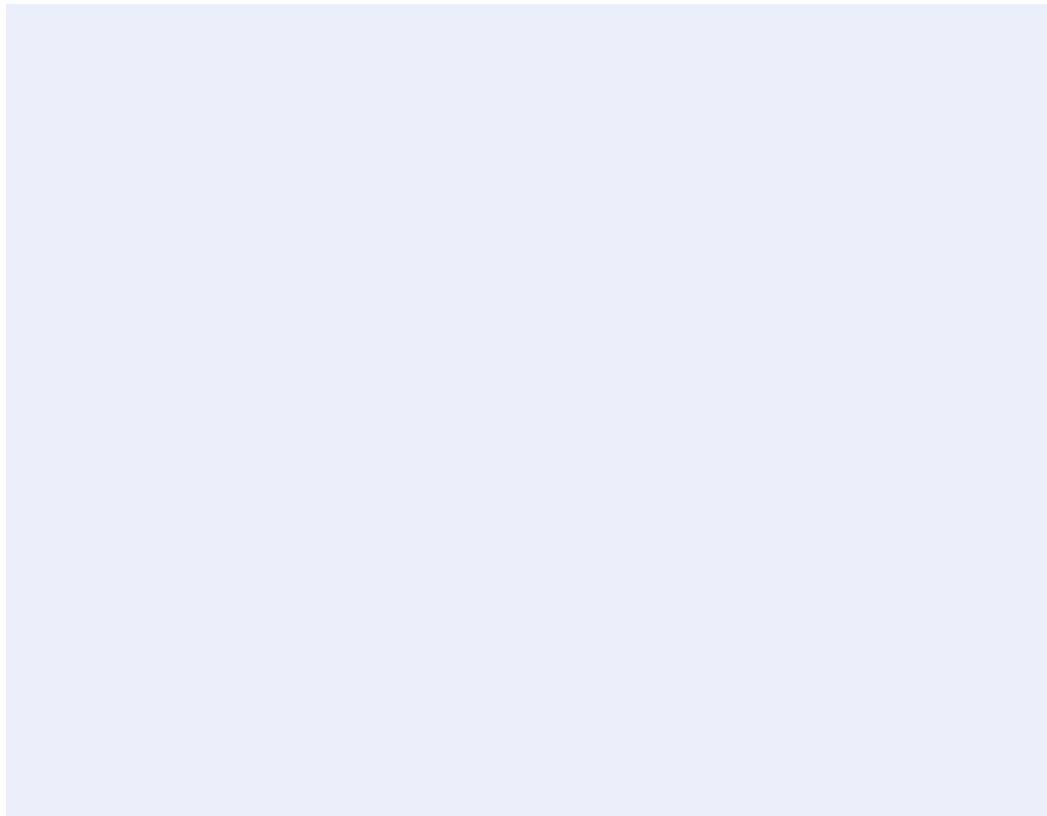
In conclusion, I was told that 1) my title was mailed to the wrong address, 2) the title was mailed in XXXX, 3) the title was sent via XXXX, but there is no tracking number. It took several tries on the phone to get to a customer service representative, then I was given conflicting information ; and most importantly, I still do n't have my title.

I opened a car loan in XX/XX/XXXX, in XX/XX/XXXX I sold a car to a dealer, the vehicle is paid in full, but in my credit report have a balance of {\$26.00}, account in good standing, but lower my credit empirical.

XXXX XXXX XXXX XXXX XXXX XXXX, Alabama XXXXI am a victim of ID theft and this finance company tells me the account number but refuses to remove it from me I have never purchased or signed for any auto financed through Westlake

Consumer Loan Complaints

Based on Consumer Complaints



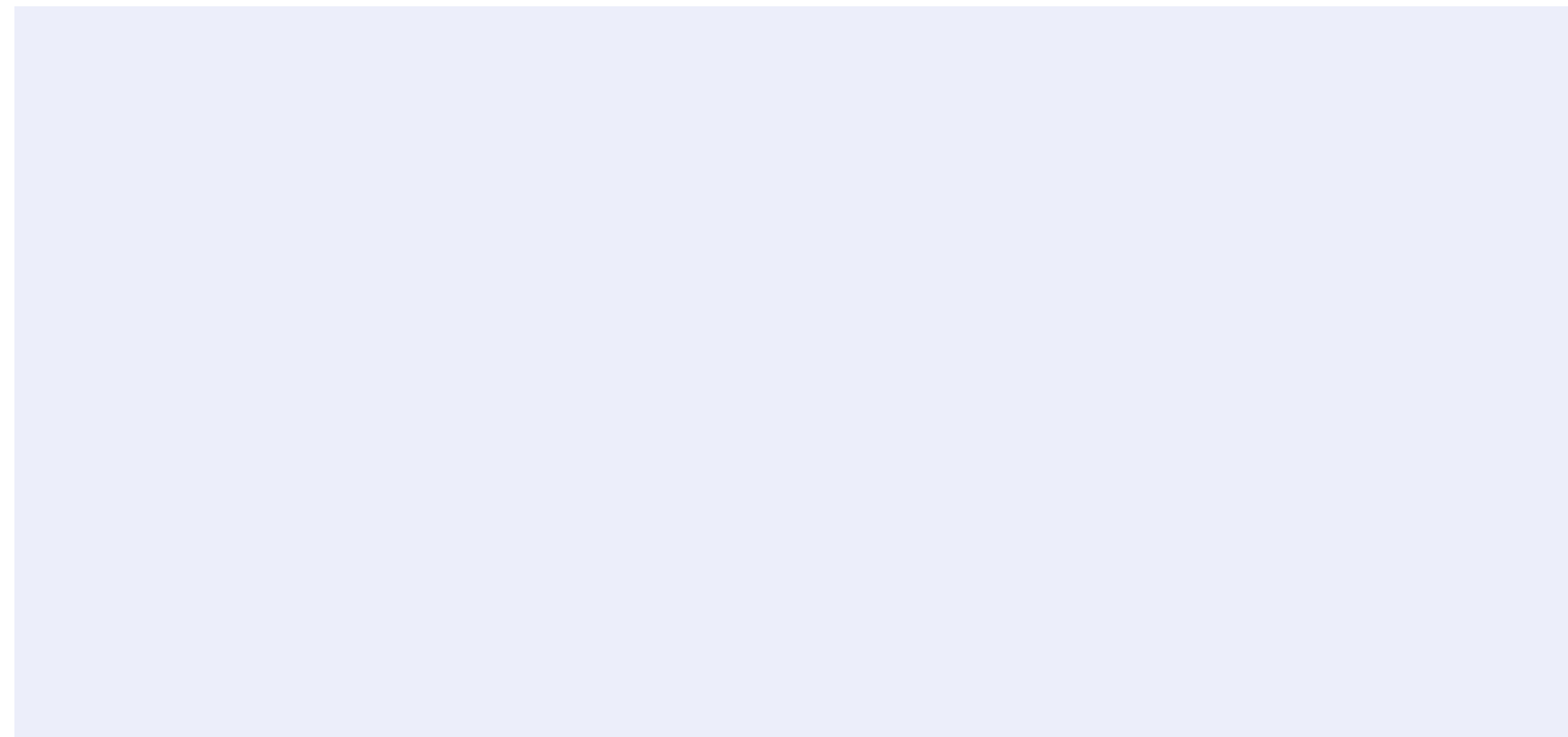
Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints



FirstBank of Puerto Rico

Consent provided

Toyota Motor Credit Corporation

MA

02138

Consent not
provided

Westlake Services, LLC

AL

359XX

Consent provided

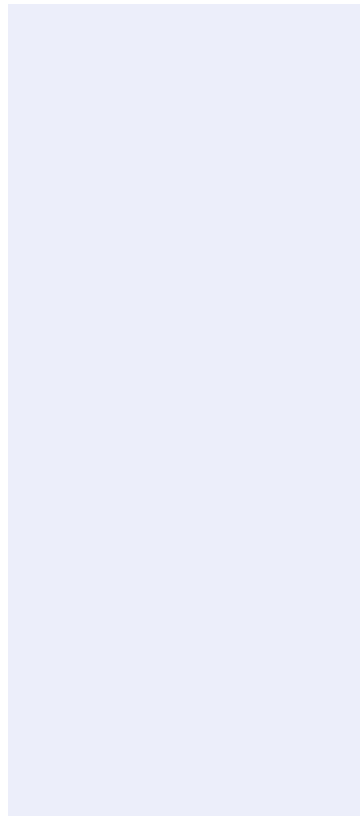
Consumer Loan Complaints

Based on Consumer Complaints

Web	09/02/2015	Closed with non-monetary relief	Yes	No
Web	08/28/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1548608



1542690

1542758

Consumer Loan Complaints

Based on Consumer Complaints

09/03/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

09/03/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

09/03/2015	Consumer Loan	Installment loan
------------	---------------	------------------

09/03/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/26/2015	Consumer Loan	Installment loan
------------	---------------	------------------

08/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

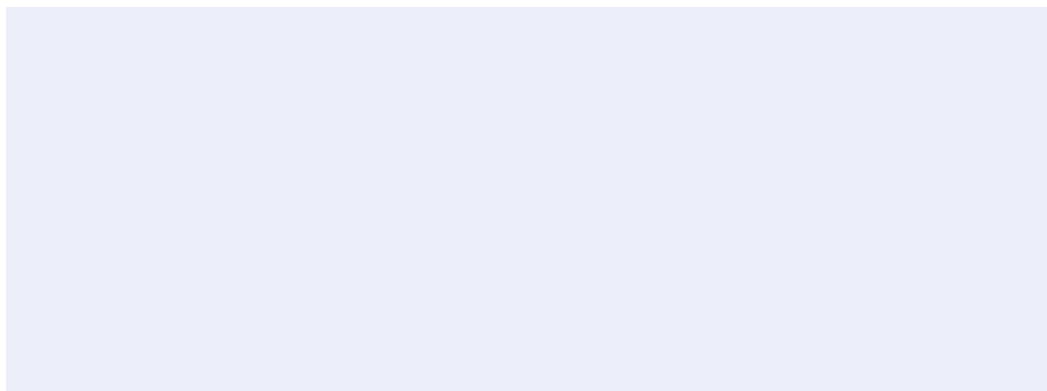
Finacialtheir number is XXXXAccording to the lady my account number is XXXXshe would not even tell me who or where this came from please help me to get this off my credit

I made an early payment to my account with Volkswagen Credit on XXXX/XXXX/2015. They had a wrong address on file and I was n't notified of the payment not being processed. I have also had issues with the telephone payment system previously not posting a payment and not allowing me to repeat confirmation numbers. They would not investigate this after numerous attempts to resolve the issue. They stated that they had no record of me calling on XXXX/XXXX/2015 which in response to I asked to send my phone record of having done so. They would not allow me to do so nor would they investigate the issues I had with the billing system.

I went thru a bankruptcy in the XX/XX/XXXX and at that time I had a car loan with GMAC who switched it over to Ally Bank shortly before that. Once we went into Bankruptcy we stopped getting statements and they shut my internet account access out so I could not track or even see any information in reference to our loan. We continued to make our regular automatic payments thru our bank. So, I got a call in XXXX out of the blue from Ally Bank stating I am behind on payments? I was confused and asked for a statement of my account so I could check on this and all they sent me was a payment run of all the payments since

Consumer Loan Complaints

Based on Consumer Complaints

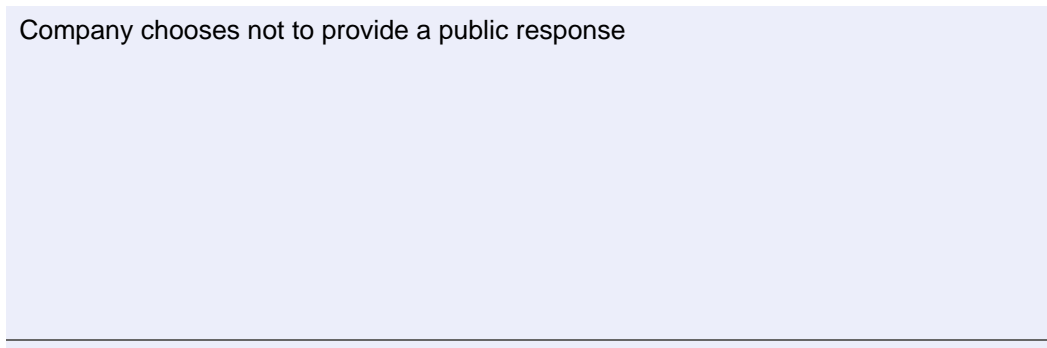


Company disputes the facts presented in the complaint

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Hyundai Capital America	MO	63123		Consent not provided
VW Credit, Inc	MI	483XX		Consent provided
Enova International, Inc.	CA	92108	Servicemember	Consent not provided
Wells Fargo & Company	GA	30097		Consent not provided
Wells Fargo & Company	TX	75566		N/A
Ally Financial Inc.	PA	189XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/08/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Web	09/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/03/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Postal mail	08/27/2015	Closed with explanation	Yes	Yes
-------------	------------	-------------------------	-----	-----

Web	08/26/2015	Closed with monetary relief	Yes	No
-----	------------	-----------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1550411

1550435

1550439

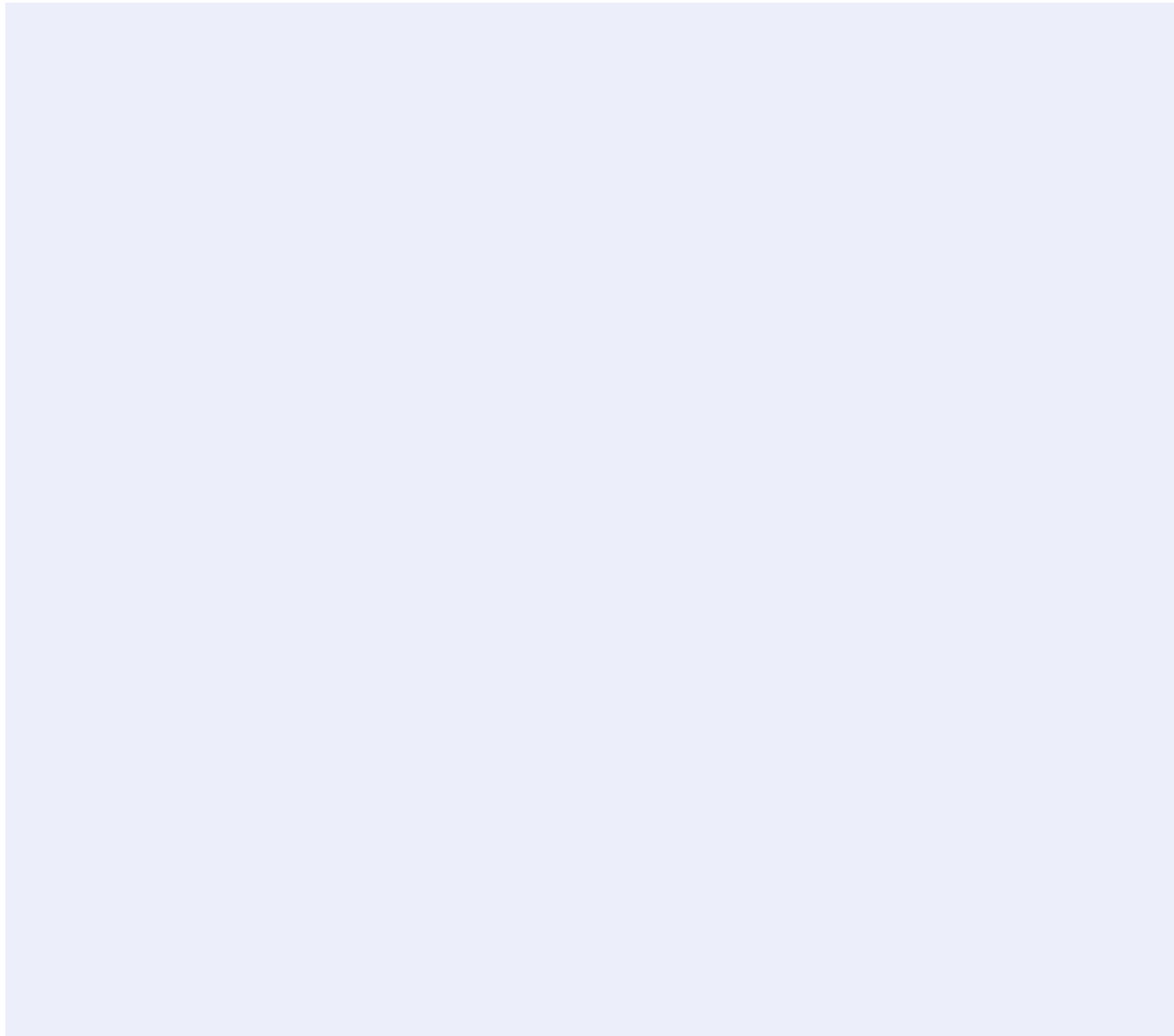
1550465

1538049

1538079

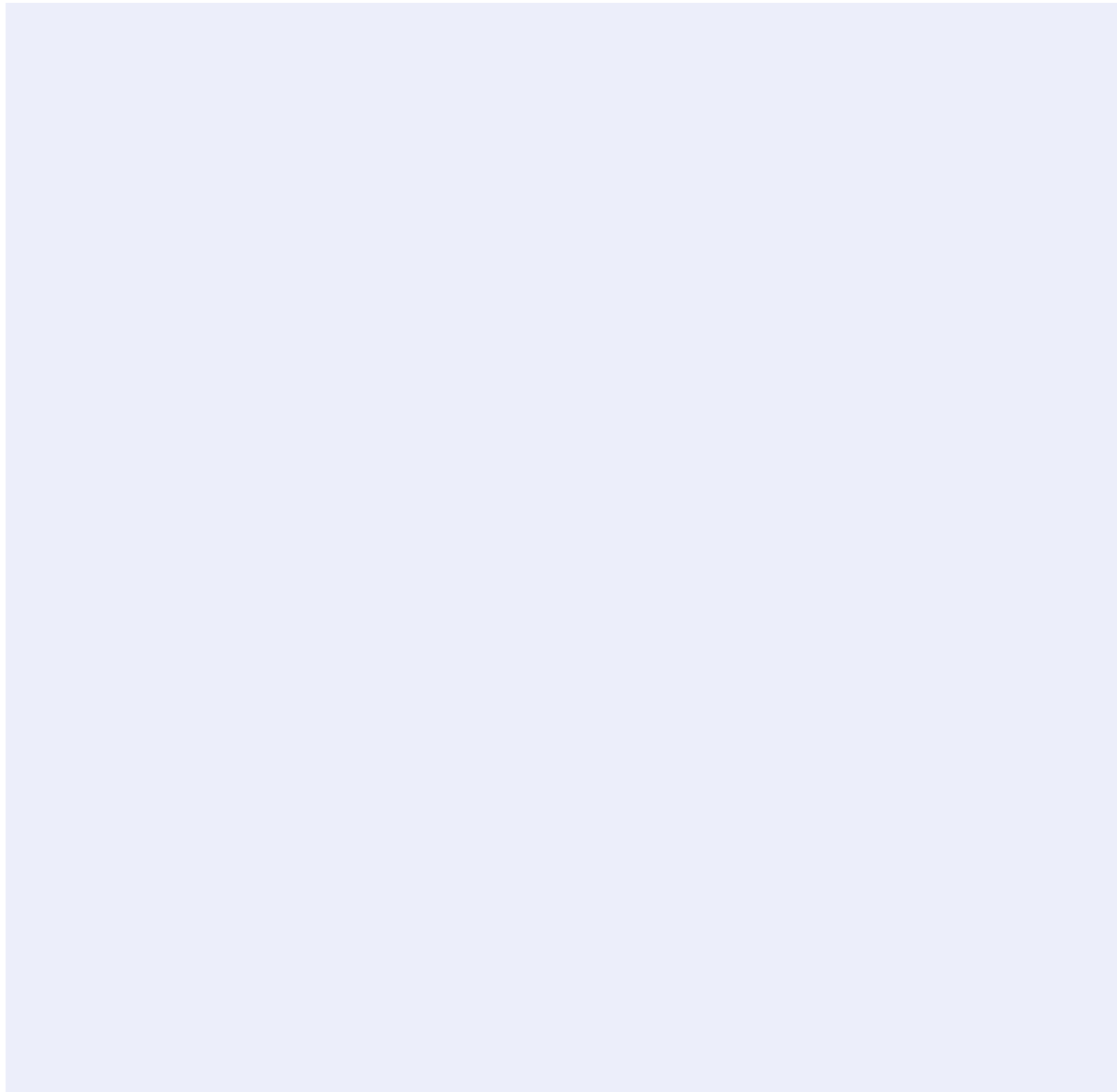
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



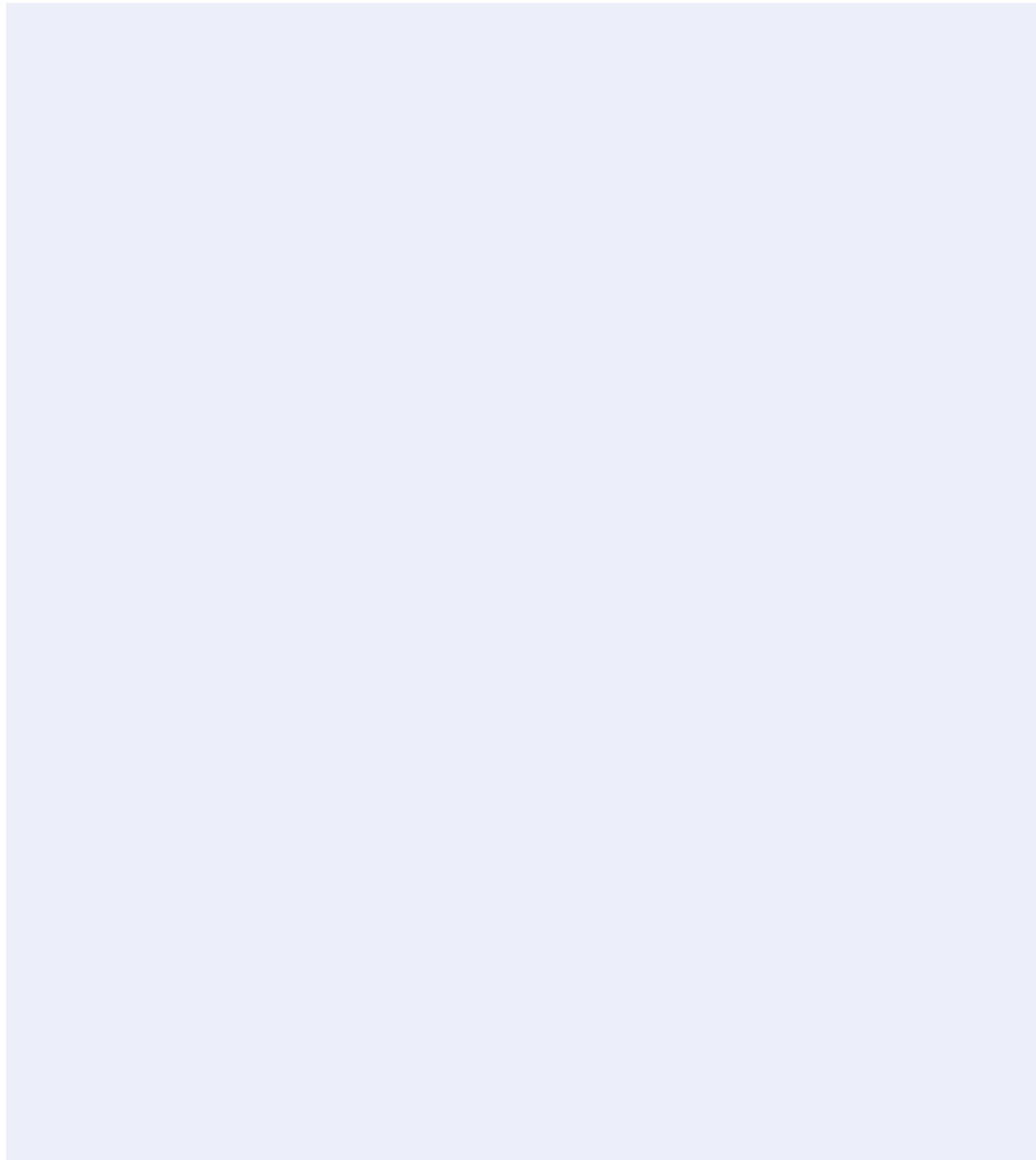
Consumer Loan Complaints

Based on Consumer Complaints

check on this and all they sent me was a payment run of all the payments since XX/XX/XXXX. No balance, no payoff amount listed, no late fees, nothing, just the listing of all the payments and dates the payments we made? So, I contacted Ally Bank back to discuss the balance and the payoff and they said I missed a payment at some point in the loan. Now keep in mind I have no idea when that could have been considering that I have n't had a statement XX/XX/XXXX and I was never notified in writing of any issues period! They said my payoff was almost {\$400.00} more then what my calculated balance should be and they said OH there is late fees and compounded interest that I was being charged that makes up the difference. I told them at that point I was never notified in writing about any of this and asked them to send me a detailed statement showing all the extra money and fees they are trying to charge me and I never received anything??? I figured they realized they were wrong and had nothing to send. I tried calling them again but this was such a hassle because my husband is the primary borrower they needed his permission to speak with me every time I had to call because I handle all the financials. Now my husband XXXX who works nights and I work full time days and we are like two ships in the night passing by so coordinating these phone calls were nearly impossible and they would not talk to me otherwise! So, I honestly thought it was the reps on the phone mistake because they did not contact me again after that. Today I calculated all of our payments and I show we owe {\$130.00} left on a {\$31000.00} loan but the Ally rep on the phone said our balance is {\$520.00} and this is {\$390.00} more than what I should owe and she stated that we owe {\$250.00} in late fees! And the other amount {\$130.00} is interest on these fees!! How and why should I be responsible for any of these extra fees if we were never notified?! Because I would have taken care of anything back when they say this happened if I was notified and I would have avoided these fees! Just for the record the bankruptcy was not a personal bankruptcy is was a

Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



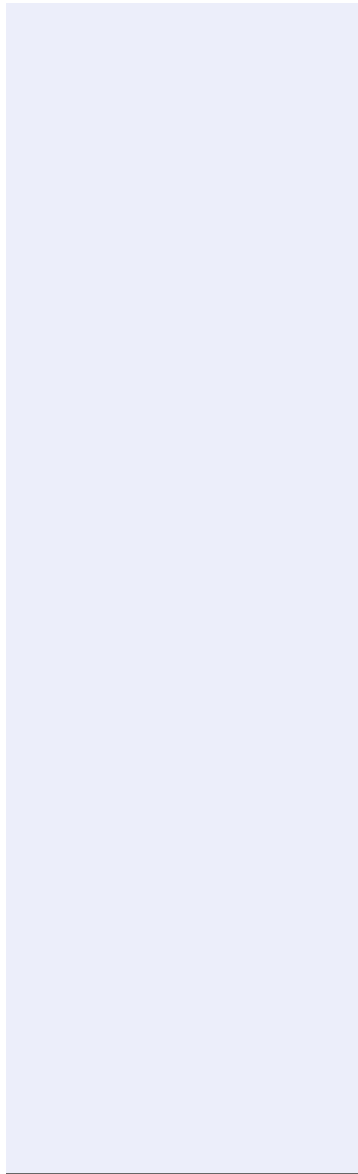
Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints



Consumer Loan Complaints

Based on Consumer Complaints

08/26/2015	Consumer Loan	Personal line of credit
08/31/2015	Consumer Loan	Vehicle loan
08/31/2015	Consumer Loan	Vehicle loan
08/21/2015	Consumer Loan	Installment loan
08/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a line of credit

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

business bankruptcy and I continued to pay my bills as well as the business bills from our personal funds and we made good on my car and my house! How can they charge me fees for years and never notify us??!!

I purchased a vehicle in XX/XX/XXXX after I left the military, it cost XXXX, I did make some late payments but made those up when paying the regular payments. Total payments have me paying interest as much as the car cost as you will note on the attachments, the car was paid at XXXX and the interest paid is XXXX, that is almost XXXX paid on a XXXX vehicle XXXX was the lien holder and while in dispute with them over additional late fees that I did n't owe they sold their financials to TD auto ; I continued to make payments to them while still attempting to correct the bad accounting from XXXX. I lost my job and my apartment after they wrote off debt of XXXX. That was in XX/XX/XXXX, never getting the bad late payments cleared up with them, my mother made XXXX payments on my behalf while I lived in my car and the balance of which included bad charges from XXXX of XXXX was at XXXX. I started working saved up {\$720.00} to just pay it off and be done with it as a settlement. TD Auto not only did n't want a settlement they have now added on late fees on an account they have written off of their books of XXXX more. If they can continue after profit and lossing a debt to add late fees, it will never be able to be paid, it certainly should n't be legal to do so. They could add fees in perpetuity at this rate. It appears to me to be criminal.

Consumer Loan Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

USAA Savings	CA	91773		N/A
Wells Fargo & Company	CA	95336		Consent not provided
World Omni Financial Corp.	FL	34212	Servicemember	Consent not provided
Wells Fargo & Company	FL	34608	Older American	N/A
TD Bank US Holding Company	VA	201XX		Consent provided

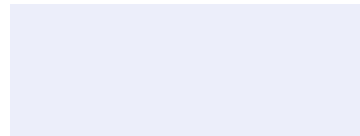
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	08/27/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with non-monetary relief	Yes	Yes
Phone	08/23/2015	Closed with monetary relief	Yes	No
Web	08/26/2015	Closed with non-monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1538085



1545334

1545371



1530463

1538178

Consumer Loan Complaints

Based on Consumer Complaints

08/21/2015

Consumer Loan

Vehicle loan

08/21/2015

Consumer Loan

Vehicle loan

08/26/2015

Consumer Loan

Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Shopping for a loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

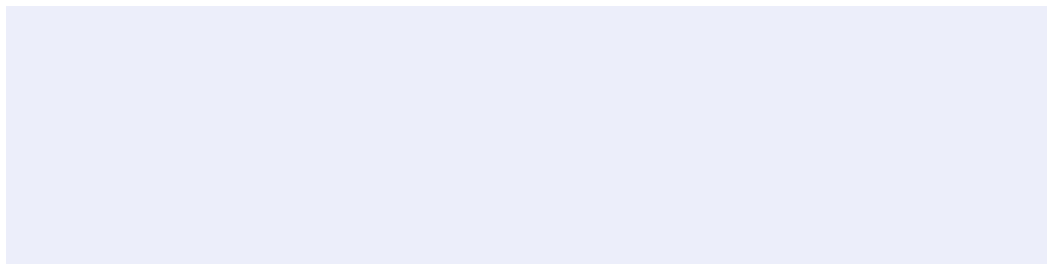
Our credit union refinances other lenders ' auto loans to save our members money. Even though we have a signed authorization, Ford Motor Credit will return our checks if there is any request to mail the title to the credit union. They are using this tactic to delay payoff and accrue additional finance charges (and possibly late charges) for the borrower. FMC claims it is a liability issue, but most credit unions recognize this for exactly what it is.

There is an error on my credit report from Toyota Financial for a vehicle. I have asked the credit bureaus to remove it several time and they will not. They are saying that I co-signed/co-purchased a vehicle. The only problem with that is those are n't my signatures, I did n't co-sign for anything and I was not employed at that time. I asked the company to send me proof of my signatures, they sent me the documents with signatures that are not mine. In addition, information provided on the application was inaccurate, they did n't provide me with copies of my social security card or driver 's license. When buying a car this is what is requested. Seem like to me they just let someone use my information to co-buy/sign. I have written letters, disputed this several times on line, and I have even pled and explained how the signatures are n't mine as well as give proof to how the information that was provided on the application was incorrect. I would like to file a complaint against Toyota Financial and XXXX XXXX for this inquiry because I ca n't get another car loan for a loan that does not belong to me.

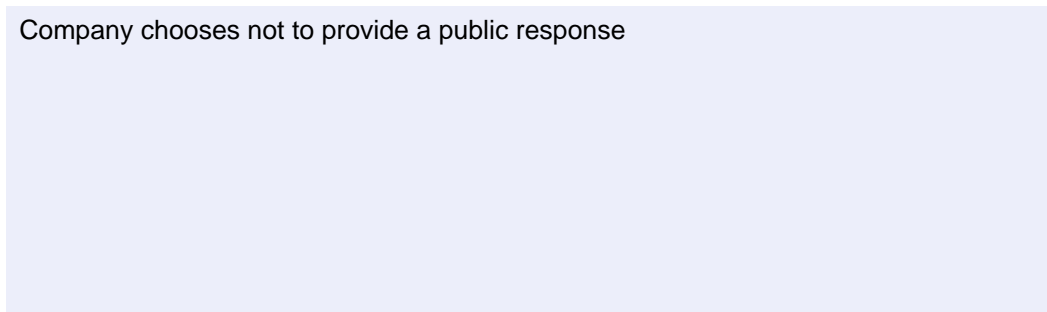
I purchased a XXXX in 2006. I paid {\$750.00} as down payment to the dealer. XXXX weeks later dealer called and said XXXX financing is unwilling to finance the vehicle. So I returned the vehicle to the dealer. XXXX weeks later dealer called and said they found a financier and paid {\$7000.00} as down payment and purchased the vehicle. XXXX years later wells fargo dealer services bought the company and took the loan over. I was told by the original financier the {\$750.00} I paid will be applied towards XXXX car loan payments.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company

IL

627XX

Consent provided

Toyota Motor Credit Corporation

TN

381XX

Consent provided

Wells Fargo & Company

FL

327XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/21/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No

Web	08/26/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Consumer Loan Complaints

Based on Consumer Complaints

1530490

1530503

1538235

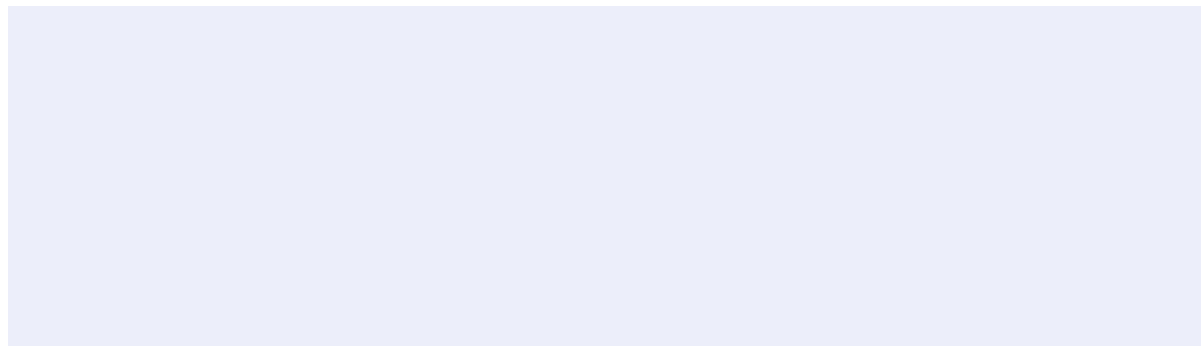
Consumer Loan Complaints

Based on Consumer Complaints

09/04/2015	Consumer Loan	Vehicle lease
08/26/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle lease

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Problems when you are unable to pay

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

This has been XXXX years wells fargo claims I owe them {\$750.00} annd unwilling to give my title to me.

The XXXX division of Motorvehicles asked a copy of the title to register the car XXXX times and they have not responded to their request or my request.

I need help in getting my title and do not make me pay a loan twice

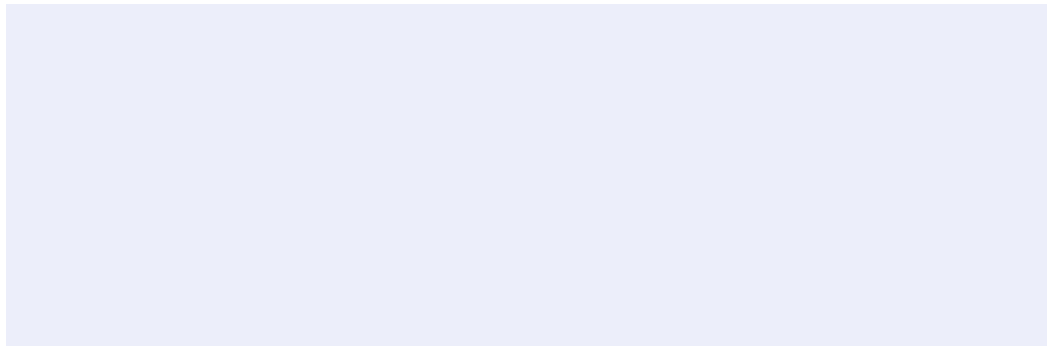
On XXXX/XXXX/2015 I purchased a vehicle from drivetime. I did not have a lot of credit of which there was an old XXXX bill in my credit report that was not paid due to a divorce. There was also hospital bills that I had been paying on. I did supply them with XXXX rental companies that I had rented from and never paid a late charge. At that time I needed a vehicle and I feel as if they took advantage of me. After time to reflect on the transaction the following is a huge concern.

- 1- Car is only worth {\$5000.00} in good condition and they sold it to me for {\$9900.00}. That is in excess or 75 % increase.
- 2- I did not understand that my payments would be bi-weekly. Most places you pay once per month.
- 3- Drivetime added an additional {\$3900.00} into my loan for other items - Drivetime powertrain protection plan @ {\$2800.00} - XXXX XXXX @ {\$590.00} - XXXX XXXX XXXX XXXX XXXX I was never taken through my contract line by line. I was told what the paper was, and a brief explanation, then told to sign. While they did explain to me what these were, I was never told they were optional. I felt as if I had to obtain to make the deal.

The interest rate is 27.90 % which is way too high. At this rate I will have paid back

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	NY	12118	N/A
U.S. Bancorp	IL	60446	N/A
DriveTime	SC	292XX	Consent provided

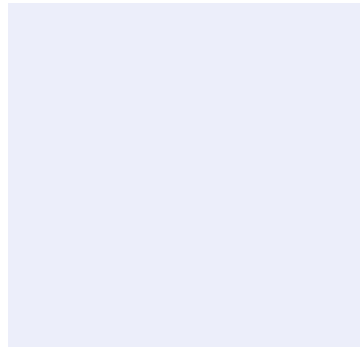
Consumer Loan Complaints

Based on Consumer Complaints

Fax	09/10/2015	Closed with explanation	Yes	No
Referral	08/31/2015	Closed with explanation	Yes	Yes
Web	08/26/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1551992

1536837

1538271

Consumer Loan Complaints

Based on Consumer Complaints

08/31/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/26/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/21/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

08/21/2015	Consumer Loan	Vehicle loan
------------	---------------	--------------

08/31/2015	Consumer Loan	Vehicle lease
------------	---------------	---------------

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Managing the loan or lease

Managing the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

The interest rate is 27.90 % which is way too high. At this rate I will have paid back {\$25.00}, XXXX for a car that is only valued at \$ XXXX Above are the major items that I feel was not right. In addition I also see that due to my need of obtaining a car and being a first time buyer, they took advantage of me and charged me a ridiculous interest rate. If they would have called my previous rental companies, they would have seen a good track record.

Because I did not have a good experience with this company and after a much thought it is more than evident I was taken advantage of. I will be returning this car to drivetime by the end of this week. I will have paid XXXX bi-weekly payments, on time, not due again until XXXX/XXXX/2015.

I leased a 2014 XXXX XXXX and have had continuous transmission issues. (This is well publicized in " car " literature.) Over the past year and a half, I have had the car to the dealer XXXX times, and XXXX updates have been performed. The service manager confirms the bucking that the transmission does when accelerating from a near stop. The motion is akin to being held by a rubber band and then let go. At present, the XXXX XXXX team and dealership are contemplating what to do next. There are no more software updates available, and they have been largely unsuccessful in remedying the transmission bucking. *The drop down box below requires the selection of a description of the issue, however, none apply, and thus XXXX was selected randomly. *

We leased a XXXX Jeep Grand Cherokee through Ally Financial on XXXX XXXX, XXXX. We were told by the Finance Manager at the dealership to sign the Lessee

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Nissan Motor Acceptance Corporation	GA	30342		Consent not provided
Synchrony Financial	CA	91350		N/A
Santander Consumer USA Holdings Inc	NY	108XX		Consent provided

American Honda Finance Corporation	IN	46202		Consent not provided
Ally Financial Inc.	TX	770XX	Older American	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	08/31/2015	Closed with explanation	Yes	Yes
Referral	09/03/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	No

Web	08/21/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1545504

1536857

1530604

1529695

1545546

Consumer Loan Complaints

Based on Consumer Complaints


09/04/2015	Consumer Loan	Vehicle loan
08/31/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Shopping for a loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

XXXX. We were told by the Finance Manager at the dealership to sign the Lessee's Affidavit of Primary Non Income Producing Vehicle Use. He would complete and submit this along with all other necessary paperwork to Ally Financial. All appeared to go through because the vehicle was " funded " by Ally and we received our payment schedule. We received a letter dated XXXX XXXX, XXXX that we owed {\$670.00} (XXXX Country Property Taxes - {\$330.00} and XXXX XXXX XXXX Property Taxes - {\$340.00}) for XX/XX/XXXX and because we failed to file another affidavit by XXXX XXXX, XXXX, we would owe this amount for XX/XX/XXXX as well (for a total of {\$1300.00}). This vehicle is not nor has it ever been a commercial or income producing vehicle. We completed a XXXX affidavit (on or about XXXX/XXXX/XXXX according to Ally records) because we were told the first affidavit was not completed completely by the dealership, XXXX XXXX XXXX XXXX XXXX. This is the XXXX vehicle we have leased for personal use and this is the first time we have been billed for property taxes. And we are being told that we have to pay this even though we did as we were required at the time of the initial lease. We have provided all of the necessary documentation and these charges are erroneous and flawed. We have written Ally (return, receipt requested mail) demanding these charges, current and future, be removed from our Ally account immediately We believe the error lies between Ally Financial and XXXX XXXX XXXX but we are told by Ally that we must pay - no exception.

We purchased a ring at Zales on XX/XX/XXXX. They had an 18 month XXXX interest financing promotion so we decided to take advantage of it. We financed {\$6900.00}. We had an auto pay set up with Zales/citibank, they told us that they would notify us in writing when the promotional rate was going to be over so that we would pay the balance off in full. On XX/XX/XXXX, they call us and say that we owe them money and that it was a collection. We were shocked as we had been

Consumer Loan Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ray Skillman Ford Inc	IN	47401	N/A
Citibank	RI	028XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	09/08/2015	Closed with explanation	Yes	No
Web	09/05/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1553202

1545563



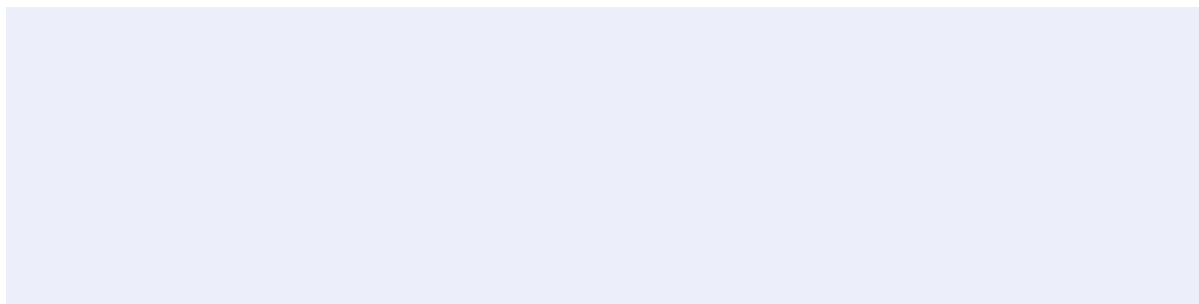
Consumer Loan Complaints

Based on Consumer Complaints

09/11/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease



Consumer Loan Complaints

Based on Consumer Complaints

paying through autopay all along. Then they tell us that we owe an additional XXXX because the promotional rate expired. We told them we should have been notified in writing when the promotional rate was going to expire so we could pay off the balance and when our auto pay would cease. This was never disclosed to us when we purchased the ring. The promotional rate when we called expired on XX/XX/XXXX. They do not give appropriate disclosure regarding financing and it is a big issue trying to get in touch with someone to help resolve this.

I purchased a new vehicle from XXXX XXXX XXXX XXXX, California on XXXX XXXX, 2015. The car was a 2015 XXXX XXXX XXXX and decided to do the 0 % financing and put {\$5000.00} down @ XXXX mos. My credit score was over XXXX! After XXXX months of calls from Chrysler Capital financing, a " XXXX " requesting excessive documentation, personal bank statements, " how 's the money coming in " (really should n't matter where 's it coming from) other than my net worth well exceeds the value of the vehicle. With the assistance of my financial institution XXXX XXXX XXXX XXXX company could not believe what Chrysler Capital financing was putting me through and the inconsistencies with requests!! Examples : XXXX XXXX - tried calling XXXX at the number that you gave me, nothing but a busy signal. XXXX the number to make sure I had it right, still busy.

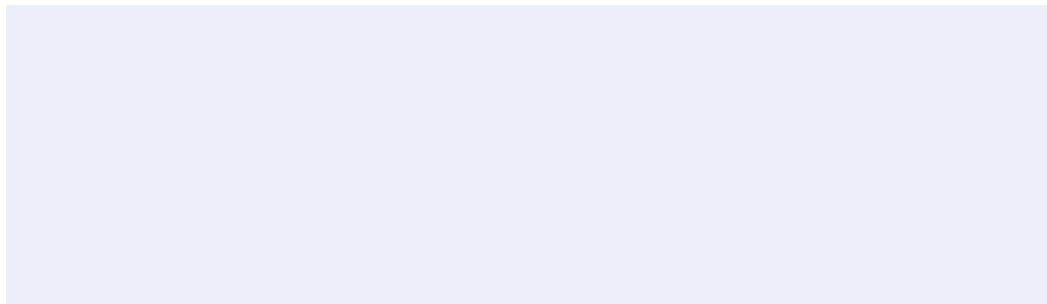
XXXX XXXX - tried the number numerous times during the day, still busy.

XXXX XXXX - XXXX called in and we spoke. She was looking for employment info, which I told her I could not provide XXXX XXXX - XXXX called (acting like it was the first time we had spoken) and requested statements. I sent her the statements per my conversation with you.

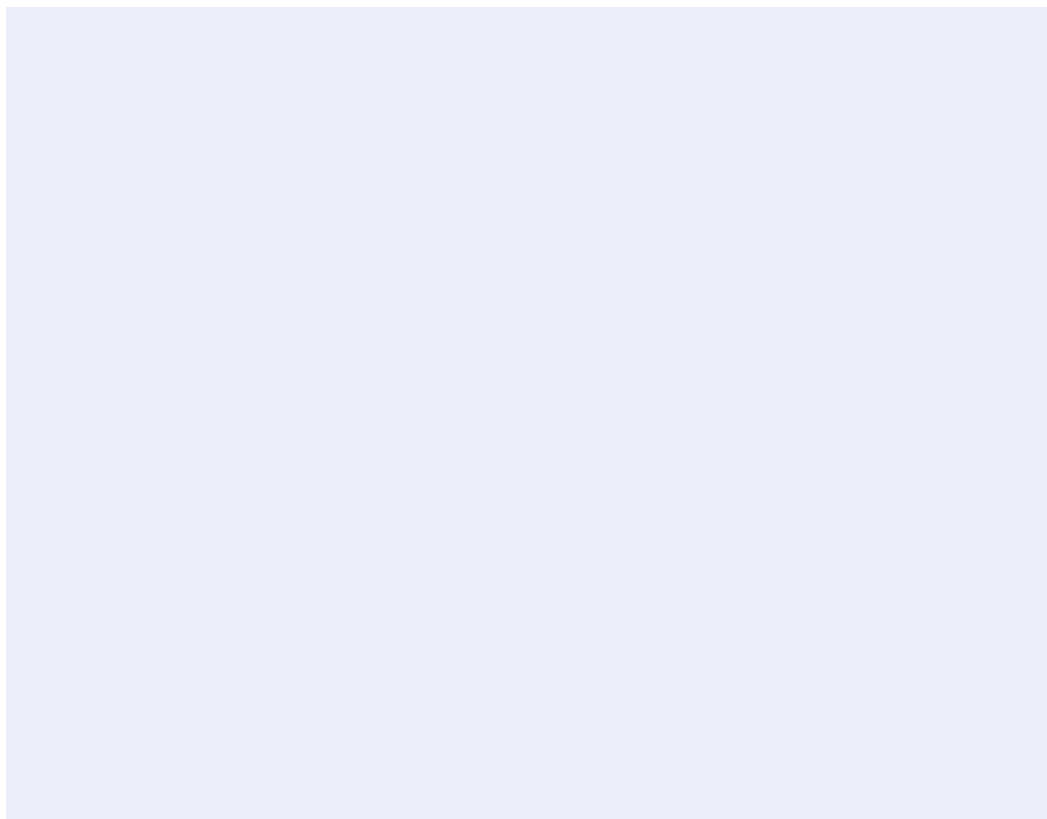
XXXX XXXX - received a message from XXXX, again acting as though she had never contacted me before, asking the I send the statements. I resent the

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response



Consumer Loan Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	33029	N/A
Santander Consumer USA Holdings Inc	CA	922XX	Consent provided

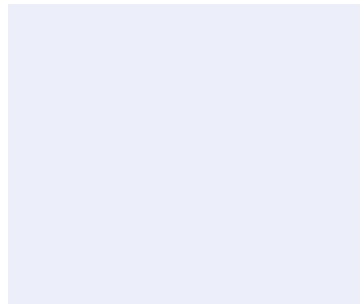
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	09/15/2015	Closed with explanation	No	No
Web	08/26/2015	Closed with explanation	Yes	No

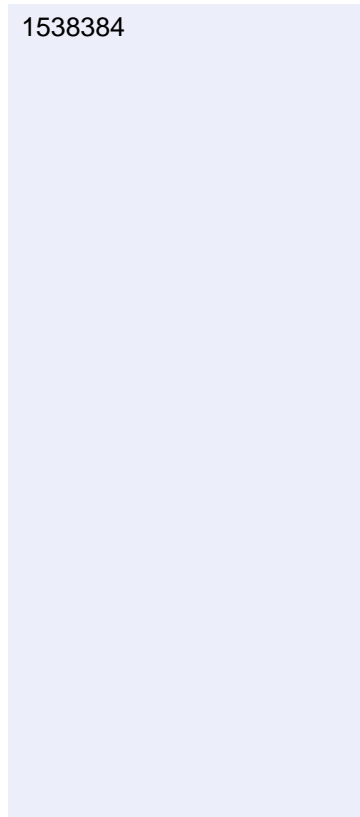
Consumer Loan Complaints

Based on Consumer Complaints



1560124

1538384



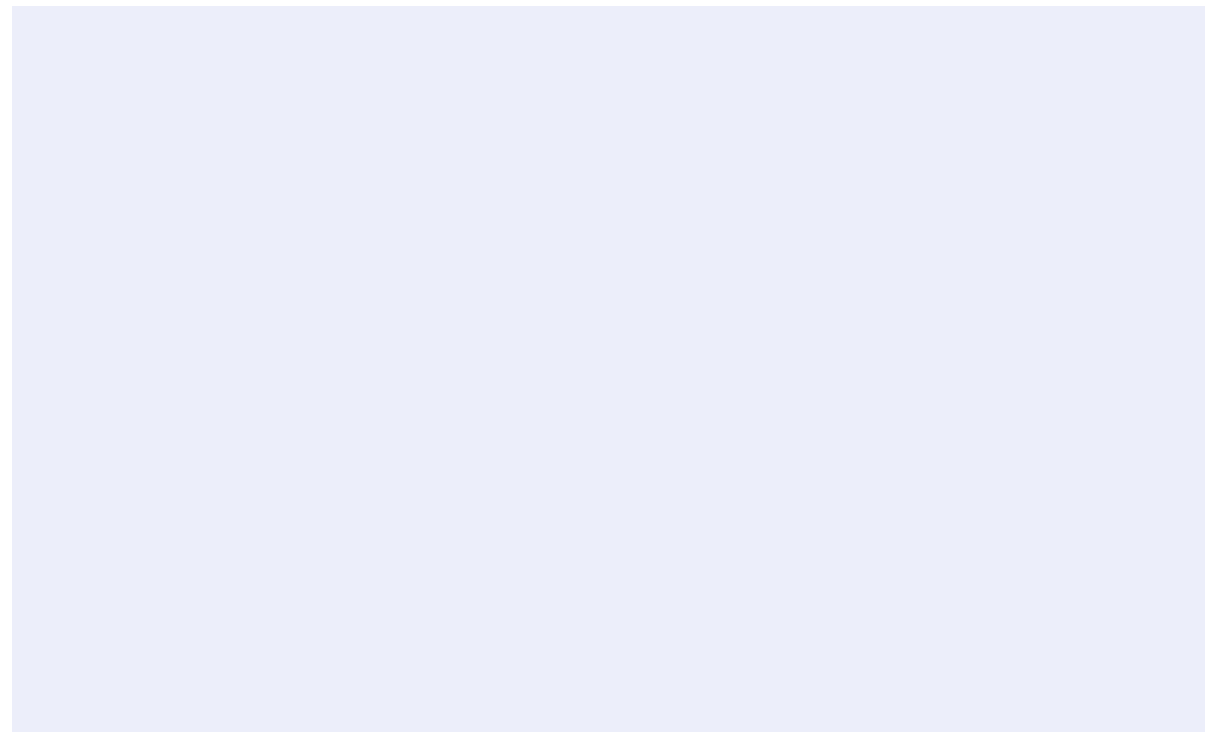
Consumer Loan Complaints

Based on Consumer Complaints

09/16/2015	Consumer Loan	Vehicle loan
08/31/2015	Consumer Loan	Vehicle loan
08/31/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Consumer Loan Complaints

Based on Consumer Complaints

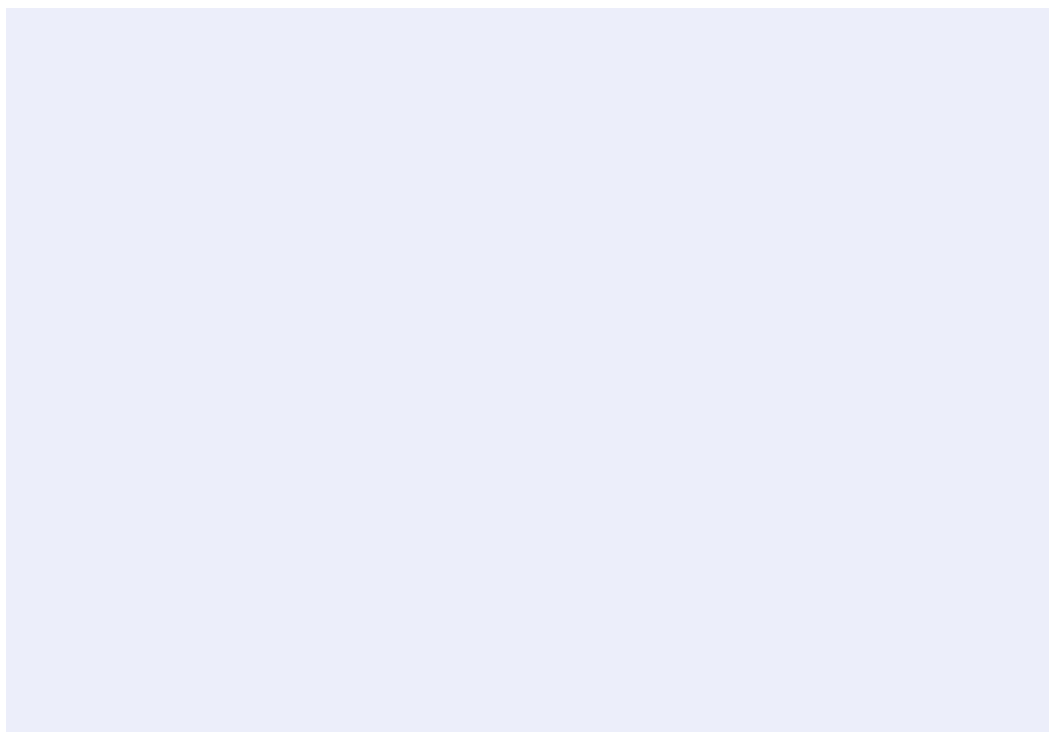
statements and emailed XXXX XXXX XXXX - Spoke with XXXX at XXXX XXXX dealership and sent him the statement once again.

In closing, I could of out right purchased this vehicle cash, but choose to do the financing. Having said that, if I was treated so poorly I would of never gone through this ordeal. On Sunday, XXXX XXXX I received a call from the Finance Manager, XXXX at XXXX XXXX apologizing for how I was being treated and that the loan had finally gone through. Returning home from vacation on Friday, XXXX XXXX to find a note taped to my front door from Chrysler Capital - " Urgent Notification - Account Default " Really completely blown away!! XXXX weeks after getting a call from XXXX ... now my thoughts are what the XXXX is going on?? Called Chrysler Capital on Monday, XXXX XXXX and spoke to a XXXX, Manager in Servicing and I immediately asked her where is the statements, coupons reflecting what 's owed. She could not give me an answer and said that NO documentation had been sent to me even when I explained that the loan had been finally funded. Lack of complete communication ... I did n't know what to think other than, a real poor way of handling customer 's and NO XXXX people know what the XXXX is going on!!

I have become between 30-45 days late on my auto loan. Gateway one is attempting to collect the debt. I spoke with a supervisor, XXXX XXXX today who told me my only option was to pay {\$470.00} today or my account would be out of his hands and reviewed for other action. I offered to make a payment dated for Friday XXXX a mere 3 days later and was told that is unacceptable. XXXX was vague and dismissive regarding what the next action would be.

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes the complaint is the result of a misunderstanding

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Bank of America	UT	84015	N/A
OpenRoad Lending	OK	74135	Consent not provided
TCF National Bank	IL	606XX	Consent provided

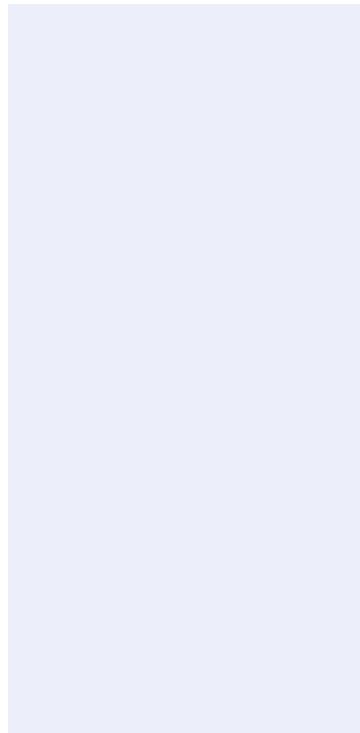
Consumer Loan Complaints

Based on Consumer Complaints

Postal mail	11/13/2015	Closed with explanation	Yes	No
Web	08/31/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1567511

1545607

1546045

Consumer Loan Complaints

Based on Consumer Complaints

03/30/2016	Consumer Loan	Vehicle lease
08/31/2015	Consumer Loan	Vehicle loan
09/16/2015	Consumer Loan	Vehicle loan
08/21/2015	Consumer Loan	Installment loan
08/31/2015	Consumer Loan	Vehicle loan
09/16/2015	Consumer Loan	Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Taking out the loan or lease

Problems when you are unable to pay

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

I opened a vehicle loan with Wells Fargo Auto XX/XX/XXXX. On my XXXX credit reports, Wells Fargo is reporting XXXX entries for auto loan, XXXX date with the correct date XX/XX/XXXX and the other with the incorrect date XX/XX/XXXX I never had or opened a auto loan with Wells Fargo Auto XX/XX/XXXX.

I financed a vehicle from XXXX who also goes by XXXX XXXX XXXX, and finances through United Auto Acceptance. I defaulted on the payments and the vehicle was repossessed in 2007. I was sued by XXXX/United Auto Acceptance and my wages were garnished for about 3 years. Now, 8 years later XXXX/United Auto Acceptance has filed another judgement against me for Continuation of Garnishment. Is n't this passed the Statute of Limitations in the state of Georgia?

This bank is not allowing me to pay my car payment. There are many issues please see below:1 XXXX Made my first payment with a check and sent in the stub to set up automatic payment. they never set up automatic payment. And are refusing to set it up now.

2 XXXX They never contacted me to tell me my payment was late, I have to reach out to them.

The first time I was on hold, I waited for at least XXXX minutes for an associate to answer. When he answered he refused to take a payment or assist in anyway. His name was XXXX. When I asked to speak to a manger he kept me on hold for an additional XXXX mins. Then said he could not waive the {\$15.00} dollar pay by phone fee, when I told him I did n't want to make a payment through the

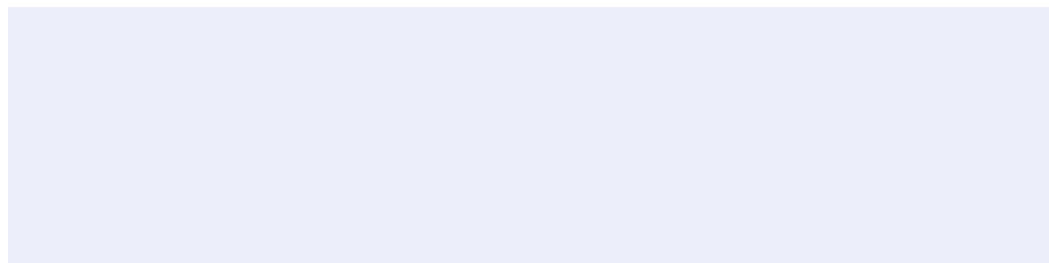
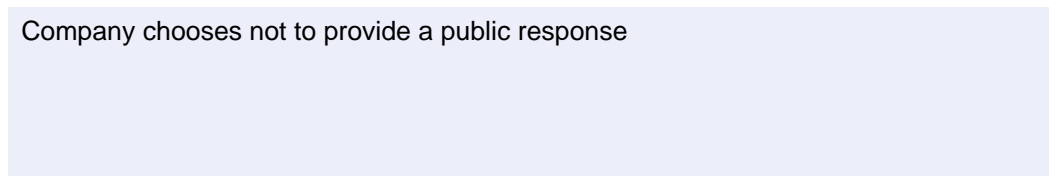
Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Ford Motor Credit Company	TX	75254		Consent not provided
Westlake Services, LLC	MO	63133		N/A
Wells Fargo & Company	TX	751XX		Consent provided
Synchrony Financial	TX	76086	Older American	N/A
UNITED AUTO ACCEPTANCE	GA	303XX		Consent provided
Bank of America	OH	432XX		Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	03/30/2016	Closed with explanation	Yes	Yes
Phone	10/05/2015	Closed with explanation	Yes	No
Web	09/16/2015	Closed with non-monetary relief	Yes	Yes
Phone	08/24/2015	Closed with explanation	Yes	No
Web	09/05/2015	Closed with explanation	No	No
Web	09/16/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints

1855979

1545624

1568118

1530717

1545639

1567561

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

automated system he said there was nothing he could do. I eventually decided he was going to do nothing for me and attempted to make a payment online³) when I attempted to make a payment online they would not let me make a payment without verifying my pay from account. I tried and the verification did not work. I think it is a bit ridiculous to make a person jump through this many hoops just to make a payment.

It seems a little unfair and abusive of them to do this to customers who just want to pay and set up an automatic payment. It seemed to me like they want customers to pay late and not set up automatic payments. I always pay my bills and put them on auto pay and have not had problems with other financial institutions. I was forced by the car company to use this bank and am very dissatisfied with the service.

On XXXX XXXX, 2015 I called and spoke with associate XXXX in their bill pay department. He was unable to fix the " Bill Pay " because it had locked. So he got me in contact with XXXX who works for Bank of America auto loan department. She gladly took my payment with no problem or fee, she also opened a payment dispute and request to get my automatic payments set up. However, I have no confirmation this was actually done. She said it will be investigated which could take up to 10 business days and then I will receive a letter. This would make my payment late again.

I do not think it is fair I am being penalized, when the original error occurred at BOA not setting up my automatic payments. I did my due diligence in trying to make payments. Additionally, this hurts my loan amount. With the way amortization works on car loans it was taken out at varying cycles which causes

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

Consumer Loan Complaints

Based on Consumer Complaints

09/22/2015

Consumer Loan

Vehicle loan

08/21/2015

Consumer Loan

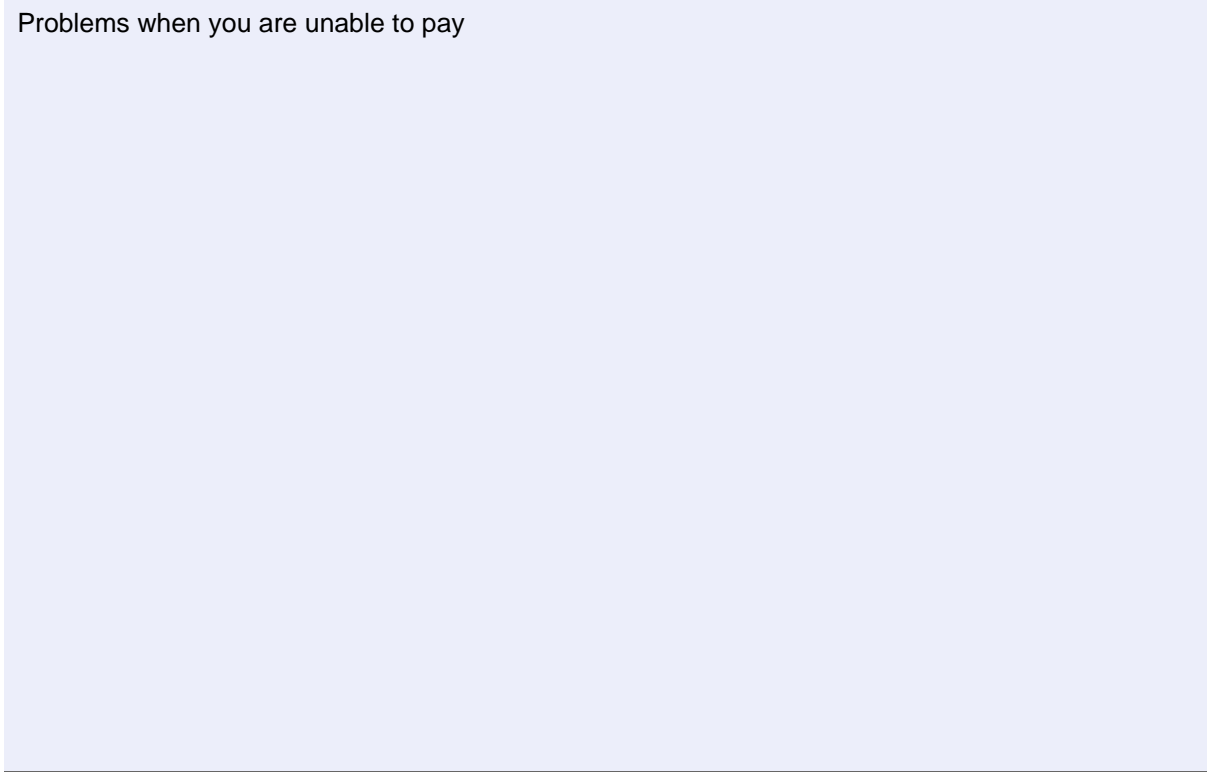
Installment loan

Consumer Loan Complaints

Based on Consumer Complaints

Managing the loan or lease

Problems when you are unable to pay



Consumer Loan Complaints

Based on Consumer Complaints

interest to be paid out differently and essentially not lower my principal as much. They are costing me money in interest for the ineptitude at taking a payment from a customer wanting to make payments on time each month.

Please stop these unfair and abusive practices and require them to set up automatic payments when it is an option on their billing statements. I think this is a violation of UDAAP, FCBA, and possible TILA. Since it is not disclose how difficult they make it to make a payment. Thank you for your time.

I live in the state of California, last year XX/XX/XXXX I took out a loan with cash call, was told they did not do loans under XXXX but I could repay back what ever amount I wanted right away and that would bring my payments down and the amount I would owe, well I did n't repay a large amount back, I have been paying I. This loan for a year, I have already paid them XXXX on a XXXX minus fees loan, they have taken out late fees without notification to me from my account putting it negative, and numerous XXXX fees I have paid to my bank every other day they try and pull the money out of my account on several occasions I have made payment arrangements that were not documented, this month XX/XX/XXXX I had unexpected expenses and received an email saying they can help me so I responded to the email and no response back I waited 3 days and still nothing, now I sent another email still no response I keep getting phone calls, I read that XX/XX/XXXX that cash calls license was suspended for up to 12 months how is it possible to get a loan the next month, I feel that my loan is illegal I also read how to respond to a illegal loan so am am going to take these steps, first send them an email explaining that I am revoking the ach and any wage garnishment study they may try to do do to their license being suspended when issuing my loan, also close my bank account and request a refund of all monies I have paid to the

Consumer Loan Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Consumer Loan Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	OK	73071	N/A
CashCall, Inc.	CA	935XX	Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Phone	09/23/2015	Closed with explanation	Yes	No
Web	08/21/2015	Closed with explanation	Yes	Yes

Consumer Loan Complaints

Based on Consumer Complaints

1574980

1530833



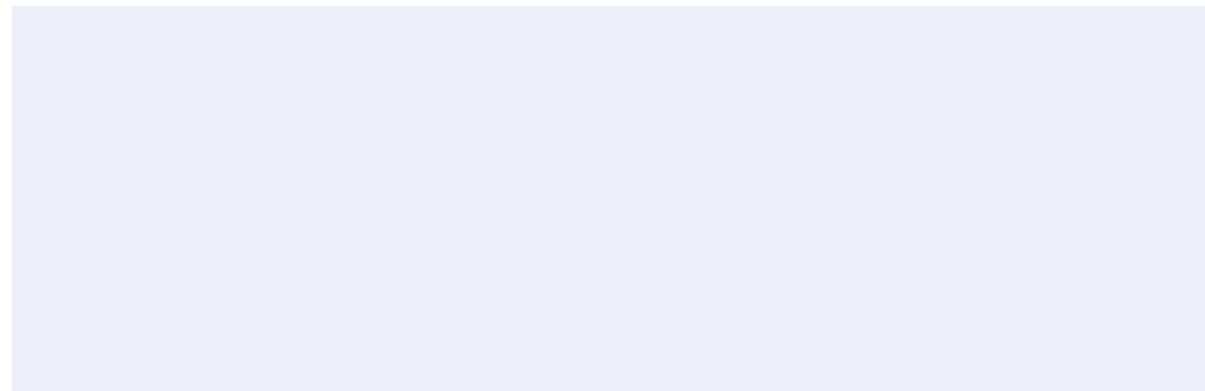
Consumer Loan Complaints

Based on Consumer Complaints

09/01/2015	Consumer Loan	Installment loan
09/01/2015	Consumer Loan	Installment loan
09/17/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Shopping for a loan or lease

Managing the loan or lease

Managing the loan or lease

Managing the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

company, I feel this company should be shut down and not allowed to give any loans to anybody I will not ever do another loan like this this has ruined my life, my relationship, and I will never regain any of it back, I feel this company should have to pay every cent to every person they loaned to especially if it was illegal, I am not saying that because I do n't want to pay back the loan, I would be willing to only ask for the extra money I paid to the company besides the principle amount of the original loan, I have over probably a XXXX dollars in late charges from my bank from this company, and would ask for them to pay back that money as well, I want to know how this can be fixed and my life back to normal. Please help me

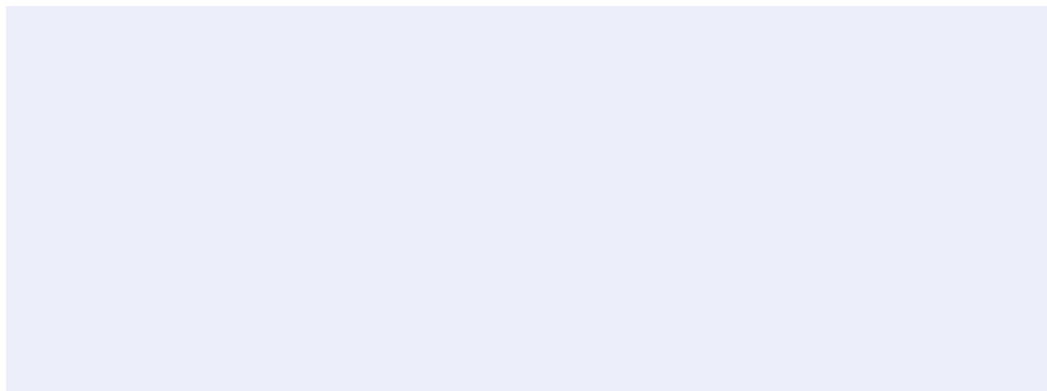
I went to XXXX in XXXX TX, in XXXX XXXX 2015 ; and apply for credit to buy furniture there, I qualify for {\$6500.00} I spend {\$2100.00} for a sofa and love sit and XXXX for insurance for that furniture, I also ordered a chair that I dont received yet. In XXXX XXXX I receive the card with the statement that show that I owe XXXX in the credit card the furniture get my full credit not the amount that I spend there.

I filed a complaint against XXXX, they called me and told me that they had pulled my credit report an were collecting for Westlake Financial (complaint number XXXX), who I do n't have a contract with or have n't herd from in almost a year. You wrote me back and said the company was getting together paperwork and would respond in 60 days. Yesterday, I got a letter from them with a contract for another company, and they are still trying to collection. I am continuing my dispute with them. I am using this way to contact you because Ica n't log in and the phone number in your email does n't work.

In XXXX 2015 I received a bill from Macys for a balance of {\$50.00}. along with a {\$2.00}. low balance fee. The closing date for billing was XXXX XXXX - then they

Consumer Loan Complaints

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial	TX	785XX		Consent provided
Wells Fargo & Company	AL	35803		Consent not provided
Westlake Services, LLC	WA	992XX		Consent provided
Citibank	MI	481XX	Servicemember	Consent provided

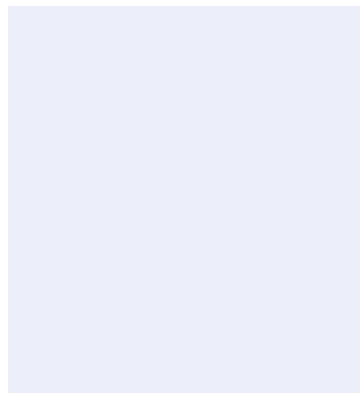
Consumer Loan Complaints

Based on Consumer Complaints

Web	10/16/2015	Closed with monetary relief	Yes	No
Web	09/03/2015	Closed with explanation	Yes	No
Web	09/21/2015	Closed with explanation	No	No
Web	09/02/2015	Closed with monetary relief	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1546378



1546381

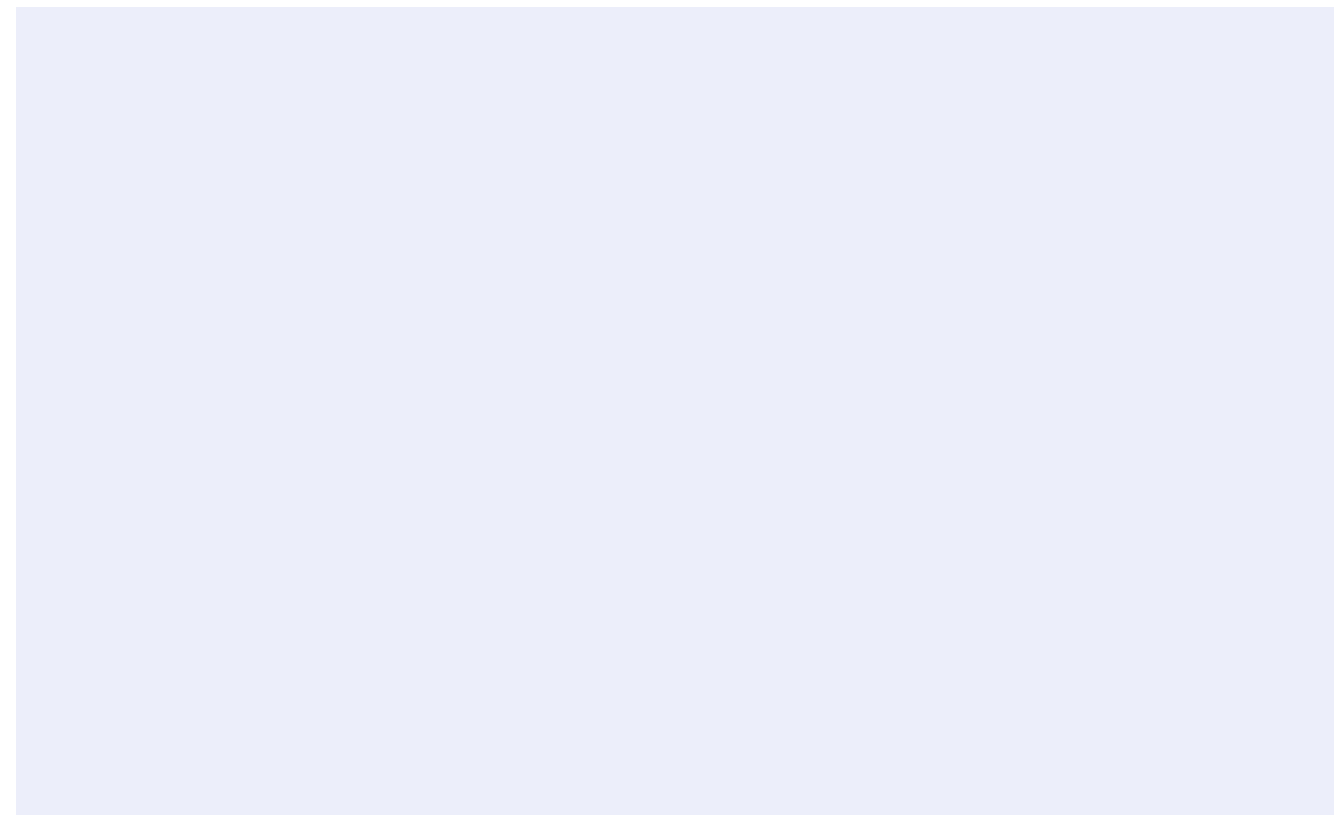
1569340



1536560

Consumer Loan Complaints

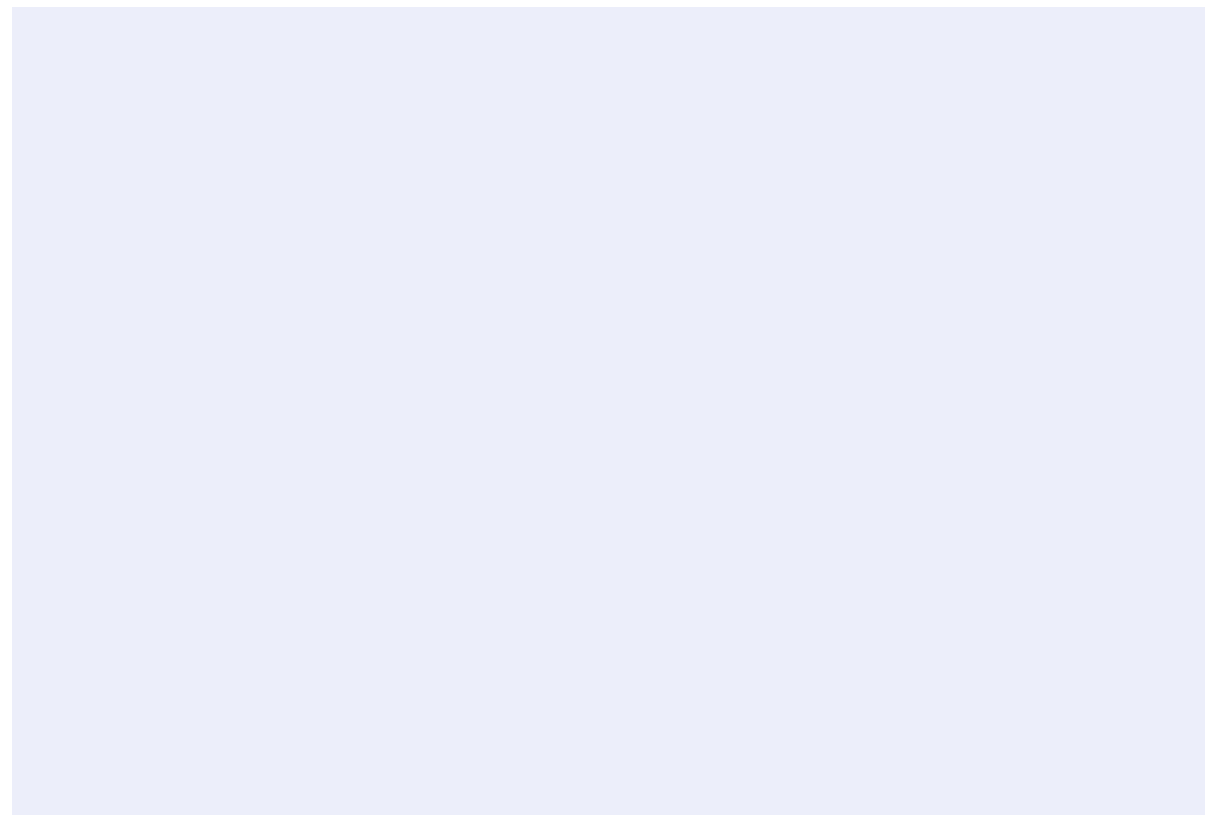
Based on Consumer Complaints



09/17/2015	Consumer Loan	Vehicle loan
09/22/2015	Consumer Loan	Vehicle lease
09/11/2015	Consumer Loan	Personal line of credit
09/11/2015	Consumer Loan	Vehicle loan
08/26/2015	Consumer Loan	Installment loan

Consumer Loan Complaints

Based on Consumer Complaints



Managing the loan or lease

Managing the loan or lease

Shopping for a line of credit

Problems when you are unable to pay

Problems when you are unable to pay

Consumer Loan Complaints

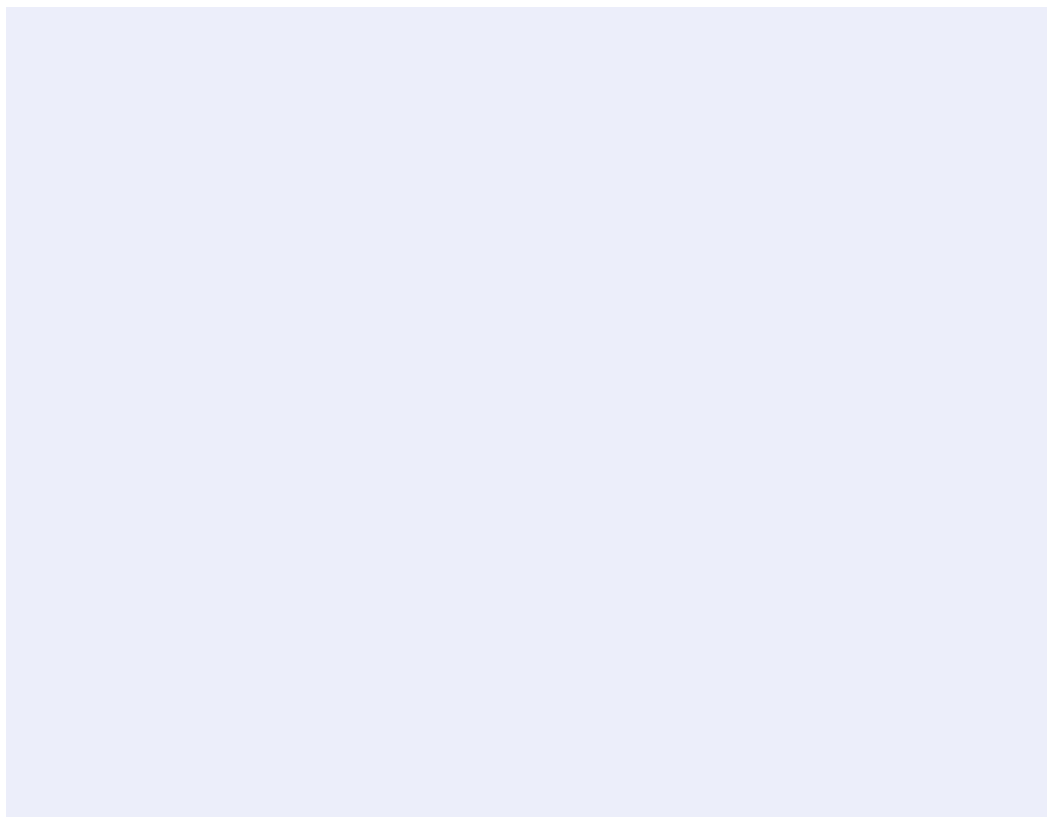
Based on Consumer Complaints

processed the bill and mailed it to me. I got the bill on XXXX XXXX and wrote a check and mailed it to them on XXXX XXXX. They said it posted on XXXX XXXX - well in advance of the XXXX XXXX closing date. I received another bill for {\$2.00}. in XXXX for a low balance fee. I called and they said that even though I paid in full, (balance + fee } in advance of the closing date - they are legally empowered to charge the additional {\$2.00}. fee. I asked if they planned to charge an additional {\$2.00}. fee on the {\$2.00}. they had sent the XXXX billing for and they said yes, because the {\$2.00}. fee represented a " balance " and a low balance and because it was sent upon the closing date - and there are days in-between when it closes and they mail it and they receive payment - they can legally do this. I countered that that was kind of nuts - that the {\$2.00}. fee could result in perpetuity, a never ending {\$2.00} fee ... They said that I should have paid the entire balance in full and this would n't be happening or an ongoing issue. Needless to say, I closed the account - after insisting they waive the fee. I just wanted to file this complaint in order to let you know that they are doing this - and am questioning the legality of it. If truly seems to be taking advantage of customers and the spirit of their recouping fees for low balances, by creating a situation that in essence, continues to create new low balances - by adding this fee.

I, consumer, attempted to settle this debt with this original creditor by sending a settlement agreement on XXXX/XXXX/15 (certified letter no. XXXX XXXX XXXX XXXX XXXX). Consumer is seriously considering filing bankruptcy if debts can not

Consumer Loan Complaints

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response



Company chooses not to provide a public response

Consumer Loan Complaints

Based on Consumer Complaints

Westlake Services, LLC	NV	89117	Other
Mercedes-Benz Financial Services	OH	44202	N/A
Regions Financial Corporation	FL	33014	N/A
Goldman Sachs Bank USA	AL	35111	N/A
Wells Fargo & Company	AZ	850XX	Consent provided

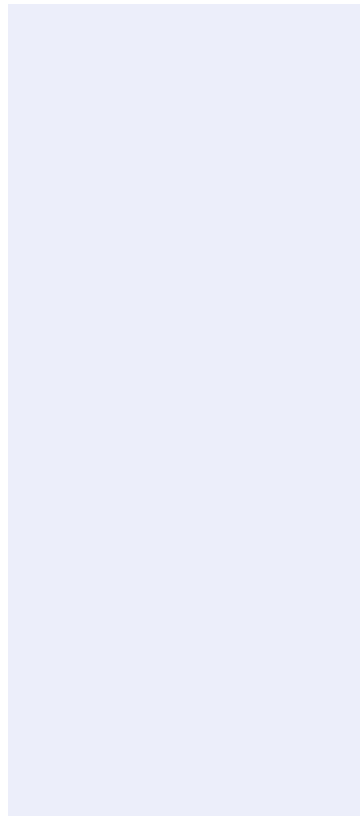
Consumer Loan Complaints

Based on Consumer Complaints

Web	09/21/2015	Closed with explanation	Yes	No
Referral	09/25/2015	Closed with explanation	Yes	Yes
Postal mail	09/14/2015	Closed with explanation	Yes	No
Phone	09/22/2015	Closed with explanation	Yes	Yes
Web	09/03/2015	Closed with explanation	Yes	No

Consumer Loan Complaints

Based on Consumer Complaints



1568160

1575695

1560297

1560298

1539301

Consumer Loan Complaints

Based on Consumer Complaints

09/11/2015

Consumer Loan

Installment loan

09/17/2015

Consumer Loan

Vehicle loan

Consumer Loan Complaints

Based on Consumer Complaints

Taking out the loan or lease

Taking out the loan or lease

Consumer Loan Complaints

Based on Consumer Complaints

be settled and removed from consumer 's credit reports. Consumer has not received a written response as of the date of this complaint.

My loan has an interest rate of 27 % never disclosed to me.Care Credit is initiating loans at 0 % only to backload a 27 % charge if not paid within 12 months. They are sourcing cheap XXXX and XXXX like XXXX XXXX XXXX of XXXX

My daughter bought a car from a buy here pay here lot called XXXX XXXX XXXX in XXXX, TN. in which I was told that I should sign on so that her payments and insurance would be much lower. After having the car for approximately XXXX weeks I began to get collection calls from Mid Atlantic Finance. I explained to the representatives that I did not have a contract for a automotive loan with them and neither did my daughter. The representative told me that they now owned the vehicle that my daughter had been paying XXXX XXXX XXXX for. They said that XXXX XXXX XXXX had sold them ownership of the car and that we needed to send them {\$900.00}. I explained to the representative that until I received copies of the contracts and had agreed to them I was not sending them any money, because the {\$900.00} worth of payments had been paid to the original lender. After that my daughter and I began to be harassed by phone continuously. No contracts where ever sent to me or proof that they owned the car or car loan. We contacted XXXX XXXX and was told that they thought it was okay to sale the loan to Mid Atlantic. They also stated that all payments had forwarded to Mid Atlantic and we should not be behind at all on the payments. Approximately a week later our daughter went to stay all night with a family member. The vehicle was pulled into a gated and locked fence on the property, but when she got up the next morning the gate was cut open and the vehicle was gone. When the police was called they told us the vehicle was repossessed by Mid Atlantic Finance Company and that we should make contact with them. When we contacted them we where told the car was already taken to the car auction in XXXX, TN. and would be sold

Consumer Loan Complaints

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Consumer Loan Complaints

Based on Consumer Complaints

Synchrony Financial

NY

100XX

Consent provided

Mid-Atlantic Finance Co., Inc.

TN

370XX

Consent provided

Consumer Loan Complaints

Based on Consumer Complaints

Web	09/17/2015	Closed with explanation	Yes	No
-----	------------	-------------------------	-----	----

Web	09/17/2015	Closed with non-monetary relief	Yes	Yes
-----	------------	---------------------------------	-----	-----

Consumer Loan Complaints

Based on Consumer Complaints

1561510

1568190



Consumer Loan Complaints

Based on Consumer Complaints

(Results truncated. Use CSV format for all records.)